



W.P(MD)No.3663 of 2026

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BEFORE THE MADURAI BENCH OF MADRAS HIGH COURT

DATED: 09.03.2026

CORAM

THE HONOURABLE MR.JUSTICE HEMANT CHANDANGOUDAR

Writ Petition(MD)No.3663 of 2026

Rengasamy

.. Petitioner

Vs

The Branch Manager,
Canara Bank,
T.S.No.3068, Lakshmi Nivas,
East Main Street,
Pudukkottai.

..Respondent

Prayer: Writ Petition filed under Article 226 of the Constitution of India, praying this Court to issue a Writ of Mandamus to direct the respondent to sanction and disburse the education loan of Rs. 4,70,000/- (Rupees Four Lakhs and Seventy Thousand only) to the petitioner's son's bank account.

For Petitioner : Mr.P.Ganapathy Subramanian

For Respondent : Mr.C.Karthik

Standing Counsel



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ORDER

The petitioner is before this Court seeking a direction to the respondent bank to sanction and disburse an educational loan of Rs. 4,70,000/- to the petitioner's son.

2. The respondent bank has not considered the said request on the ground that the petitioner had obtained two loans, namely a property loan and a housing loan, and that both the loans have been treated as Non-Performing Assets.

3. Sanction and disbursement of a loan is not a matter of right and is subject to the norms prescribed by the respondent bank. As the petitioner has defaulted in the repayment of the two loans borrowed by him, the respondent bank has rightly refused the request of the petitioner.

4. Therefore, the petition stands disposed of, preserving liberty to the petitioner to close the two loan accounts or regularise the loans and thereafter submit an application for sanction and disbursement of the educational loan. No costs.

09.03.2026

NCC : Yes/No

Index : Yes/No

Internet:Yes

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HEMANT CHANDANGOUDAR, J.

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