

IN THE HIGH COURT OF KERALA AT ERNAKULAM

PRESENT

THE HONOURABLE MR.JUSTICE N.NAGARESH

MONDAY, THE 31ST DAY OF JANUARY 2022/11TH MAGHA, 1943

WP(C) NO. 463 OF 2022

PETITIONER:

JYOTHI LAKSHMI K.M., AGED 20 YEARS,
D/O. MADHU K.V., KIZHAKKEMALAYIL HOUSE,
THIRUVANDOOR P.O., CHENGANNUR TALUK,
ALAPPUZHA DISTRICT, PIN-689 109.

BY ADVS.
N.ASHOK KUMAR
P.S.SAJEEV (CHIRAYIL)

RESPONDENTS:

- 1 THE CENTRAL BANK OF INDIA,
KALLISSERY BRANCH,
AMPALAVELIL BUILDING, M.C.ROAD,
NEAR T.B.JUNCTION,
CHENGANNUR, PIN-689 124.
- 2 THE REGIONAL MANAGER,
CENTRAL BANK OF INDIA,
REGIONAL OFFICE, C.S.I.BUILDING,
2ND FLOOR, PULIMOOD JUNCTION,
THIRUVANANTHAPURAM-695 001.
- 3 THE CENTRAL BANK OF INDIA,
REPRESENTED BY THE REGIONAL MANAGER,
REGIONAL OFFICE, C.S.I.BUILDING,
2ND FLOOR, PULIMOOD JUNCTION,
THIRUVANANTHAPURAM-695 001.

BY ADV.SRI.K.M.ANEESH, SC

THIS WRIT PETITION (CIVIL) HAVING COME UP FOR ADMISSION
ON 31.01.2022, THE COURT ON THE SAME DAY DELIVERED THE
FOLLOWING:

JUDGMENT

Dated this the 31st day of January, 2022

The petitioner, who is studying in the 3rd year B.Sc. Nursing Course at Shanti Dhama College of Nursing, Bangalore, is before this Court seeking to direct respondents 1 to 3 to allow Ext.P3 loan application submitted by the petitioner and disburse the entire loan amount from 1st year course to 4th year course of B.Sc. Nursing in which the petitioner is studying.

2. The petitioner states that though she has submitted an application for Education Loan with all supporting documents and sought for an amount of ₹4 lakhs as Education Loan, the respondents are not processing the application and taking final decision thereon. Therefore, the petitioner seeks appropriate directions from this Court.

3. The learned Standing Counsel for the respondents entered appearance and, on instructions, submitted that the

petitioner made application for Educational Loan and the respondents issued Ext.P4 communication to the petitioner requiring to produce admission letter for entrance examination/interview and result issued by competent authority as per Government of Karnataka/Indian Nursing Council to proceed further. The petitioner has not approached the bank authorities thereafter. If the petitioner submits all supporting documents, the respondents are ready to consider the application in accordance with law and in accordance with the rules and norms of the Bank.

4. The learned counsel for the petitioner submits that in response to Ext.P4, the petitioner had produced Ext.P5 communication from the Shanti Dhama College of Nursing addressed to the respondents stating that the said institution conducts an Entrance Examination for seat selection on merit basis as per the norms of competent authority and no examination was conducted by Indian Nursing Council in Karnataka State for Non-Karnataka students seeking entry

into Nursing Colleges situated in Karnataka. The learned counsel for the petitioner submits that the merit letters made mentioned in Ext.P5 which are produced as Exts.P1 and P2 are also submitted to the respondent.

5. Since the petitioner has submitted Ext.P5 letter from the Institution where the petitioner is studying and Exts.P1 and P2 which are the Entrance Examination results for B.Sc. Nursing Course and Provisional Admission Confirmation, the respondents shall consider the application submitted by the petitioner in accordance with law.

In the circumstances, the writ petition is disposed of directing the 1st respondent to consider the Education Loan application submitted by the petitioner taking into consideration Exts.P1, P2 and P5 documents. A decision in this regard shall be taken within a period of two weeks.

Sd/-

**N. NAGARESH
JUDGE**

APPENDIX OF WP(C) 463/2022

PETITIONER'S EXHIBITS

Exhibit P1	A TRUE COPY OF THE ENTRANCE EXAMINATION RESULT OF THE PETITIONER DATED 3.6.2019 ISSUED BY THE PRINCIPAL, SHANTI DHAMA COLLEGE OF NURSING, BANGALORE.
Exhibit P2	A TRUE COPY OF THE PROVISIONAL ADMISSION CONFIRMATION DATED 27.5.2019 ISSUED BY THE SHANTI DHAMA COLLEGE OF NURSING.
Exhibit P3	A TRUE COPY OF THE LOAN APPLICATION DATED 1.8.2019 SUBMITTED BY THE PETITIONER TO THE 1ST RESPONDENT.
Exhibit P4	A TRUE COPY OF THE LETTER DATED 24.9.2019 ISSUED BY THE 1ST RESPONDENT TO THE PETITIONER.
Exhibit P5	A TRUE COPY OF THE LETTER DATED 30.9.2019.