

**IN THE HIGH COURT OF KERALA AT ERNAKULAM**

**PRESENT :**

**THE HONOURABLE MR. JUSTICE THOTTATHIL B.RADHAKRISHNAN**

**FRIDAY, THE 27TH FEBRUARY 2009 / 8TH PHALGUNA 1930**

**WP(C).No. 6585 of 2009(P)**  
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**PETITIONERS:**  
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- 1. PADMANABHAN.P.M., AGED 59 YEARS,  
S/O.MADHAVAN NAIR, 'DHANUSREE',  
RAMANKARTHA ROAD, CHERANALLOOR, KOCHI-34.**
- 2. SMT.RAJALAKSHMI, W/O.PADMANABHAN.P.M,  
'DHANUSREE', RAMANKARTHA ROAD, CHERANALLOOR,  
KOCHI-34.**

**BY ADVS. MR .M.P.KRISHNAN NAIR,  
MR.V.B.NARAYANAN.**

**RESPONDENTS:**  
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- 1. STATE BANK OF TRAVANCORE,  
(ASSOCIATE OF THE STATE BANK OF INDIA),  
ZONAL OFFICE, M.G.ROAD, ERNAKULAM.**
- 2. CHIEF MANAGER/BRANCH MANAGER,  
STATE BANK OF TRAVANCORE,  
(ASSOCIATE OF THE STATE BANK OF INDIA),  
VARAPUZHA BRANCH.**
- 3. UNION OF INDIA,  
REP.BY SECRETARY, MINISTRY OF FINANCE,  
NEW DELHI.**

**R1 & R2 BY ADV. MR.K.S.DILIP, SC .**

**THIS WRIT PETITION (CIVIL) HAVING COME UP FOR  
ADMISSION ON 27/02/2009, THE COURT ON THE SAME  
DAY DELIVERED THE FOLLOWING:**

**prv.**

THOTTATHIL B. RADHAKRISHNAN, J.

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W.P.(C).No.6585 of 2009-P

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Dated this the 27<sup>th</sup> day of February, 2009.

JUDGMENT

The petitioners and their son availed a medium term loan from the first respondent. There is default in repayment. No action has been initiated under any provision of law. The bank has just recalled the total outstandings. Immediately, this writ petition is filed on the complaint that Ext.P3 reply is not being looked into. That representation contains the request of the petitioners for some facility to repay the total amounts. That is not a matter on which the High Court should issue any orders. It is totally within the realm of contracts and the authority of the bank to decide on Ext.P3 request. Without prejudice to the right of the petitioners to seek redressal from the bank, this writ petition is dismissed.

THOTTATHIL B. RADHAKRISHNAN,  
JUDGE.

Sha/020309