

IN THE HIGH COURT OF KERALA AT ERNAKULAM

PRESENT

THE HONOURABLE MR. JUSTICE T.R.RAVI

FRIDAY, THE 31ST DAY OF MARCH 2023 / 10TH CHAITHRA, 1945

WP(C) NO. 10369 OF 2023

PETITIONER:

SAJITHA
AGED 46 YEARS
CHENDAMPARAMBIL HOUSE, MUNDATHIKODE VILLAGE, ARYAMPADAM
DESOM, MUNDATHIKODE PO, THRISSUR DISTRICT, PIN - 680601.

BY ADVS.
SAIJO HASSAN
RAJALAKSHMI R.

RESPONDENTS:

KERALA BANK
REPRESENTED BY ITS AUTHORISED OFFICER, THE KERALA STATE
COOPERATIVE BANK LTD., SAHAKARANA SATHABDHI MANDIRAM,
TUDA ROAD, KOVILAKATHUMPADAM, THIRUVAMBADI PO, THRISSUR
DISTRICT, PIN - 680022.

BY ADV JOB
SRI.P.C.SASIDHARAN, SC

THIS WRIT PETITION (CIVIL) HAVING COME UP FOR ADMISSION ON
31.03.2023, THE COURT ON THE SAME DAY DELIVERED THE FOLLOWING:

T.R. RAVI, J.

W.P.(C) No.10369 of 2023

Dated this the 31st day of March, 2023

JUDGMENT

The prayer in the writ petition is to permit the petitioner to pay off the overdue amounts in the loan account availed from the respondent in easy instalments and to regularise the loan account. The Standing Counsel on instructions submits that the overdue amount is Rs.6,27,952/-.

In the above circumstances, the writ petition is disposed of directing the petitioner to pay off the overdue amount of Rs.6,27,952/- in 15 equal monthly instalments, the first instalment falling due on or before 30.04.2023 and the subsequent instalments falling due on or before the 30th of the succeeding months. The petitioner shall also pay the regular monthly instalments along with the instalments towards the overdue amount as stated above. If the petitioner pays the entire overdue amount, the respondent shall regularise the loan

account. If the petitioner makes two defaults in the payment of instalments, the respondent will be at liberty to continue with coercive steps for recovery. The coercive steps initiated shall be kept in abeyance to facilitate the payment of instalments as directed above.

Sd/-

T.R.RAVI

JUDGE

mpm

APPENDIX OF WP(C) 10369/2023

PETITIONER'S EXHIBITS

Exhibit P1

**TRUE COPY OF THE POSSESSION NOTICE DATED
17.03.2023 ISSUED BY THE RESPONDENT BANK.**