

IN THE HIGH COURT OF KERALA AT ERNAKULAM

PRESENT

THE HONOURABLE MR. JUSTICE SATHISH NINAN

SATURDAY, THE 30<sup>TH</sup> DAY OF SEPTEMBER 2023 / 8TH ASWINA, 1945

WP(C) NO. 24436 OF 2023

PETITIONERS:

BHAVANI

AGED 78 YEARS

W/O. LATE DIVAKARAN, VRINDAVANAM, IRUMPANANGADU, EZHUKONE  
VILLAGE, KOLLAM DISTRICT., PIN - 691505

BY ADVS.

K.V.ANIL KUMAR

SWAPNA VIJAYAN

RESPONDENTS:

1 SPECIAL SALE OFFICER  
OFFICE OF THE ASSISTANT REGISTRAR OF CO OPERATIVE SOCIETIES,  
(GENERAL), KOTTARAKARA, KOLLAM DISTRICT., PIN - 691506

2 THE SECRETARY / MANAGER  
EZHUKONE SERVICE CO-OPERATIVE BANK LTD. NO. 2935, EZHUKONE  
P.O., KOLLAM DISTRICT., PIN - 691505

BY ADVS.

SYAMANTHAK B.S., GOVERNMENT PLEADER

S.SREEKUMAR (KOLLAM)

THIS WRIT PETITION (CIVIL) HAVING COME UP FOR ADMISSION ON  
30.09.2023, THE COURT ON THE SAME DAY DELIVERED THE FOLLOWING:

**SATHISH NINAN, J.**

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**W.P.(C) No.24436 OF 2023**

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**Dated this the 30<sup>th</sup> day of September, 2023**

**JUDGMENT**

All that the petitioner seeks for is an easy installment facility to wipe off the liability due to the 2<sup>nd</sup> respondent Bank under a defaulted credit facility.

2. Heard the learned Counsel on both sides.

3. On 26.07.2023, this Court had directed the petitioner to remit an amount of Rs.75,000/- (Rupees seventy five thousand only) towards the loan account within two weeks from that date. It is reported that the said direction has been complied with by the petitioner.

4. Learned Standing Counsel for the Bank submits that, as of now approximately Rs.11,00,000/- (Rupees eleven lakhs only) is the remaining due to the Bank.

5. Considering the financial constraints pointed out by the petitioner and also the fact that the petitioner has

complied with the interim direction of this Court, I am inclined to grant a reasonable installment facility to the petitioner.

6. The petitioner shall pay off the total amount due to the Bank, with interest and costs, in 10 equal monthly installments commencing from 30.10.2023. In case of default in payment of any single installment, the petitioner will lose the benefit granted under this judgment.

The writ petition is disposed of accordingly.

**SATHISH NINAN  
JUDGE**

APPENDIX OF WP(C) 24436/2023

PETITIONER EXHIBITS

EXHIBIT-P1                      TRUE COPY OF RECEIPTS ISSUED BY THE 2ND  
RESPONDENT.

EXHIBIT-P2                      A TRUE COPY OF THE NOTICE DATED 14.07.2023  
ISSUED BY THE 1ST RESPONDENT.

RESPONDENTS EXHIBITS : NIL

TRUE COPY

P.A. TO JUDGE