

IN THE HIGH COURT OF KERALA AT ERNAKULAM

PRESENT:

THE HONOURABLE MR.JUSTICE V.CHITAMBARESH

WEDNESDAY, THE 18TH DAY OF MARCH 2015/27TH PHALGUNA, 1936

WP(C).No. 6360 of 2015 (T)

PETITIONER(S):

V.GIRIJA, AGED 51 YEARS
D/O.VASUDEVAN
RESIDING AT RESHMA BHAVAN, AGASTYACODE, ANCHAL P.O.
KOLLAM.

BY ADVS.SRI.JOHNSON GOMEZ
SRI.S.BIJU (KIZHAKKANELA)

RESPONDENT(S):

1. THE SECRETARY,
PATHANAPURAM PRIMARY CO-OPERATIVE AGRICULTURAL AND RURAL
DEVELOPMENT BANK LTD.Q 995
PUNALUR BRANCH
PUNALUR, KOLLAM.
2. THE SALE OFFICER,
PATHANAPURAM PRIMARY CO-OPERATIVE AGRICULTURAL AND RURAL
DEVELOPMENT BANK LTD.Q 995
PUNALUR BRANCH, PUNALUR, KOLLAM.

THIS WRIT PETITION (CIVIL) HAVING BEEN FINALLY HEARD ON
18-03-2015, THE COURT ON THE SAME DAY DELIVERED THE FOLLOWING:

WP(C).No. 6360 of 2015 (T)

APPENDIX

PETITIONER(S)' EXHIBITS

EXT.P1:A TRUE COPY OF THE PASSBOOK ISSUED BY THE FIRST RESPONDENT.

EXT.P2:A TRUE COPY OF THE NOTICE DATED 16.09.2014 ISSUED BY THE SECOND
RESPONDENT.

EXT.P3:A TRUE COPY OF THE NOTICE DATED 11.01.2015 ISSUED BY THE SECOND
RESPONDENT

EXT.P4:A TRUE COPY OF THE REPRESENTATION DATED 23.02.2015 SUBMITTED BY
THE PETITIONER BEFORE THE FIRST RESPONDENT.

RESPONDENT(S)' EXHIBITS : NIL.

//TRUE COPY//

P.S. TO JUDGE.

V.CHITAMBARESH, J.

W.P (C) No.6360 of 2015

Dated this the 18th day of March, 2015

J U D G M E N T

The petitioner availed two loans from the first respondent Bank. The period of one of the loans has already expired. There is time enough in the other loan for repayment till 2018. There is however a default in the instalments to be paid.

2. The loan in which the period is over shall be paid in 6 equal monthly instalments starting from 16.4.2015. The coercive steps against the petitioner in that regard shall be put on hold if the conditions are complied with. The coercive proceedings can surge ahead if there is default in the payment of any one of the instalments.

3. The overdue amount in the loan where there is time for repayment shall be paid in 4 equal monthly instalments starting from 30.4.2015. This will be in addition to the Equated monthly instalments which the petitioner is otherwise obliged to pay. The coercive steps in that regard shall be put on hold if the petitioner complies with the conditions. The coercive

steps can continue if the petitioner commits default in the payment of any one of the instalments.

The writ Petition is disposed of.

Sd/-
V.CHITAMBARESH,
Judge.

nj.