

IN THE HIGH COURT OF KERALA AT ERNAKULAM

PRESENT:

THE HONOURABLE MR. JUSTICE A.MUHAMED MUSTAQUE

MONDAY, THE 22ND DAY OF JUNE 2015/1ST ASHADHA, 1937

WP(C).No. 15665 of 2015 (G)

PETITIONER :

**SAROJINI, AGED 67 YEARS,
W/O RAMAKRISHNAN, PANDYAT HOUSE,
WADAKKANCHERRY RAILWAY STATION P.O, MANGALAM DESAM
WADAKKANCHERRY VILLAGE, THALAPPILLY TALUK,
THRISSUR DISTRICT - 680 623**

BY ADV. SRIP.S.SUJETH

RESPONDENT :

- 1. THE AUTHORIZED OFFICER/CHIEF MANAGER,
FEDERAL BANK LTD., REGIONAL OFFICE,
MISSION QUARTERS, THRISSUR - 680 001**
- 2. BRANCH MANAGER, FEDERAL BANK LTD,
WADAKKANCHERRY BRANCH, MANGALAM DESAM,
WADAKKANCHERRY VILLAGE, THALAPPILLY TALUK
THRISSUR DISTRICT - 680 623**

R1 BY ADV. SMT.RAJI T.BHASKAR

**THIS WRIT PETITION (CIVIL) HAVING COME UP FOR ADMISSION
ON 22-06-2015, THE COURT ON THE SAME DAY DELIVERED THE
FOLLOWING:**

bp

APPENDIX

PETITIONER(S)' EXHIBITS

**EXT.P1: TRUE COPY OF THE NOTICE ISSUED BY THE ADVOCATE
COMMISSIONER , ASKING THE PETITIONER TO VACATE THE
PREMISES, DATED 05/05/2015.**

**EXT.P2: TRUE COPY OF THE REPRESENTATION GIVEN BY THE PETITIONER
TO THE BRANCH MANAGER, DATED 06/05/2015**

RESPONDENT(S)' EXHIBITS : NIL.

//TRUE COPY//

P.A.TO JUDGE

bp

A. MUHAMED MUSTAQUE, J.

W.P(C). No. 15665 of 2015

Dated this the 22nd day of June, 2015

J U D G M E N T

The petitioner was the surety in an over draft loan availed by her son. Petitioner submits that the whereabouts of his son is not known and she is prepared to pay the amount. She further submits that the secured asset is a residential building.

2. According to the Bank the total liability as on date is around Rs.1,70,000/-. It is submitted that Rs.25,000/- has already been paid as ordered by this Court.

3. Considering the facts and circumstances, I am of the view that, the secured asset is a residential building, the petitioner shall be permitted to discharge the entire liability in 10 monthly instalments starting from 10.07.2015. If the petitioner fails to pay any one of the instalment the Bank is at liberty to proceed against the petitioner.

The writ petition stands disposed of.

Sd/-

A. MUHAMED MUSTAQUE, JUDGE.