

IN THE HIGH COURT OF KERALA AT ERNAKULAM

PRESENT:

THE HONOURABLE MR. JUSTICE A.MUHAMED MUSTAQUE

MONDAY, THE 15TH DAY OF JUNE 2015/25TH JYAISHTA, 1937

WP(C).No. 17175 of 2015 (V)

PETITIONER(S):

**JYOTHI A., AGED 36 YEARS,
D/O.LATE R. AYYAPPAN ACHARI,
ARUVIKKUZHI THEKKUMKARA PUTHANVEEDU, KARIPOORU P.O.,
NEDUMANGADU, THIRUVANANTHAPURAM DISTRICT.**

**BY ADVS.SRI.C.A.CHACKO
SMT.C.M.CHARISMA
SMT.MEGHA K.XAVIER**

RESPONDENT(S):

- 1. AUTHORIZED OFFICER, THIRUVANANTHAPURAM DISTRICT
CO-OPERATIVE BANK LTD.,
HEAD OFFICE, THIRUVANANTHAPURAM - 695 023.**
- 2. THE BRANCH MANAGER,
THIRUVANANTHAPURAM DISTRICT CO OPERATIVE BANK LTD.,
NEDUMANGADU BRANCH, NEDUMANGADU,
THIRUVANANTHAPURAM DISTRICT - 695 541.**

BY ADV. SRI.T.R.HARIKUMAR, SC

**THIS WRIT PETITION (CIVIL) HAVING COME UP FOR ADMISSION ON
15-06-2015, THE COURT ON THE SAME DAY DELIVERED THE FOLLOWING:**

msv/

WP(C).No. 17175 of 2015 (V)

APPENDIX

PETITIONER(S)' EXHIBITS

P1:TRUE COPY OF DEMAND NOTICE DATED 11.04.2015

RESPONDENT(S)' EXHIBITS:

NIL

//TRUE COPY//

P.S.TO JUDGE

MsV/

A.MUHAMED MUSTAQUE, J.

W.P.(C).No.17175 of 2015

Dated this the 15th day of June, 2015

J U D G M E N T

The petitioner availed a consumption loan of Rs.1,50,000/- from the 2nd respondent. The term of the loan expires on 2018. It is admitted that overdue amount is only Rs.48,000/-. The request made by the petitioner before this Court is to regularise her loan account and to provide sufficient monthly instalments to pay off the arrears of loan.

2. Considering the facts and circumstances, following directions are issued:

- i) The petitioner shall remit the entire overdue amount along with regular EMI in six equal monthly instalments starting from 7.7. 2015.
- ii) If the petitioner clears the entire overdue amount along with regular EMI within the time indicated as above, petitioner's loan account shall be regularised.

ii) If the petitioner commits any default in paying overdue amount along with regular EMI, the respondent bank is at liberty to proceed against the property of the petitioner in accordance with law.

iii) To workout the above remedy, all coercive steps against the petitioner shall be deferred.

The writ petition is disposed of as above.

Sd/

**A.MUHAMED MUSTAQUE,
JUDGE**

jm/