

IN THE HIGH COURT OF KERALA AT ERNAKULAM

PRESENT:

THE HONOURABLE MR. JUSTICE A.MUHAMED MUSTAQUE

MONDAY, THE 27TH DAY OF JULY 2015/5TH SRAVANA, 1937

WP(C).No. 21681 of 2015 (I)

PETITIONER :

**P.A. ABDUL RASHEED, AGED 48 YEARS,
PARTNER, M/S.SOUNDARYA CORPORATE
DOOR NO.44/2890 A TO Q M.M. ROAD
NEAR MATTAMPURAM JUMA MASJID,
THALASERRY P.O., KANNUR 670101.**

BY ADV. SRI.NISHIN GEORGE VIJAYABABU

RESPONDENT :

**CATHOLIC SYRIAN BANK,
HAVING ITS ZONAL OFFICE AT ALPHONSA BUILDING,
ARAYADATHUPALAM JUNCTION, INDIRA GANDHI ROAD,
KOZHIKODE-673004, REPRESENTED BY ITS AUTHORISED OFFICER.**

BY SRI.R.S.KALKURA

**THIS WRIT PETITION (CIVIL) HAVING COME UP FOR ADMISSION
ON 27-07-2015, THE COURT ON THE SAME DAY DELIVERED THE
FOLLOWING:**

bp

APPENDIX

PETITIONER(S)' EXHIBITS

- EXHIBIT.P1: COPY OF THE DEMAND NOTICE DATED 10.10.2014 ISSUED BY THE RESPONDENTS U/S 13 (2) OF THE SARFESI ACT ISSUED TO THE PETITIONER.
- EXHIBIT.P2: COPY OF THE PETITION DATED 12.5.2015 FILED BY THE RESPONDENT BEFORE THE HON'BLE DEBTS RECOVERY TRIBUNAL.ERNAKULAM.
- EXHIBIT.P3: COPY OF PAY IN SLIP DATED 6.3.2015 ISSUED BY THE RESPONDENT THE PETITIONER.
- EXHIBIT.P4: COPY OF PAY IN SLIP DATED 31.3.2015 ISSUED BY THE RESPONDENT THE PETITIONER.
- EXHIBIT.P5: COPY OF THE JUDGMENT OF THE HON'BLE HIGH COURT OF KERALA IN WP(C) NO.18398/2015 DATED 19.6.2015.
- EXHIBIT.P6: COPY OF THE RECEIPT DATED 7.7.2015 ISSUED BY THE RESPONDENT BANK EVIDENCING PAYMENT OF RS.20,00,000/-
- EXHIBIT.P7: COPY OF THE LETTER DATED 9.7.2015 ISSUED BY THE RESPONDENT TO THE PETITIONER.

RESPONDENT(S)' EXHIBITS : NIL.

//TRUE COPY//

P.A.TO JUDGE

bp

A. MUHAMED MUSTAQUE, J.

W.P(C). No. 21681 of 2015

Dated this the 27th day of July, 2015

J U D G M E N T

Petitioner has approached this Court challenging Ext.P7 issued by the respondent Bank stating that the Bank will disclose to the RBI and CIBIL authorities regarding the status of the petitioner's account.

2. It is submitted by the learned counsel for the Bank that, Ext.P7 was issued for the reason that, the amount due from the petitioner is more than ₹1 crore and as mandated under the RBI Circular, they informed the authorities. It is also submitted that, necessarily on closing the account, appropriate action will be taken to inform the CIBIL authorities regarding status of the account. However, without closing the account and discharging the liability the Bank cannot take further steps to inform CIBIL for modifying status.

Recording the above submission this wit petition is closed.

Sd/-
A. MUHAMED MUSTAQUE, JUDGE.