

IN THE HIGH COURT OF KERALA AT ERNAKULAM

PRESENT:

THE HONOURABLE MR. JUSTICE A.MUHAMED MUSTAQUE

TUESDAY, THE 4TH DAY OF AUGUST 2015/13TH SRAVANA, 1937

WP(C).No. 21828 of 2015 (C)

PETITIONER :

**JAYARAJ P.P., S/O.VASU, AGED 54 YEARS,
"KAILAS HOUSE", KADAMPAZHIPURAM P.O.,
OTTAPALAM TALUK, PALAKKAD DISTRICT.**

BY ADV. SRI.JACOB SEBASTIAN

RESPONDENT(S):

- 1. THE STATE BANK OF INDIA,
REP. BY ITS BRANCH MANAGER,
STATE BANK OF INDIA, KADAMPZHIPURAM BRANCH,
KADAMPAZHIPURAM, PALAKKAD, PIN - 678 633.**
- 2. THE DEPUTY TAHSILDAR (REVENUE RECOVERY),
OTTAPALAM, PALAKKAD DISTRICT - 679 101.**
- 3. THE DISTRICT COLLECTOR,
PALAKKAD, PIN - 678 001.**

**R1 BY SRI.R.S.KALKURA, SC, SBI
R2 & R3 BY GOVERNMENT PLEADER SMT. M.T.SHEEBA**

**THIS WRIT PETITION (CIVIL) HAVING COME UP FOR ADMISSION
ON 04-08-2015, THE COURT ON THE SAME DAY DELIVERED THE
FOLLOWING:**

sts

WP(C).NO.21828/2015

APPENDIX

PETITIONER'S EXHIBITS:

- P1 COPY OF THE MODEL EDUCATIONAL LOAN SCHEME.**
- P2 COPY OF THE DEMAND NOTICE DATED JUNE 6, 2015 ISSUED BY THE
 SECOND RESPONDENT.**
- P3 COPY OF THE PLAINT IN ORIGINAL SUIT NUMBER 218/2015 OF THE COURT
 OF THE MUNSIFF OF OTTAPALAM.**

RESPONDENT'S EXHIBITS: NIL

/TRUE COPY/

P.A.TO JUDGE

sts

A. MUHAMED MUSTAQUE, J.

W.P(C). No. 21828 of 2015

Dated this the 4th day of August, 2015

J U D G M E N T

The petitioner availed an educational loan from the respondent Bank. Petitioner has approached this Court aggrieved by the revenue recovery proceedings initiated by the Bank to recover the loan amount.

2. The only prayer before this Court is that, the petitioner may be given instalment facility to discharge the entire liability.

3. Learned counsel for the Bank opposes the prayer of the petitioner.

4. It appears that total amount due from the petitioner is around ₹1,95,000/-. Petitioner's case is that, the petitioner is not well employed and making efforts to repay the loan amount with the meager income.

5. Considering the facts and circumstances, the petitioner is permitted to discharge the entire amount in 12 monthly instalments starting from 20.08.2015. If the petitioner commits default in paying any one of the instalments, the Bank is free to proceed against the petitioner.

This writ petition is disposed of.

Sd/-

A. MUHAMED MUSTAQUE, JUDGE.