

IN THE HIGH COURT OF KERALA AT ERNAKULAM

PRESENT:

THE HONOURABLE MR. JUSTICE A.MUHAMED MUSTAQUE

TUESDAY, THE 18TH DAY OF AUGUST 2015/27TH SRAVANA, 1937

WP(C).No. 25132 of 2015 (N)

PETITIONER(S):

**SHAMLA ABDUL HAMEED,
W/O.ABDUL HAMEED, AGED 43 YEARS,
KUNNATH HOUSE, UC COLLEGE P.O.,
ALUVA, ERNAKULAM DISTRICT.**

BY ADV. SRI.T.K.YAHYA.

RESPONDENT(S):

**BANK OF INDIA,
UC COLLEGE BRANCH, UC COLLEGE P.O.,
ALUVA-683 101, REPRESENTED BY ITS BRANCH MANAGER.**

BY ADV. SRI.DEVAN RAMACHANDRAN.

**THIS WRIT PETITION (CIVIL) HAVING COME UP FOR ADMISSION
ON 18-08-2015, THE COURT ON THE SAME DAY DELIVERED THE
FOLLOWING:**

rs.

WP(C).No. 25132 of 2015 (N)

APPENDIX

PETITIONER'S EXHIBITS:-

- EXT.P1 COPY OF THE DEMAND NOTICE DATED 02/07/2015 ISSUED BY THE
RESPONDENT INTIMATING THE PETITIONER TO CLOSE OR RENEW
THE GOLD LOAN ACCOUNT WITHIN 78 DAYS.
- EXT.P2 COPY OF THE REPRESENTATION DATED 08/07/2015 SUBMITTED BY
THE PETITIONER BEFORE THE RESPONDENT.

RESPONDENT'S EXHIBITS:- NIL.

//TRUE COPY//

P.A. TO JUDGE

rs.

A.MUHAMED MUSTAQUE, J.

W.P.(C) No.25132 of 2015

Dated this the 18th day of August, 2015

JUDGMENT

The petitioner availed a gold loan from the respondent Bank. She received Ext.P1 demand notice from the respondent Bank stating that in the event, the petitioner failed to close the loan account, necessary action will be taken for recovery of the loan amount.

2. The only prayer of the petitioner is that she may be permitted to renew the loan account.

Considering the facts and circumstances, this Court is of the view that if the petitioner remits the entire interest portion and also such other amount required for renewal, the Bank shall renew the loan account. The petitioner shall remit the amount within three weeks from the date of communication by the respondent Bank.

The writ petition is disposed of as above.

Sd/-

A.MUHAMED MUSTAQUE, JUDGE

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