



2025:KER:27244

IN THE HIGH COURT OF KERALA AT ERNAKULAM

PRESENT

THE HONOURABLE MR.JUSTICE ZIYAD RAHMAN A.A.

THURSDAY, THE 27TH DAY OF MARCH 2025 / 6TH CHAITHRA, 1947

WP(C) NO. 10103 OF 2025

PETITIONER/S:

RATNAVALLI M
AGED 76 YEARS
W/O RATNAKARAN, MAMIYIL HOUSE, PANTHEERANKAVU
P.O., KOZHIKODE, PIN - 673019

BY ADVS.
MUDASSER AHAMED
MUNEER AHMED
JAYKAR.K.S.

RESPONDENT/S:

- 1 THE CALICUT CITY SERVICE COOPERATIVE BANK LIMITED
NO. D-2777, REPRESENTED BY ITS GENERAL MANAGER,
CHALAPPURAM P.O., KOZHIKODE, PIN - 673002
- 2 THE JOINT REGISTRAR OF COOPERATIVE SOCIETIES
(GENERAL)
SAHAKARANA BHAVAN, PUTHIYARA P.O., KOZHIKODE, PIN
- 673004

BY ADVS.
SWATHI KUMAR B.S.
K.MINI MOLE (M-1356) (K/000307/1989)



OTHER PRESENT:

Shri. Imam Gregorious Karat

THIS WRIT PETITION (CIVIL) HAVING COME UP FOR
ADMISSION ON 27.03.2025, THE COURT ON THE SAME DAY
DELIVERED THE FOLLOWING:



JUDGMENT

The petitioner is aggrieved by the recovery proceedings initiated against the petitioner at the instance of the respondents herein for realising the amount due from her towards the credit facilities availed by her. The limited relief sought by the petitioner is for an opportunity to regularise the loan account in easy monthly instalments.

2. The learned Standing Counsel for respondents upon instructions submitted that, in order to regularise the loan account, the petitioner has to pay a total amount of Rs.28,78,396/- which is the amount due as on today.

3. Considering the fact that the petitioner is seeking only a limited relief to get an opportunity to regularise the loan account in instalments, I am inclined to take a lenient view on the matter.

Accordingly, this writ petition is disposed of, permitting the petitioner to clear off the entire overdue charges as referred to above along with future interest and other charges in 12



monthly instalments along with regular monthly instalments. The first instalment shall become payable on 27.04.2025. The remaining instalments shall become due on the 27th day of succeeding months. In case the petitioner fails to remit any of the instalments as referred to above or the regular instalments, the facility shall stand cancelled and in such an event, it shall be open for the respondents to recommence the recovery proceedings from the point it was stopped. Subject to the above, the recovery proceedings shall stand stayed.

Sd/-

**ZIYAD RAHMAN A.A.
JUDGE**

rpk



APPENDIX OF WP(C) 10103/2025

PETITIONER EXHIBITS

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| Exhibit P1 | THE TRUE COPY OF THE RELEVANT PAGES OF
THE PETITIONER'S PASSBOOK ISSUED FROM
THE 1ST RESPONDENT BANK |
| Exhibit P2 | THE TRUE COPY OF THE REFERENCE CARD
ISSUED BY THE KOZHIKODE DISTRICT CO-
OPERATIVE HOSPITAL TO THE PETITIONER |
| Exhibit P3 | THE TRUE COPY OF THE PETITIONER'S SCAN
REPORT DATED 01-05-2019 ISSUED FROM THE
KOZHIKODE DISTRICT CO-OPERATIVE
HOSPITAL |
| Exhibit P4 | THE TRUE COPY OF THE OP CASE SHEET
DATED 12-01-2021 ISSUED BY THE
KOZHIKODE DISTRICT CO-OPERATIVE
HOSPITAL TO THE PETITIONER |
| Exhibit P5 | THE TRUE COPY OF THE SCAN REPORT OF THE
PETITIONER DATED 20-12-2021 ISSUED BY
THE MALABAR HOSPITAL KOZHIKODE |
| Exhibit P6 | THE TRUE COPY OF THE ORDER PASSED BY
THE 1ST ADDITIONAL SUB COURT, KOZHIKODE
DATED 29-07-2024 IN EP NO. 702/2022 |
| Exhibit P7 | THE TRUE COPY OF THE SUMMONS RECEIVED
BY THE PETITIONER FROM THE 1ST
ADDITIONAL SUB COURT, KOZHIKODE IN EA
NO. 65/2025 ALONG WITH THE AFFIDAVIT
FILED BY THE 1ST RESPONDENT BANK |