



2025:KER:27362

IN THE HIGH COURT OF KERALA AT ERNAKULAM

PRESENT

THE HONOURABLE MR.JUSTICE MURALI PURUSHOTHAMAN

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

WP(C) NO. 12406 OF 2025

PETITIONERS:

- 1 CHANDRASHAKAR BHAT K.
AGED 67 YEARS
S/O. ACHUTHA BHAT, KAJAMPADI HOUSE, PADRE, PERLA,
KASARGOD., PIN – 671 552.
- 2 AISHWARYA. K
AGED 30 YEARS
D/O. CHANDRA SHEKARA BHAT, KAJAMPADI HOUSE,
PADRE, PERLA, KASARGOD, PIN – 671 552.

BY ADVS.

RENJITH B.MARAR
LAKSHMI.N.KAIMAL
P.RAJKUMAR
KESHAVRAJ NAIR
BIJU VIGNESWAR
ARUN POOMULLI
ABHIRAM.S.
GAADHA SURESH
T.K.BABU
AKHILA RADHAKRISHNAN
SARIGA RAMACHANDRAN M.
VISWANATH JAYAN
AKSHAY SHIBU

RESPONDENTS:

- 1 KERALA GRAMIN BANK,
PERLA BRANCH, SH BUILDING, OPP. PERLA BUS STAND, PERLA,



KASARGOD REPRESENTED BY BRANCH MANAGER, PIN – 671 552.

**2 THE BANK MANAGER
KERALA GRAMIN BANK, PERLA BRANCH, OPP. PERLA BUS STAND,
PERLA, KASARGOD, PIN – 671 552.**

BY ADV. M. GOPIKRISHNAN NAMBIAR

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



JUDGMENT

The 2nd petitioner had availed an educational loan from the 1st respondent Bank. The 1st petitioner stood as guarantor. Since there was default in payment of instalments, revenue recovery proceedings were initiated against the petitioners. The Tahsildar (Revenue Recovery) issued Ext.P1 notice requesting the 1st petitioner to participate in the Bank Loan Mega Adalat on 19.12.2024. The petitioners participated in the Adalat and the benefit of One Time Settlement was extended to them and they were asked to pay an amount of Rs.3,20,000/- to clear off the entire liabilities. The petitioners state that they could not avail the said benefit. The petitioners have filed this writ petition for a direction to



the respondents to permit them to clear the dues in 16 monthly instalments.

2. Heard Adv. Keshavraj Nair, the learned Counsel for the petitioners and Adv. Gopikrishnan Nambiar, the learned Standing Counsel for the respondents.

3. When this writ petition came up for consideration today, the learned Counsel for the Bank submitted that an amount of Rs.5,98,540/- is outstanding in the loan account and the petitioners can be permitted to pay the said amount in reasonable instalments.

4. The learned Counsel for the petitioners submits that the petitioners are in financial constraints and they may be permitted to pay the outstanding amount in 15 equal monthly instalments.



5. In the facts and circumstances of the case, this writ petition is disposed of with the following directions:-

- a) The petitioners shall pay the outstanding amount of Rs.5,98,540/- along with accrued interest and applicable charges in 15 equal monthly instalments commencing from 02.05.2025.
- b) If the petitioners default payment of any of the instalments, it will be open to the Bank to proceed against them in accordance with law.
- c) To enable the petitioners to pay the amount in instalments as aforesaid, all coercive proceedings against the



petitioners shall stand deferred.

Sd/-

MURALI PURUSHOTHAMAN
JUDGE

SRJ



APPENDIX OF WP(C) 12406/2025

PETITIONERS' EXHIBITS

EXHIBIT P1

TRUE COPY OF THE NOTICE ALONG WITH THE ENGLISH TRANSLATION ISSUED BY THE TAHSILDAR (REVENUE RECOVERY) INTIMATING BANK LOAN MEGA ADALAT BEING CONDUCTED ON 19.12.2024 AT 10.00 A.M AT ENMAKAJE GRAMA PANCHAYAT.

EXHIBIT P2

TRUE COPY OF THE DECISION DATED 19.12.2024 ISSUED BY THE VILLAGE OFFICER, PADRE VILLAGE, SHOWING THE SETTLEMENT ARRIVED AT BETWEEN THE PARTIES.