



2025:KER:27628

IN THE HIGH COURT OF KERALA AT ERNAKULAM

PRESENT

THE HONOURABLE MR.JUSTICE MURALI PURUSHOTHAMAN

TUESDAY, THE 1ST DAY OF APRIL 2025 / 11TH CHAITHRA, 1947

WP(C) NO.13174 OF 2025

PETITIONER:

**BIJU B., AGED 55 YEARS,
S/O.R.BHARGAVAN PILLAI, RESIDING AT MANDATHERIL
THARAYIL, PUTHIYAVILA, PUTHIYAVILA.P.O, KAYAMKULAM,
ALAPPUZHA, KERALA, PIN - 690531**

**BY ADVS.
BINIYAMIN K.S.
K.A.ANAS**

RESPONDENTS:

- 1 THE BRANCH MANAGER
BANK OF BARODA, KAYAMKULAM BRANCH
KOTTAKKATTU BUILDING, NEAR POST OFFICE,
KAYAMKULAM, KERALA, PIN - 690502**
- 2 THE REGIONAL MANAGER
BANK OF BARODA, REGIONAL OFFICE,
VASUDEV BUILDING, T.D.ROAD, ERNAKULAM,
PIN - 682011**
- 3 THE GENERAL MANAGER
BANK OF BARODA, HEAD OFFICE,
BARODA HOUSE,MANDVI, BARODA, PIN - 390001**



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**4 THE RESERVE BANK OF INDIA (RBI)
REPRESENTED BY ITS REGIONAL DIRECTOR,
RBI REGIONAL OFFICE, BANERJI ROAD,
ERNAKULAM, PIN - 682018**

BY ADV.ANEESH K.M.

**THIS WRIT PETITION (CIVIL) HAVING COME UP FOR ADMISSION
ON 01.04.2025, THE COURT ON THE SAME DAY DELIVERED THE
FOLLOWING:**

**JUDGMENT**

The petitioner is a Teacher by profession who availed a loan from the Bank of Baroda, Kayamkulam Branch. According to the petitioner, he has been paying monthly installments without fail. However, the 1st respondent unilaterally extended the loan period without his consent and without any intimation. Aggrieved by the same, the petitioner submitted Exts.P2 and P3 representations before respondents 1 and 3 respectively. The limited prayer of the petitioner is for a direction to the 1st respondent to consider Ext.P2 expeditiously.

2. Heard the learned Counsel for the petitioner and Sri.Aneesh K.M., learned Counsel for the respondents 1 to 3. In the nature of the order I propose to pass, notice to the 4th respondent is dispensed with.

3. In the facts and circumstances of the case



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and having regard to the submissions made across the Bar, there will be a direction to the 1st respondent to consider Ext.P2 in accordance with law, as expeditiously as possible, at any rate, with notice to the petitioner, within a period of one month from the date of receipt of a certified copy of this judgment.

The writ petition is disposed of.

Sd/-

MURALI PURUSHOTHAMAN
JUDGE

sp/01/04/2025



APPENDIX OF WP(C) 13174/2025

PETITIONER EXHIBITS

- | | |
|-------------------|---|
| Exhibit-P1 | TRUE COPY OF THE LETTER DATED 23.09.2010 |
| Exhibit-P2 | A TRUE COPY OF THE REPRESENTATION DATED
20/05/2024 BEFORE THE MANAGER, BANK OF
BARODA, KAYAMKULAM BRANCH |
| Exhibit-P3 | A REPRESENTATION DATED 31/07/2024 BEFORE
THE GENERAL MANAGER, BANK OF BARODA,
ERNAKULAM ZONE |