



2025:KER:29719

IN THE HIGH COURT OF KERALA AT ERNAKULAM

PRESENT

THE HONOURABLE MR.JUSTICE MURALI PURUSHOTHAMAN

MONDAY, THE 7TH DAY OF APRIL 2025 / 17TH CHAITHRA, 1947

WP(C) NO. 14404 OF 2025

PETITIONER:

JAINA BIBIN
AGED 42 YEARS
W/O.BIBIN PAUL, RESIDING AT POONELLIL HOUSE, PULLUVAZHY
(P.O), PERUMBAVOOR., PIN – 683 541.

BY ADVS.
C.AJITH KUMAR
VARSHA S.S.

RESPONDENTS:

- 1 KERALA STATE FINANCIAL ENTERPRISES LTD
BHADRATHA', P.B NO.510, MUSEUM ROAD, THRISSUR, REPRESENTED
BY ITS MANAGING DIRECTOR, PIN – 680 020.
- 2 THE KERALA STATE FINANCIAL ENTERPRISES LTD
PERUMBAVOOR, REPRESENTED BY ITS MANAGER., PIN – 683 541.
- 3 THE SPECIAL DEPUTY TAHSILDAR
REVENUE RECOVERY, KERALA STATE FINANCIAL ENTERPRISES LTD.,
ERNAKULAM., PIN – 682 018.

BY ADVS.
BINDU MOHAN, STANDING COUNSEL.
SHEEJA C.S, SENIOR GP

THIS WRIT PETITION (CIVIL) HAVING COME UP FOR ADMISSION ON 07.04.2025,
THE COURT ON THE SAME DAY DELIVERED THE FOLLOWING:



JUDGMENT

The petitioner is the subscriber of four Chitties with the Kerala State Financial Enterprises Limited, the 1st respondent. On default in payment of instalments, the KSFE initiated revenue recovery proceedings under the Kerala Revenue Recovery Act, 1968 (for short, 'the Act'). Exts.P1 to P4 are the demand notices issued under Section 34 of the Act. Challenging Exts.P1 to P4, the petitioner has filed this writ petition. The petitioner has also sought for a direction to respondents 1 and 2 to permit her to clear off the liability in 20 monthly instalments.

2. When the writ petition came up for consideration today, Adv. Bindu Mohan, the learned



Standing Counsel for the KSFE, on instructions, submitted that, as on 30.04.2025, an amount of Rs.1,31,67,370/- is outstanding against the petitioner and the petitioner can be permitted to pay the said amount in reasonable instalments.

3. The learned Counsel for the petitioner submits that the petitioner may be permitted to pay the outstanding amount in 20 equal monthly instalments.

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

- a) The petitioner shall pay the outstanding amount of Rs.1,31,67,370/- along with accrued interest and applicable charges in 20 equal monthly instalments



commencing from 07.05.2025

- b) If the petitioner defaults payment of any of the instalments, it will be open to respondents 1 and 2 to proceed against her in accordance with law.
- c) To enable the petitioner to pay the amount in instalments as aforesaid, all coercive proceedings against the petitioner shall stand deferred.

Sd/-

MURALI PURUSHOTHAMAN
JUDGE



APPENDIX OF WP(C) 14404/2025

PETITIONER'S EXHIBITS

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|-------------------|--|
| EXHIBIT-P1 | TRUE COPY OF THE NOTICE DATED 18/10/2024 ISSUED BY THE 3RD RESPONDENT FOR REALIZATION OF AMOUNT DUE UNDER LOAN ACCOUNT NO. 15/2019/A/1-50 OF PETITIONER. |
| EXHIBIT-P2 | TRUE COPY OF THE NOTICE DATED 18/10/2024 ISSUED BY THE 3RD RESPONDENT FOR REALIZATION OF AMOUNT DUE UNDER LOAN ACCOUNT NO.25/2018/A/1-8, TO WHICH PETITIONER IS A SURETY. |
| EXHIBIT-P3 | TRUE COPY OF THE NOTICE DATED 18/10/2024 ISSUED BY THE 3RD RESPONDENT FOR REALIZATION OF AMOUNT DUE UNDER LOAN ACCOUNT NO.40/2017/A/1-3, TO WHICH PETITIONER IS A SURETY. |
| EXHIBIT-P4 | TRUE COPY OF THE NOTICE DATED 01/11/2024 ISSUED BY THE 3RD RESPONDENT FOR REALIZATION OF AMOUNT DUE UNDER LOAN ACCOUNT NO.KPL-323 OF PETITIONER. |