2025:KER:31703

IN THE HIGH COURT OF KERALA AT ERNAKULAM

PRESENT

THE HONOURABLE MR.JUSTICE MURALI PURUSHOTHAMAN

THURSDAY, THE 10TH DAY OF APRIL 2025 / 20TH CHAITHRA, 1947

WP(C) NO. 15126 OF 2025

PETITIONER:

KRISHNAKUMAR N.K
AGED 49 YEARS
S/O LATE V.K.KUMARAN ,
RESIDING AT NAMBIPARAMBIIL HOUSE,
ALWAYE, PIN - 683112

BY ADVS.
T.R.RAJAN
ANOOJ.J

RESPONDENTS:

1 **THE KERALA STATE FINANCIAL LTD**
BHADRATHA, MUSEUM ROAD, P.B. NO. 510, THRISSUR
REPRESENTED BY ITS MANAGING DIRECTOR, PIN - 680020

2 **THE BRANCH MANAGER**
THE KERALA STATE FINANCIAL LTD, MANCHERIL PLAZA,
MC ROAD, PERUNNA, CHANGANASSERY, KOTTAYAM,
KERALA, PIN - 686101

3 **SINEESH.O.U**
OZHUTHANAYIL HOUSE, EROOR.P.O., THRIPOONITHURA,
ERNAKULAM DISTRICT, PIN - 682306

Sri. Salil Narayanan, SC

THIS WRIT PETITION (CIVIL) HAVING BEEN FINALLY HEARD ON 10.04.2025, THE COURT ON THE SAME DAY DELIVERED THE FOLLOWING:

2025:KER:31703

MURALI PURUSHOTHAMAN, J.

WP(C) No.15126 of 2025

Dated this the 10th day of April, 2025

JUDGMENT

The petitioner was a surety to the loan availed by the 3rd respondent from the KSFE. The 3rd respondent defaulted payment of installments and the KSFE initiated recovery proceedings against the petitioner. The petitioner states that he is suffering from neuro-motor disorder affecting body movements and if recovery steps are taken, he would be put to hardships. The petitioner has filed Ext.P3 representation before the 2nd respondent seeking various reliefs. The petitioner is seeking for a consideration of Ext.P3 by the 2nd respondent.

2. Heard the learned standing counsel for the KSFE also.

3. In the facts and circumstances of the case and having regard to the plea regarding the financial constraints and the ailment of the petitioner, there will be a direction to the 2nd respondent to consider Ext.P3 in accordance with law with notice to the petitioner and the 3rd respondent, as expeditiously as

possible, at any rate, within a period of one month from the date of receipt of a copy of this judgment. Till orders are passed and communicated to the petitioner, there shall not be any coercive proceedings against the petitioner.

This writ petition is disposed of as above.

Sd/-

MURALI PURUSHOTHAMAN
JUDGE

ASH

APPENDIX OF WP(C) 15126/2025

PETITIONER EXHIBITS

Exhibit P1	**TRUE COPY OF THE COMMUNICATION DATED 9/5/2023 ISSUED BY THE 2ND RESPONDENT TO THE REGIONAL JOINT DIRECTOR, DEPARTMENT OF URBAN AFFAIRS, KOCHI-31**
Exhibit P2	**TRUE COPY OF THE COMMUNICATION DATED 25/7/2024 OF THE 2ND RESPONDENT TO THE SECRETARY, THRISSUR CORPORATION, THRISSUR**
Exhibit P3	**TRUE COPY OF THE PETITION SUBMITTED BY THE PETITIONER DATED NIL BEFORE THE 2ND RESPONDENT**
Exhibit P4	**TRUE COPY OF THE PRESCRIPTION DATED 15/2/2024 ISSUED BY DR SYAM .K, SREE CHITRA THIRUNAL INSTITUTE FOR MEDICAL SCIENCES AND TECHNOLOGY, THIRUVANANTHAPURAM**