



2025:KER:26636

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. 44985 OF 2024

PETITIONER:

GOPI ARYAPATTU, AGED 73 YEARS
S/O. RAGHAVAN, ARYAPATTU HOUSE,
ARIVILANJAPOYIL.P.O., UDAYAGIRI AMOSM,
ALAKODE (VIA), KANNUR DT, PIN - 670571

BY ADVS.
V.T.MADHAVANUNNI
V.A.SATHEESH

RESPONDENTS:

- 1 THE ALAKODE SERVICE CO-OPERATIVE BANK
ALAKODEE.P.O., KANNUR DT-
REPRESENTED BY ITS SECRETARY, PIN - 670571
- 2 ASSISTANT REGISTRAR OF CO-OPERATIVE SOCIETIES
(GENERAL)
OFFICE OF THE ASSISTANT REGISTRAR OF CO-
OPERATIVE SOCIETIES, TALIPARAMBA.P.O.,
KANNUR DT., PIN - 670141
- 3 SPECIAL SALE OFFICER
OFFICE OF THE ASSISTANT REGISTRAR CO-OPERATIVE
SOCIETIES, TALIPARAMBA.P.O.,
KANNUR DT., , PIN - 670141



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BY ADV M.R.JAYALATHA
BY SR.GP SMT.MABLE KURIAN

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



JUDGMENT

The loan availed by the petitioner from the 1st respondent Society fell in arrears. The Society initiated arbitration proceedings under the Kerala Co-operative Societies Act, 1969. Ext.P1 is the arbitration award. The petitioner has filed this writ petition for direction to the 1st respondent to permit the petitioner to pay the outstanding amount due in the loan account in 12 installments

2. Smt.M.R.Jayalatha, learned counsel for the 1st respondent, on instructions, submits that, as on today (27.03.2025), an amount of Rs.4,32,280/- is outstanding in the loan account of the petitioner and the petitioner can be permitted pay the said



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amount in reasonable installments.

3. Learned counsel for the petitioner submits that the petitioner may be permitted to pay the outstanding amount in 12 equal monthly installments.

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

(1) The petitioner shall pay the outstanding amount of Rs.4,32,280/- along with accrued interest and applicable charges in 12 equal monthly installments commencing from 02.05.2025.

(2) If the petitioner defaults payment of any of the installments, it will be open to the 1st respondent to proceed against him, for the



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recovery of the amount in
accordance with law.

(3) To enable the petitioner to
remit the installments, all coercive
proceedings against him shall
stand deferred.

Sd/-
MURALI PURUSHOTHAMAN
JUDGE

SB



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APPENDIX

PETITIONER EXHIBITS

Exhibit P1	TRUE COPY OF THE DECREE IN ARC NO.3835/2023 OF ASSISTANT REGISTRAR OF CO-OPERATIVE SOCIETIES (GENERAL) TALIPARAMBA
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