IN THE HIGH COURT OF KERALA AT ERNAKULAM

PRESENT

THE HONOURABLE MR.JUSTICE ZIYAD RAHMAN A.A.

MONDAY, THE 24TH DAY OF MARCH 2025 / 3RD CHAITHRA, 1947

WP(C) NO. 45659 OF 2024

PETITIONER/S:

REGINA,
AGED 59 YEARS
W/O. MICHEAL, KORANDIPPALLIL KODIYIL, KOIVILA P.O,
THEVALAKKARA, KOLLAM, KERALA, PIN - 691590

BY ADVS.
NAVANEETH.N.NATH
ABHIRAMI S.
ABDUL LATHEEF P.M.

RESPONDENT/S:

1 **SPECIAL SALE OFFICER,**
ASSISTANT REGISTRAR COOPERATIVE SOCIETY (GENERAL)
OFFICE, KARUNAGAPPALLY, KOLLAM, KERALA, PIN - 690518

2 **THEKKUMBHAGOM SERVICE CO-OPERATIVE BANK,**
REPRESENTED BY SECRETORY, THEKKUMBHAGOM, KOLLAM,
KERALA, PIN - 691319

BY ADVS.
T.R.HARIKUMAR
ARJUN RAGHAVAN

THIS WRIT PETITION (CIVIL) HAVING BEEN FINALLY HEARD ON 24.03.2025, THE COURT ON THE SAME DAY DELIVERED THE FOLLOWING:

J U D G M E N T

The petitioner is aggrieved by the recovery proceeding against the petitioner in respect of loan availed by the petitioner from the 1st respondent bank mortgaging the petitioner's residential property. The limited relief sought by the petitioner is to permit him to clear the entire liability in installments.

2. The learned Standing Counsel for the respondent submits that, total amount due from the petitioner as on date comes to Rs.47,05,441/- (Rupees forty seven lakhs five thousand four hundred and forty one only)

Considering the fact that, the petitioner is only seeking an opportunity to clear of the entire liability in installments, a lenient view can be taken. In such circumstances, this writ petition is disposed of permitting the petitioner to pay off the entire amount as referred to above along with future interest and other charges in eighteen equal monthly installments. The 1st installment shall become due on 24.04.2025 and all subsequent installments shall become payable on the 24th day of every

succeeding month. In case of default in making any of the installments, this facility shall stand canceled and in such an event, it shall be open for the respondents to recommence the recovery proceedings from the point it was stopped. Subject to the above, the recovery proceedings shall be kept in abeyance.

Sd/-

ZIYAD RAHMAN A.A.
JUDGE

SM/28.03

APPENDIX OF WP(C) 45659/2024

PETITIONER EXHIBITS

Exhibit P1	**TRUE COPY OF THE AWARD DATED 6.03.2024, ISSUED BY RESPONDENT NO. 1**