

IN THE HIGH COURT OF KERALA AT ERNAKULAM

PRESENT:

THE HONOURABLE MR.JUSTICE V.CHITAMBARESH

TUESDAY, THE 10TH DAY OF SEPTEMBER 2013/19TH BHADRA, 1935

WP(C).No. 22530 of 2013 (M)  
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PETITIONER(S):  
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JISHA P, AGED 26 YEARS  
D/O PAPPACHAN, RESIDING AT JINESH BHAVANAM  
KUNNATHUR EAST P.O, KOLLAM 690540

BY ADVS.SRI.P.B.KRISHNAN  
SRI.N.AJITH  
SRI.P.M.NEELAKANDAN

RESPONDENT(S):  
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1. THE DISTRICT COLLECTOR,  
CIVIL STATION, KOLLAM 691013
2. THE DEPUTY TAHSILDAR (RR)  
TALUK OFFICE, KUNNATHUR, SASTHAMCOTTA  
KOLLAM 690521
3. STATE BANK OF TRAVANCORE  
REPRESENTED BY ITS BRANCH MANAGER  
KUNNATHUR EAST POST, KOLLAM 690540

R BY GOVERNMENT PLEADER SMT. SOBHA ANNAMMA EAPEN  
R BY SRI.R.S.KALKURA, SC, SBT

THIS WRIT PETITION (CIVIL) HAVING COME UP FOR ADMISSION ON 10-09-2013, THE COURT ON THE SAME DAY DELIVERED THE FOLLOWING:

WP(C).No. 22530 of 2013 (M)  
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**APPENDIX**

**PETITIONER(S)' EXHIBITS**  
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- EXHIBIT P1**     **DATED 22-02-2012, TRUE COPY OF THE COMPLETION CERTIFICATE  
NO AECS/ MCN/CCC/ 184/2-12**
- EXHIBIT P2**     **DATED 21-01-2012, TRUE COPY OF THE STATEMENT OF MARKS**
- EXHIBIT P3,**     **DATED 07-02-2012, TRUE COPY OF THE NOTICE SENT ON BEHALF OF  
THE PETITIONER**
- EXHIBIT P4.**     **DATED 03-08-2013, TRUE COPY OF THE GOVERNMENT ORDER, G.O)  
MS), NO 41/2013/ PLANNING**
- EXHIBIT P5.**     **DATED 29-08-2013, TRUE COPY OF THE PROFORMA**
- EXHIBIT P6**     **DATED 11-06-2013, TRUE COPY OF THE DEMAND NOTICE**
- EXHIBIT P7.**     **DATED 11-06-2013, TRUE COPY OF THE DEMAND NOTICE PRIOR TO  
ATTACHMENT**
- EXHIBIT P8**     **DATED NIL, TRUE COPY OF THE OBJECTION SUBMITTED BY THE  
PETITIONER BEFORE THE RESPONDENT NO 2**
- EXHIBIT P9**     **DATED 29-08-2013, TRUE COPY OF THE COMPLAINT FILED BY THE  
PETITIONER TO THE MANAGING DIRECTOR, SBT**

**RESPONDENT(S)' EXHIBITS**

**NIL**

**TRUE COPY**

**P.A TO JUDGE**

**SMM**

**V.CHITAMBARESH,J.**

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**W.P.(C) No.22530 of 2013**

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Dated this the 10<sup>th</sup> day of September, 2013

**J U D G M E N T**

The petitioner claims the benefit of interest subsidy on educational loan. The matter is engaging the attention of the third respondent in Ext.P5 application. The same has to be forwarded to the first respondent to be dealt with in accordance with Ext.P4 Government Order.

2. The third respondent bank points out that interest subsidy can at best extend to ₹ 1.64 lakhs only. The total liability is ₹ 7.24 lakhs as on today and the balance amount comes to about ₹ 5,60,000/- (Rupees five lakhs sixty thousand only)

3. I permit the petitioner to pay the sum of ₹ 5,60,000/- (Rupees five lakhs sixty thousand only) with interest in eight equal monthly instalments. The monthly instalments shall start from 1-10-2013.

4. The coercive steps pursuant to Exts.P6 and P7 notices shall be put on hold if the petitioner complies with the conditions in time. The coercive steps can surge ahead if the petitioner commits default in the payment of anyone of the instalments.

5. The right to recover the disputed sum of ₹ 1.64 lakhs would depend upon the eligibility for interest subsidy. The bank is permitted to take steps in this regard only after the final orders are passed by the first respondent. The first respondent shall pass orders within two months after receipt of Ext.P5 application from the third respondent bank.

The writ petition is disposed of.

**V.CHITAMBARESH  
JUDGE**

smm