

IN THE HIGH COURT OF KERALA AT ERNAKULAM

PRESENT

THE HONOURABLE MR. JUSTICE DEVAN RAMACHANDRAN

MONDAY, THE 10TH DAY OF JUNE 2024 / 20TH JYAISHTA, 1946

WP(C) NO. 10175 OF 2024

PETITIONERS:

- 1 JISHA T.K
AGED 38 YEARS
D/O T.K.RADHAKRISHNAN, RESIDING AT AMBALAPADIKKAL HOUSE,
VADAKKANGARA, PERINTHALMANNA, MALAPPURAM DISTRICT-
WORKING AS HST-ENGLISH OF TSS VADAKKANGARA, VADAKKANGARA
P.O., MALAPPURAM DISTRICT. (PEN NO.825129), PIN - 679324
- 2 HANEEFA K.T
AGED 40 YEARS
S/O SAIDALAVI.K, KAVUNGATHAD, VADAKKANGARA P.O.,
MALAPPURAM DISTRICT, WORKING AS PHYSICAL EDUCATION
TEACHER (PET) OF TSS VADAKKANGARA, VADAKKANGARA P.O.,
MALAPPURAM DISTRICT. (PEN-768856), PIN - 679324
BY ADV M.A.JINSA MOL

RESPONDENTS:

- 1 THE KERALA STATE CO-OPERATIVE BANK
MALAPPURAM DISTRICT CO-OPERATIVE BANK LTD., PB NO.8,
MANJERI ROAD, UPHILL, MALAPPURAM, REPRESENTED BY ITS
AUTHORIZED OFFICER., PIN - 676505
- 2 THE HEADMASTER
TSS VADAKKANAGARA, VADAKKANAGARA P.O., MALAPPURAM
DISTRICT, PIN - 679324

SRI GILBERT GEORGE CORREYA-SC

THIS WRIT PETITION (CIVIL) HAVING COME UP FOR ADMISSION ON
10.06.2024, THE COURT ON THE SAME DAY DELIVERED THE FOLLOWING:

JUDGMENT

When this matter was called today, Sri.Gilbert George Correya - learned Standing Counsel for the 'Kerala State Co-operative Bank' ("Bank" for short), submitted that, if the petitioners are interested, they can be allowed to pay off the overdue amount in their loan account in instalments, so that the said account can then be regularised. He submitted that the overdue in the Loan Account of the petitioners, as on 14.03.2024, is Rs.93,124/-; and that if this Court is so inclined, the petitioners can be allowed to pay off the said amount in not more than 8 instalments, provided they pay the same along with regular EMIs without default.

2. Sri.M.A.Jinsa Mol - learned counsel for the petitioners, submitted that her client accepts the afore and prayed that this Writ Petition be so ordered.

3. Taking note of the afore submissions, I allow

this Writ Petition and permit the petitioners to pay off the overdue amount of Rs.93,124/- as on 14.03.2024, along with all applicable charges and interest, in eight instalments, commencing from 15.07.2024. These payments shall be made along with the regular EMIs, without any default in either of them.

Needless to say, if the overdue amount is paid by the petitioners as afore, their account will stand regularised; but should they default in payment of two instalments, as ordered by this Court, or any of the regular EMIs, then the benefit of this judgment will be lost to them; and necessary recovery action can be continued against them, without the Bank having to obtain any further orders from this Court.

Sd/-

DEVAN RAMACHANDRAN

JUDGE

SAS

APPENDIX OF WP(C) 10175/2024

PETITIONER'S EXHIBITS:

- | | |
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| Exhibit P1 | A TRUE COPY OF LETTER DATED 14.06.2022 SEND BY THE 1ST RESPONDENT TO THE 2ND RESPONDENT TO RECOVER AN AMOUNT FROM THE SALARY OF THE 1ST PETITIONER |
| Exhibit P1(a) | A TRUE COPY OF LETTER DATED 14.06.2022 SEND BY THE 1ST RESPONDENT TO THE 2ND RESPONDENT TO RECOVER AN AMOUNT FROM THE SALARY OF THE 2ND PETITIONER |
| Exhibit P2 | A TRUE COPY OF REMINDER LETTER DATED 14.10.2022 SEND BY THE 1ST RESPONDENT TO THE 2ND RESPONDENT RECOVERING THE DEFAULTED AMOUNT FROM THE SALARY OF THE PETITIONERS |
| Exhibit P2(a) | A TRUE COPY OF REMINDER LETTER DATED 11.10.2023 SEND BY THE 1ST RESPONDENT TO THE 2ND RESPONDENT RECOVERING THE DEFAULTED AMOUNT FROM THE SALARY OF THE PETITIONERS |