



2025:KER:58732

IN THE HIGH COURT OF KERALA AT ERNAKULAM

PRESENT

THE HONOURABLE MR.JUSTICE K. BABU

WEDNESDAY, THE 6TH DAY OF AUGUST 2025 / 15TH SRAVANA, 1947

WP(C) NO. 28291 OF 2025

PETITIONER:

**HARIDAS.M
AGED 50 YEARS,S/O MANIKYAN, KORATH HOUSE,
VETTUKULAMBU P.O, THENARI, PALAKKAD DISTRICT,
PIN - 678622**

BY ADV SRI.M.R.SASITH

RESPONDENTS:

- 1 THE SPECIAL SALE OFFICER
KERALA STATE COOPERATIVE BANK LTD., OFFICE OF THE
ASSISTANT REGISTRAR OF CO-OPERATIVE SOCIETIES,
KUNATHURMEDU, PALAKKAD, PIN - 678001**
- 2 KERALA STATE COOPERATIVE BANK LTD,
MENONPARA BRANCH, KOZHINJAMPARA, PALAKKAD DISTRICT,
REPRESENTED BY IT'S SECRETARY,, PIN - 678555**
- 3 THE SECRETARY,
KERALA STATE COOPERATIVE BANK LTD,MENONPARA BRANCH,
KOZHINJAMPARA, PALAKKAD DISTRICT, PIN - 678555**

BY ADV SHRI.K.S.ARUN KUMAR

**THIS WRIT PETITION (CIVIL) HAVING COME UP FOR ADMISSION
ON 06.08.2025, THE COURT ON THE SAME DAY DELIVERED THE
FOLLOWING:**



K. BABU, J.

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W.P.(C) No.28291 of 2025

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Dated this the 6th day of August, 2025

JUDGMENT

The prayers in this Writ Petition filed under Article 226 of the Constitution of India are as follows:

- “ a. Issue a writ of mandamus or any other appropriate writ, order or direction directing the 2nd respondent to grant 24 equal monthly installments for repayment of the entire outstanding amount till that period all further proceedings in pursuant to Exhibit-P1 shall be kept in abeyance.*
- b. Issue a writ of mandamus or any other appropriate writ, order or direction directing the 2nd respondent to grant 24 equal monthly installments for repayment of the entire overdue amount till that period all further proceedings in pursuant to Exhibit-P1 shall be kept in abeyance.*
- c. To dispense with the translation of documents in vernacular language.*
- d. Grant such other reliefs as this Hon’ble Court may deem fit and proper in the facts and circumstances of the case. ”*

2. Heard both sides.

3. Upon instructions, the learned Standing Counsel for the respondent bank submits that the Bank is agreeable to permit the petitioner to remit the overdue amount in instalments, provided the petitioner remits an amount of Rs.5,00,000/- within one month. It is further submitted that the overdue amount is Rs.37,92,275/- as on 01.08.2025.

4. In the above circumstances, the Writ Petition is disposed of with the following directions:



- (i) The petitioner shall remit an amount of Rs.5,00,000/- (Rupees Five Lakhs only) within one month from this day.
- (ii) The petitioner shall remit the remaining overdue amount together with any accrued interest and charges in twenty four equal monthly instalments.
- (iii) The first instalment shall be paid on or before 01.10.2025 and the subsequent instalments shall be paid on or before the first working day of every succeeding month.
- (iv) The petitioner shall continue to pay the regular EMIs in terms of the contract.
- (v) In the event of default of any one instalment, the respondent Bank is entitled to proceed in accordance with law.
- (vi) The coercive proceedings initiated against the petitioner shall be kept in abeyance to facilitate repayment as stated above.

**Sd/-
K. BABU
JUDGE**



W.P.(C) No.28291 of 2025

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2025:KER:58732

APPENDIX OF WP(C) 28291/2025

PETITIONER EXHIBITS

EXHIBIT-P1

**TRUE COPY OF THE SALE NOTICE ISSUED BY
THE 1ST RESPONDENT DATED 05.05.2025.**