

(2024) 08 KL CK 0079

In the High Court Of Kerala

Case No : Writ Petition (C) No. 20805 Of 2024

Jyothish Kumar.R.

APPELLANT

Vs

Canara Bank Ltd

RESPONDENT

Date of Decision : 12-08-2024

Acts Referred:

Citation : (2024) 08 KL CK 0079

Hon'ble Judges : Dinesh Kumar Singh, J

Bench : Single Bench

Advocate : K.Rajesh Kannan, M. Gopikrishnan Nambiar

Final Decision : Disposed Of

Judgement

Dinesh Kumar Singh, J

1. The present Writ Petition has been filed with following prayers:

“(i) That a writ of mandamus or other writ, order or direction be passed directing the respondent bank to regularize the loan accounts of the petitioner and to allow the petitioner to remit the overdue amount in 15 equal monthly installments;

(ii) Considering the exigencies and necessity for urgent consideration of the grievance voiced in this Writ Petition, production of English translations of documents in vernacular, may kindly be dispensed with for the time being

(iii) Grant such other and further reliefs, as that are appropriate and incidental to this Writ Petition.”

2. In compliance with the interim order dated 10.07.2024, the petitioner has paid Rs.3 lakhs. The learned counsel for the petitioner submits that the petitioner has approached the Bank for rescheduling the payment of the loan amount taken by the petitioner from the Bank.

3. The learned counsel for the respondent Bank, however, submits that the Bank

has not received any such proposal. However, they submits that if the petitioner has moved with such a proposal, the Bank shall consider the proposal in right earnest.

Considering the said stand of the Bank, the present writ petition is disposed of directing the petitioner to appear before the respondent Bank on 14.08.2024 with request to reschedule the payment terms of the remaining outstanding liability of the petitioner towards the Bank in respect of the housing loan takne by the petitioner and the Bank should consider the said proposal in right earnest.