



2025:KER:29716

IN THE HIGH COURT OF KERALA AT ERNAKULAM

PRESENT

THE HONOURABLE MR.JUSTICE MURALI PURUSHOTHAMAN

MONDAY, THE 7TH DAY OF APRIL 2025 / 17TH CHAITHRA, 1947

WP(C) NO. 14273 OF 2025

PETITIONER:

BIBIN PAUL
AGED 44 YEARS
S/O. P.J.POULOSE, RESIDING AT POONELLIL HOUSE, PULLUVAZHY
(P.O), PERUMBAVOOR, ERNAKULAM DISTRICT, PIN – 683 541.

BY ADVS.
C.AJITH KUMAR
VARSHA S.S.

RESPONDENTS:

- 1 KERALA STATE FINANCIAL ENTERPRISES LTD
'BHADRATHA', P.B NO.510, MUSEUM ROAD, THRISSUR,
REPRESENTED BY ITS MANAGING DIRECTOR, PIN – 680 020.
- 2 THE KERALA STATE FINANCIAL ENTERPRISES LTD
MADAPARAMBIL ARCADE, OUSHADHI JUNCTION, KALADY ROAD,
PERUMBAVOOR, ERNAKULAM DISTRICT REPRESENTED BY ITS
MANAGER, PIN – 683 541.
- 3 THE SPECIAL DEPUTY TAHSILDAR
REVENUE RECOVERY, KERALA STATE FINANCIAL ENTERPRISES LTD.,
ERNAKULAM, PIN – 682 018.

BY ADVS.
BINDU MOHAN, STANDING COUNSEL.
RESHMI THOMAS, GP

THIS WRIT PETITION (CIVIL) HAVING COME UP FOR ADMISSION ON 07.04.2025,
THE COURT ON THE SAME DAY DELIVERED THE FOLLOWING:



JUDGMENT

The petitioner is the subscriber of two Chitties with the Kerala State Financial Enterprises Limited, the 1st respondent. On default in payment of instalments, the KSFE initiated revenue recovery proceedings under the Kerala Revenue Recovery Act, 1968 (for short, 'the Act'). Exts.P1 and P2 are the demand notices prior to attachment issued under Section 34 of the Act. Challenging Exts.P1 and P2, the petitioner has filed this writ petition. The petitioner has also sought for a direction to respondents 1 and 2 to permit him to clear off the liability in 15 monthly instalments.

2. When the writ petition came up for consideration today, Adv. Bindu Mohan, the learned



Standing Counsel for the KSFE, on instructions, submitted that, as on 30.04.2025, an amount of Rs.5,46,345/- is outstanding against the petitioner and the petitioner can be permitted to pay the said amount in reasonable instalments.

3. The learned Counsel for the petitioner submits that the petitioner may be permitted to pay the outstanding amount in 10 equal monthly instalments.

4. In the facts and circumstances of the case, this writ petition is disposed of with the following directions:-

- a) The petitioner shall pay the outstanding amount of Rs.5,46,345/- along with accrued interest and applicable charges in 10 equal monthly instalments



commencing from 07.05.2025

- b) If the petitioner defaults payment of any of the instalments, it will be open to respondents 1 and 2 to proceed against him in accordance with law.
- c) To enable the petitioner to pay the amount in instalments as aforesaid, all coercive proceedings against the petitioner shall stand deferred.

Sd/-

MURALI PURUSHOTHAMAN
JUDGE



APPENDIX OF WP(C) 14273/2025

PETITIONER'S EXHIBITS

EXHIBIT-P1

TRUE COPY OF THE NOTICE DATED 01/11/2024 ISSUED BY THE 3RD RESPONDENT FOR REALIZATION OF AMOUNT DUE UNDER LOAN ACCOUNT NO. KPL-312 OF PETITIONER.

EXHIBIT-P2

TRUE COPY OF THE NOTICE DATED 01/11/2024 ISSUED BY THE 3RD RESPONDENT FOR REALIZATION OF AMOUNT DUE UNDER LOAN ACCOUNT NO.45/2018-A-33 OF PETITIONER.