



2025:KER:31233

IN THE HIGH COURT OF KERALA AT ERNAKULAM

PRESENT

THE HONOURABLE MR.JUSTICE MURALI PURUSHOTHAMAN

THURSDAY, THE 10TH DAY OF APRIL 2025 / 20TH CHAITHRA, 1947

WP(C) NO. 15194 OF 2025

PETITIONER:

S. PRADEEP KUMAR
AGED 65 YEARS
S/O. SUKUMARAN K KAYANADU VILA VEEDU,
KARIMBINPUZHA P.O., PUTHOOR, KOLLAM,
PIN - 691 507.

BY ADVS.
ENOCH DAVID SIMON JOEL
S.SREEDEV
RONY JOSE
LEO LUKOSE
KAROL MATHEWS SEBASTIAN ALENCHERRY
DERICK MATHAI SAJI
KARAN SCARIA ABRAHAM
ITTOOP JOY THATTIL

RESPONDENTS:

- 1 THE KERALA STATE CO-OPERATIVE BANK
REPRESENTED BY ITS CHIEF EXECUTIVE OFFICER,
CO- BANK TOWERS, VIKAS BHAVAN P.O,
PALAYAM, THIRUVANANTHAPURAM, PIN - 695 033.
- 2 THE BRANCH MANAGER
THE KERALA STATE CO-OPERATIVE BANK,
MEDICAL COLLEGE MAIN BRANCH,
THIRUVANANTHAPURAM, PIN - 695 011.
- 3 THE REGISTRAR OF CO-OPERATIVE SOCIETIES,
JAWAHAR SAHAKARANA BHAVAN, DPI JUNCTION,
THYCAD P.O, THIRUVANANTHAPURAM, PIN - 695 014.
SRI. P.C SASIDHARAN - SC
SRI. THOMAS ABRAHAM

THIS WRIT PETITION (CIVIL) HAVING COME UP FOR
ADMISSION ON 10.04.2025, THE COURT ON THE SAME DAY
DELIVERED THE FOLLOWING:



JUDGMENT

The loan availed by the petitioner from the 1st respondent Bank fell in arrears. The Bank initiated recovery proceedings. The petitioner has filed Ext.P1 request before the Bank for the benefit of One Time Settlement (OTS) Scheme. However, the same was rejected on the ground that the period of Scheme is over. The petitioner states that, by Ext.P4 circular, the period of the OTS Scheme has been extended. Accordingly, the petitioner made a further request for the benefit of OTS Scheme as per Ext.P5. The limited prayer of the petitioner is for a consideration of Ext.P5 by the 1st respondent.

2. Sri.Thomas Abraham, the learned Standing Counsel for respondents 1 and 2 submits



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that, if the Scheme is presently available, the competent authority of the 1st respondent will consider Ext.P5 and the decision will be communicated to the petitioner. In order to enable the Bank to consider the application of the petitioner, all coercive proceedings against him pursuant to the loan referred to in Ext.P1 shall be kept in abeyance for a period of one month.

The writ petition is disposed of.

Sd/-

**MURALI PURUSHOTHAMAN
JUDGE**

SPR



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APPENDIX

PETITIONER'S EXHIBITS:-

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| EXHIBIT P1 | A TRUE COPY OF THE LETTER DATED 23.01.2025 SUBMITTED BY THE PETITIONER TO THE 2ND RESPONDENT. |
| EXHIBIT P2 | A TRUE COPY OF THE LETTER DATED 07.03.2025 ISSUED BY THE 2ND RESPONDENT TO THE PETITIONER. |
| EXHIBIT P3 | A TRUE COPY OF THE LETTER DATED 28.03.2025 ISSUED BY THE 2ND RESPONDENT TO THE PETITIONER. |
| EXHIBIT P4 | A TRUE COPY OF THE CIRCULAR NUMBERED AS 14/2025 AND DATED 31.03.2025 ISSUED BY THE 3RD RESPONDENT. |
| EXHIBIT P5 | A TRUE COPY OF THE EMAIL DATED 27.03.2025 SUBMITTED BY THE PETITIONER TO THE 2ND RESPONDENT. |

RESPONDENTS EXHIBITS:- NIL.