

Johnson.V.K vs Hdfc Bank Represented by Its Manager

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Court : Kerala

Decided On : Oct-06-2023

Judge : Honourable Mr. Justice Devan Ramachandran

Appeal No. : WP(C)/31666/2023

Appellant : Johnson.V.K

Respondent : Hdfc Bank Represented by Its Manager

Judgement :

IN THE HIGH COURT OF KERALA AT ERNAKULAM

PRESENT THE HONOURABLE MR. JUSTICE DEVAN RAMACHANDRAN FRIDAY, THE 6TH DAY OF OCTOBER 2023 / 14TH ASWINA, 1945 WP(C) NO. 31666 OF 2023 PETITIONER: JOHNSON.V.K., AGED 62 YEARS S/O KUNJUKUNJU, VAZHAVILAYIL (H) AIKKARANAD SOUTH, PUTHENCROUZ ERANAKULAM (DIST), PIN - 682308 BY ADV K.S.ARUN KUMAR RESPONDENT: HDFC BANK, REPRESENTED BY ITS MANAGER MOOVATTUPUZHA BRANCH, M C ROAD, VELLOORKKUNNAM, MOOVATTUPUZHA, PIN - 686673 THIS WRIT PETITION (CIVIL) HAVING COME UP FOR ADMISSION ON 06.10.2023, THE COURT ON THE SAME DAY DELIVERED THE FOLLOWING:

JUDGMENT

When this matter was called today, Sri.Pratheesh Chacko - learned counsel for the respondent - Bank, submitted that, though the total loan liability in the account of the petitioner is Rs.3,57,619/-, his client is willing to offer him a one-time-settlement of Rs.1,55,000/-, if he is ready to pay the same not later than two months.

2. Sri.K.S.Arun Kumar - learned counsel for the petitioner, accepted the afore suggestion; but prayed that the time be extended at least by one month. Taking note of the afore submissions, I order this Writ

Petition to the limited extent of allowing the petitioner to pay off the loan liability, under the aforementioned one-time-settlement of Rs.1,55,000/-, as expeditiously as is possible, but not later than two months from the date of receipt of a copy of this judgment. Needless to say, if the amount as above fixed, is paid within the time frame ordered, the loan account of the petitioner will be closed by the Bank and all documents returned to him; but, if on the contrary, he defaults such payment, all further action pursuant to Ext.P1 can be proceeded by the Bank, without seeking further orders from this Court.

Sd/- RR DEVAN RAMACHANDRAN JUDGE APPENDIX OF WP(C) 31666/2023
PETITIONER EXHIBITS Exhibit-P1 A TRUE COPY OF THE LETTER RECEIVED FROM THE RESPONDENT BANK DATED 18.09.2023 Exhibit-P2 A TRUE COPY OF THE MEDICAL CERTIFICATE ISSUED BY THE LISIE HOSPITAL ERANAKULAM Exhibit-P3 A TRUE COPY OF THE TESTIMONY FROM THE MEMBER OF WARD NO.1 POOTHRIKKA GRAMA PANCHAYATH DATED 07.08.2023

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