

IN THE HIGH COURT OF KERALA AT ERNAKULAM

PRESENT

THE HONOURABLE MR. JUSTICE GOPINATH P.

MONDAY, THE 11TH DAY OF MARCH 2024 / 21ST PHALGUNA, 1945

WP(C) NO. 30610 OF 2013

PETITIONERS:

- 1 K.SURENDRAN
AGED 50 YEARS
KULAPPURATH HOUSE, MELOOR P.O., KOILANDY TALUK,
KOZHIKODE - 673 319.
- 2 MAYINKUTTY HAJI SO.ABDULLA
AGED 61 YEARS
MALAYIL HOUSE, KARTHIKAPPALLY P.O.,
VADAKARA TALUK, KOZHIKODE - 673 542.
- 3 VASU.K.S. SO.ARUMUGAN
AGED 67 YEARS
KOOTTAAYIL HOUSE, MUKKAM P.O., KOZHIKODE TALUK,
KOZHIKODE.
- 4 ANITHA KUMARI
AGED 52 YEARS
W/O.KRISHNADAS, AREEKKARA HOUSE, VASHNAVAM
NELLIKKODE P.O., KOZHIKODE DIST.
- 5 MANOJ KUMAR
AGED 47 YEARS
S/O.GOPALAN, PULPARAMBIL VEEDU, MERI KUNNU P.O.,
KOZHIKODE TALUK, KOZHIKODU
- 6 T.K.JOSEPH SO.KURIAN
AGED 52 YEARS
TEKKEKKARA HOUSE, THIRUVANGADI P.O., KUNDAMANGALAM,
KOZHIKODU.
- 7 M.MUTHORAN SO.KANNAN
AGED 70 YEARS
MALOOMMAL HOUSE, THALAYAD P.O., QUILANDY TALUK,
KOZHIKODU.
- 8 VIJAYAN SO.CHATHAN
AGED 56 YEARS
PILACHIRA PARAMBATH HOUSE, THURUTHIYAD P.O., QUILANDY TALUK,
KOZHIKODU.
- 9 ABDUL KALAM SO.PACKRU
AGED 52 YEARS
MANARAM VEETIL HOUSE, KARUMALA P.O., QUILANDY TALUK,
KOZHIKODU.
- 10 K.V.SEBASTIAN SO.VARKEY
AGED 60 YEARS
KAKKAYANIYIL HOUSE, KODARANHI P.O., QUILANDY TALUK,
KOZHIKODU.
- 11 K.PRAKASAN SO.KUNJUKRISHNAN
AGED 44 YEARS

- KUNNATH HOUSE, KOTHAMANGALAM P.O., QUILANDY TALUK,
KOZHIKODU.**
- 12 JOLLY T.J. THALAKKOTTOR HOUSE
KOODARATHY P.O., KOZHIKODE - 673 604.**
- 13 SATHI DEVI DO.GOVINDAN
AGED 74 YEARS
PATTUVAM HOUSE, ATHANIKKAL P.O., KOZHIKODU TALUK,
KOZHIKODU.**
- 14 C.K.BHASKARAN
AGED 81 YEARS
C.K.MEETHALA UNNIPARAMBATH HOUSE, NARAYANA NAGARAM,
P.O.VADAKARA TALUK, KOZHIKODU.**
- 15 DEVI WO.KARUNAN
AGED 52 YEARS
DEVIKA, POOKKOOTTOOR P.O., KOILANDY TALUK, KOZHIKODU.
BY ADVS.
SRI.JOHN JOSEPH(ROY)
SRI.MATHEW JACOB**

RESPONDENTS:

- 1 STATE OF KERALA
HOUSING DEPARTMENT, SECRETARIAT,
THIRUVANANTHAPURAM - 695 001.**
- 2 THE KERALA STATE HOUSING BOARD SANTI NAGAR
THIRUVANANTHAPURAM, REPRESENTED BY ITS SECRETARY
PIN- 695 001.**
- 3 THE SPECIAL DEPUTY COLLECTOR
(R.R), KSHB, THIRUVANANTHAPURAM.**
- 4 ASSISTANT SECRETARY
KERALA STATE HOUSING BOARD KOZHIKODE DIVISION, CALICUT-6.
BY ADVS.**
- HARISH VASUDEVAN - R2 TO R4
SRI.GEORGE BOBAN, SC, K.S.H.B.
SRI.K.DENNY DEVASSY, SC, K.S.H.B.**

**THIS WRIT PETITION (CIVIL) HAVING COME UP FOR ADMISSION ON
11.03.2024, ALONG WITH WP(C).1830/2014, 3301/2014, THE COURT ON THE
SAME DAY DELIVERED THE FOLLOWING:**

IN THE HIGH COURT OF KERALA AT ERNAKULAM

PRESENT

THE HONOURABLE MR. JUSTICE GOPINATH P.

MONDAY, THE 11TH DAY OF MARCH 2024 / 21ST PHALGUNA, 1945

WP(C) NO. 1830 OF 2014

PETITIONERS:

- 1 SREEMATHI VIJAYAN
W/O.VIJAYAN, PILAVALAPPIL HOUSE, THOONOOKARA PO,
VADAKKANCHERY, THRISSUR DISTRICT
- 2 VIJAYAKUMAR
S/O.NANU, CHIYYARATH HOUSE, KURUMBILA PO, THRISSUR
DISTRICT
- 3 VELAYUDHAN
S/O.SANKUNNI, MATHRAKOTTE, THIRUVATHRA PO, CHAVAKKAD ,
THRISSUR
- 4 VIKRAMAN NAIR
S/O.KRISHNAN NAIR, POUTHENPURAKKAL HOUSE, KONDAZHI PO,
THRISSUR DISTRICT
- 5 RAMANKUTTY
S/O.CHAMI, PALAKKAPARAMBU HOUSE, PAZHAYANNUR , THRISSUR
- 6 LUCY JACOB
W/O.JACOB, PALATTY HOUSE, MELLOR PO, THRISSUR
- 7 NANI
W/O.NARAYANAN, MANAKKALPADATH, CHERUTHURUTHI, THRISSUR
- 8 KOCHUMON
S/O.KANDAN, KURIKKAD HOUSE, KAKKASSERRY , THRISSUR
- 9 ANIE VARGHESE
W/O.VARGHESE KARIPAYYI HOUSE, MOTHIRAKUNNI PO, CHALAKKUDI,
THRISSUR

BY ADV. SRI.SUBHASH CYRIAC

RESPONDENTS:

- 1 STATE OF KERALA
REPRESENTED BY THE DISTRICT COLLECTOR, THRISSUR 680 001.
- 2 KERALA STATE HOUSING BOARD
HOUSING BOARD BUILDING, THIRUVANANTHAPURAM, REPRESENTED
ITS CHAIRMAN 695 001.
- 3 SPECIAL DEPUTY COLLECTOR RR
OFFICE OF THE SPECIAL DEPUTY COLLECTOR, KERALA HOUSING
BOARD BUILDING, THIRUVANANTHAPURAM 695 001.

BY ADVS.

K.P.MADHU, STANDING COUNSEL FOR R2, R3

GEORGE BOBAN, SC, K.S.H.B.

MANOJ RAMASWAMY

K.DENNY DEVASSY, SC, K.S.H.B.

T.K.SAJEEV

**THIS WRIT PETITION (CIVIL) HAVING COME UP FOR ADMISSION ON
11.03.2024, ALONG WITH WP(C).30610/2013 AND CONNECTED CASES, THE COURT
ON THE SAME DAY DELIVERED THE FOLLOWING:**

IN THE HIGH COURT OF KERALA AT ERNAKULAM

PRESENT

THE HONOURABLE MR. JUSTICE GOPINATH P.

MONDAY, THE 11TH DAY OF MARCH 2024 / 21ST PHALGUNA, 1945

WP(C) NO. 3301 OF 2014

PETITIONERS:

- 1** **IBRAHIM M.M.**
AGED 60 YEARS, S/O. MAMMUNHI, ANDHUR PALLAM HOUSE, ANDHUR
POST, ANDHUR VILLAGE, KASARAGOD TALUK AND DISTRICT.
- 2** **ANDUNHI**
AGED 58 YEARS, S/O. MOIDEENKUNHI, KANNATTIKKAN HOUSE,
PERLA POST, ENMAKAJE VILLAGE, KASARAGOD DISTRICT.
- 3** **ABDUL RAHMAN P.M**
AGED 62 YEARS, S/O. MOHAMMED, THAMAR HOUSE KODLAMOGARU
POST, KADLAMOGARU VILLAGE, KASARGOD TALUK AND DISTRICT.
- 4** **SUDHARMAGATTY**
AGED 70 YEARS, S/O. MANJAPPAGATTY, THAMAR HOUSE,
KODLAMOGARU POST, KODLAMOGARU VILLAGE, KASARAGOD TALUK AND
DISTRICT.
- 5** **UPENDRA NAYAK**
AGED 70 YEARS, S/O. SUBRAYA NAYAK, KUREDKA HOUSE, PERLA
POST, ENMAKAJE VILLAGE, KASARAGOD TALUK AND DISTRICT.
- 6** **MUHAMMED K.A**
AGED 58 YEARS, S/O. ABDUL RAHMAN, K.K. PURAM HOUSE,
CHENGALA POST, CHENGALA VILLAGE, KASARAGOD DISTRICT.
- 7** **RADHAKRISHNAN K.N**
AGED 56 YEARS, PAYIKKATTU HOUSE, BALAMTHODU POST,
PANATHADY, RAJAPURAM, HOSDURG TALUK, KASARAGOD DISTRICT.
- 8** **SARALA KUMARI K.C**
AGED 44 YEARS, W/O. RADHAKRISHNAN, NEDUMALA HOUSE,
BALAMTHODE POST, PANATHADY VILLAGE, HOSDURG TALUK,
KASARAGOD DISTRICT.
- 9** **JANAYITHRI**
AGED 50 YEARS, D/O. KUNHIKANNAN, CHEMRAKANNAN HOUSE,
THIMRI POST, THIMRI VILAGE, HOSDURG TALUK, KASARAGOD
DISTRICT.
- 10** **SUBAIDHA**
AGED 43 YEARS, W/O. MOOSANKUNHI, PERLA HOUSE, PERLA POST,
ENMAKAJE VILLAGE, KASARAGOD TALUK AND DISTRICT.
- 11** **SUNIL CHACKO**
AGED 39 YEARS, S/O. CHACKO, KANIYAMKUNNEL HOUSE, RAJAPURAM
POST, HOSDURG TALUK, KASARAGOD DISTRICT.

- 12 **BABY**
AGED 58 YEARS, S/O. MATHAI, VANIYAMPURAKKAL HOUSE,
RAJAPURAM POST, KALLAR VILLAGE, HOSDURG TALUK, KASARAGOD
DISTRICT.
- 13 **GANGADHARA**
AGED 52 YEARS, S/O. PADMANABHA, NEAR KALLIKAPARAMESWARI
TEMPLE, MANJESWARAM POST, BANGRA, MANJESWAR VILAGE,
KASARAGOD TALUK AND DISTRICT.
- 14 **MOHANAN NAMBIAR**
AGED 65 YEARS, S/O. KELU NAMBIAR, MELATH HOUSE, PARAPPA
POST, BALAL VILLAGE, HOSDURG TALUK, KASARAGOD DISTRICT.
- 15 **ELIYAMMA PAULOSE**
AGED 61 YEARS, W/O. PAULOSE, PUNAVELIL HOUSE, KARIVEEDAKAM
POST, KARIVEEDAKAM VILKAGE, KASARAGOD TALUK AND DISTRICT.
- 16 **KUMARAN**
AGED 55 YEARS, S/O. KANNAN, THOTTTHIL HOUSE, THAYANNUR
VILLAGE, HOSDURG TALUK, KASARAGOD DISTRICT.
- 17 **KHADEEJA**
AGED 57 YEARS, W/O. ABOOBACKER, SUNKADAKATTE, MANJESWARAM,
KASARAGOD TALUK AND DISTRICT.
- 18 **MOHANDAS BANDARI**
AGED 65 YEARS, W/O. NARAYANA BANDARI, THALAKALA HOUSE,
KODAMBAR POST, MOODAMBAIL VILLAGE, KASARAGOD TALUK AND
DISTRICT.
- 19 **ASIA**
AGED 60 YEARS, W/O. AHAMMED, PUZHAKKAR HOUSE, DHARKAS
POST, HOSDURG TALUK AND KASARAGOD DISTRICT.
- 20 **JOSE A.T.**
AGED 64 YEARS, S/O. THOMAS, AKKATTEYIL HOUSE, PANATHADY
POST, PANATHADY VILLAGE, HOSDURG TALUK, KASARAGOD
DISTRICT.
- 21 **KUMARAN P.K**
AGED 48 YEARS, S/O. KANNAN, MOTTAYAMKOCHI HOUSE, KOLICHAL
POST, PANATHADY VILLAGE, HOSDURG TALUK, KASARAGOD
DISTRICT.
- 22 **KADIYATHAN**
AGED 55 YEARS, S/O. RAMAN, PEARIYA HOUSE, KANHIRAPOYIL
POST, HOSDURGH TALUK, KASARAGOD DISTRICT.
- 23 **MUHAMMED HANEEF**
AGED 60 YEARS, S/O. SHAIK ABDULKHADER, PERINGADI, UPPALA
POST, UPPALA VILLAGE, KASARAGOD TALUK AND DISTRICT.
- 24 **BHAVANI**
AGED 47 YEARS, W/O. VENKITTARAMAN, BATHALAM HOUSE,
MANIMOOLA POST, BANDADKA VILLAGE, KASARAGOD TALUK AND
DISTRICT.
- 25 **NARAYANA GATTI**
AGED 65 YEARS, S/O. KOLI GATTI, MALI HOUSE, KUMBLA POST,
KAIPADY VILLAGE, KASARAGOD DISTRICT.

- 26 CHANDRAN K
AGED 64 YEARS, S/O. KARUTHAKUNHU, RAYA NILAYAM, PODIPALAM,
PANAYAL, KASARAGOD DISTRICT.
- 27 NARAYANAN V.V.
AGED 65 YEARS, PEDIPPALAM, KALLAR, RAJAPURAM POST, HOSDURG
TALUK, KASARAGOD DISTRICT.
- 28 GEORGE
AGED 61 YEARS, S/O. KURIAKOSE, POLAKKAL HOUSE, KOLICHAL
POST, PANATHADY VILLAGE, KASARAGOD DISTRICT.
- 29 MOHAMMED KUNHI
AGED 66 YEARS, S/O. ABDUL KHADER, BENDHICAL, THEKKIL
POST, THEKKIL VILLAGE, KASARAGOD.
- 30 UMMER HAJI
SAHIRA MANZIL, PATHOOR POST, VORKKADY, KASARAGOD TALUK AND
DISTRICT.

BY ADV SRI.K.K.JAYARAJ NAMBIAR

RESPONDENTS:

- 1 STATE OF KERALA
REPRESENTED BY THE SECRETARY TO GOVERNMENT, HOUSING
DEPARTMENT, SECRETARIAT, THIRUVANANTHAPURAM - 695 001.
- 2 THE KERALA STATE HOUSING BOARD
SANTHI NAGAR, THIRUVANANTHAPURAM, REPRESENTED BY ITS
SECRETARY, PIN - 695 001.
- 3 THE SPECIAL DEPUTY COLLECTOR RR
KERALA STATE HOUSING BOARD, SANTHI NAGAR,
THIRUVANANTHAPURAM-695 001
- 4 ASSISTANT SECRETARY
KERALA STATE HOUSING BOARD, KASARAGOD DIVISION,
CHENGALA P.O., KASARAGOD - 671 541.

BY ADVS.

K.P.MADHU, FOR R2 TO R4
K.DENNY DEVASSY, SC, K.S.H.B.
GEORGE BOBAN, SC, K.S.H.B.
MANOJ RAMASWAMY
T.K.SAJEEV

THIS WRIT PETITION (CIVIL) HAVING COME UP FOR ADMISSION ON
11.03.2024, ALONG WITH WP(C).30610/2013 AND CONNECTED CASES, THE COURT
ON THE SAME DAY DELIVERED THE FOLLOWING:

JUDGMENT

[W.P.(C.) Nos.30610/2013, 1830/2014, 3301/2014]

Dated this the 11th day of March, 2024

These writ petitions are filed challenging the revenue recovery proceedings initiated at the instance of the Kerala State Housing Board, Thiruvananthapuram, for recovery of the amounts availed as loan by the petitioners from the Housing Board.

2. The contentions taken in all these three writ petitions are identical. It is the case of the petitioners that the Housing Board is not entitled to give loans for construction of residential buildings and lending of money for such schemes by the petitioners is not permitted by the Reserve Bank of India. The 2nd contention taken is that, the revenue recovery proceedings are bad for the reason that the revenue recovery proceedings can be initiated only for

recovery of loans disbursed for development projects for socially and economically backward classes and since the loans sanctioned and disbursed to the petitioners are not for development projects, the said loans cannot be recovered by resorting to proceedings under the Kerala Revenue Recovery Act, 1968.

3. The Housing Board has filed counter affidavit. It is stated that the Housing Board is neither a banking institution nor a non-banking financial institution for the purposes of the Banking Regulation Act, 1949, and the Reserve Bank of India Act, 1934. It is submitted that the Housing Board is a Body Corporate constituted under the Kerala State Housing Board Act, 1971. It is pointed out with reference to the provisions of the Housing Board Act, that the Board has got the powers to undertake housing or improvement schemes. It is submitted that the disbursement of loans granted to the petitioners were made by framing a scheme under sub-section 2 of

Section 41 of the Kerala Housing Board Act, with the approval of the Government. Reference in this regard is made to Ext.R2(a). It is pointed out that the contention that no revenue recovery proceedings are possible, since the loans were not given for development purposes cannot be sustained, as in SRO No.311/76 issued under Section 71 of the Kerala Revenue Recovery Act, 1968, authorizing the recovery of the amounts due to the Housing Board under the provisions of the Revenue Recovery Act, no stipulations has been made that, only amounts granted as loan for development schemes can be recovered by resorting to the provisions of the Revenue Recovery Act.

4. Having heard the learned Counsel appearing for the petitioners in these cases and the learned Standing Counsel appearing for the Housing Board, I am of the view that, the petitioners have not made out any case for interference under Article 226 of the Constitution of India. The Housing Board is a Body

Corporate constituted under the provisions of the Kerala State Housing Board Act, 1971. It is clear from the counter affidavit of the Housing Board that the loans were disbursed to persons like the petitioners, on the basis of a scheme sanctioned by the Government in terms of the provisions contained in Section 41(2) of the Housing Board, Act. The petitioners have not challenged the legislative competence of the State legislation to enact a legislation, having the terms contained in the Housing Board Act. Therefore, it does not lie in the mouth of the petitioners to now contend that, in terms of the provisions contained in the Banking Regulation Act, the Housing Board could not have extended loans for housing purposes to the petitioners. It is not in dispute that the petitioners have availed loans and have enjoyed the benefits of the same. Therefore, when recovery proceedings are initiated, it does not lie in the mouth of the petitioners to contend that the provisions of the Reserve Bank of India Act, and the

Banking Regulation Act, prohibit the granting of loans by the Housing Board. That apart, since the loans were disbursed under schemes sanctioned by the Government of Kerala under Section 41(2) of the Housing Board Act, and since the provisions of the Housing Board Act are not challenged, as invalid in any manner, I do not see any ground made out to interfere with the recovery proceedings on the ground that the Housing Board is not entitled to grant loans for housing purposes. The 2nd contention raised by the learned Counsel appearing for the petitioners must also fail, on account of the fact that there is no restriction in the terms of SRO No.311/76, extending the provisions of the Revenue Recovery Act, for the recovery of amounts due to the Housing Board, which would indicate that only loans granted for development schemes can be recovered by resorting to the provisions of the Revenue Recovery Act. In that view of the matter, the petitioners have not made out

any case for interference with the recovery proceedings.

5. At this stage, the learned Counsel appearing for the petitioners would submit that several of the petitioners have thereafter settled their dues with the Housing Board.

6. The learned Standing Counsel appearing for the Housing Board would submit that, in respect of W.P.(C.)No.30610/2013, all petitioners except, petitioners no.2, 7 and 10 have settled their dues. In respect of W.P.(C.)No.1830/2014, it is submitted that all except, petitioners no.4 and 9 have settled their dues. In respect of W.P.(C.)No.3301/2014, it is submitted that all except, petitioners no.4, 6, 17, 18, 19 and 27 have settled their dues.

7. Taking into consideration the totality of the facts and circumstances of the case, I am of the opinion that notwithstanding the fact that the challenge raised against the recovery proceedings has been repelled by this Court, the petitioners in

these writ petitions, who have not settled their dues with the Kerala State Housing Board, can be permitted to approach the Housing Board for repaying the amounts due, either in installments or under One Time Settlement. If the petitioners who have not settled their dues with the Housing Board, so approach the Housing Board with a representation within a period of two weeks from the date of receipt of a certified copy of this judgment, the competent authority of the Housing Board shall take a decision on such representation and shall communicate the decision to the petitioners. If the petitioners, who have not settled their dues, thereafter fail to settle their dues, as permitted by the Housing Board, it will be open to the Housing Board and the Revenue Authorities, to continue with the revenue recovery proceedings against those petitioners. Considering the fact that these writ petitions have been pending before this Court from 2014, the Housing Board shall also consider as to whether any interest waiver on

the amounts due, can be granted in respect of the period during which these writ petitions were pending before this Court.

The writ petitions ordered accordingly.

Sd/-

GOPINATH P.

JUDGE

APPENDIX OF WP(C) 1830/2014

PETITIONER EXHIBITS

EXHIBIT P1	COPY OF THE LETTER ISSUED BY THE RESERVE BANK OF INDIA
EXHIBIT P2	COPY OF THE SALE NOTICE ISSUED TO THE 2ND PETITIONER
EXHIBIT P3	COPY OF THE SALE NOTICE TO THE 3RD PETITIONER
EXHIBIT P4	COPY OF THE SALE NOTICE ISSUED TO THE 4TH PETITIONER
EXHIBIT P5	COPY OF THE SALE NOTICE ISSUED TO THE 9TH PETITIONER

RESPONDENT EXHIBIT:

EXHIBIT R2(a)	TRUE COPY OF THE COUNTER AFFIDAVIT IN WPC NO.30610/2013 BEFORE THIS HONOURABLE COURT FILED BY THE RESPONDENTS 2 TO 4 THEREIN (KERALA STATE HOUSING BOARD AND ITS OFFICIALS)
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APPENDIX OF WP(C) 3301/2014

PETITIONER EXHIBITS

- EXHIBIT P1** TRUE COPY OF THE STATEMENT OF ACCOUNTS SUPPLIED BY THE SECOND RESPONDENT TO THE 1ST PETITIONER.
- EXHIBIT P2** TRUE COPY OF THE AGREEMENT EXECUTED WITH THE 2ND RESPONDENT ON 23/07/1997 BY THE 1ST PETITIONER.
- EXHIBIT P3** TRUE COPY OF THE REPLY ISSUED BY THE RESERVE BANK OF INDIA ON 04/07/2012 TO THE 1ST PETITIONER.
- EXHIBIT P4** TRUE COPY OF THE REPLY ISSUED BY THE 2ND RESPONDENT ON 22/05/2013.
- EXHIBIT P5** TRUE COPY OF THE EXPLANATION GIVEN BY THE 2ND RESPONDENT IN REPLY TO THE OTHER QUESTIONS DATED 05/07/2012.
- EXHIBIT P6** TRUE COPY OF THE NOTICE OF SALE OF IMMOVABLE PROPERTY ISSUED BY THE 2ND RESPONDENT TO THE 1ST PETITIONER.

RESPONDENT EXHIBIT:

- EXHIBIT R2(a)** TRUE COPY OF THE COUNTER AFFIDAVIT IN WPC NO.30610/2013 BEFORE THIS HONOURABLE COURT FILED BY THE RESPONDENTS 2 TO 4 THEREIN (KERALA STATE HOUSING BOARD AND ITS OFFICIALS)

APPENDIX OF WP(C) 30610/2013

PETITIONER EXHIBITS

- EXHIBIT P1** TRUE COPY OF THE STATEMENT OF ACCOUNT SUPPLIED BY THE 2ND RESPONDENT.
- EXHIBIT P2** TRUE COPY OF THE AGREEMENT EXECUTED WITH THE 2ND RESPONDENT ON 14/10/1996.
- EXHIBIT P3** TRUE COPY OF THE REPLY ISSUED BY THE RESERVE BANK OF INDIA ON 04/07/2012.
- EXHIBIT P4** TRUE COPY OF THE REPLY ISSUED BY THE 2ND RESPONDENT ON 22/05/2013.
- EXHIBIT P5** TRUE COPY OF THE EXPLANATION GIVEN BY THE 2ND RESPONDENT IN REPLY TO OTHER QUESTION DATED 05/07/2012.
- EXHIBIT P6** TRUE COPY OF THE ONE OF THE NOTICES ISSUED BY THE 2ND RESPONDENT TO THE 4TH PETITIONER.
- EXHIBIT P7** TRUE COPY OF THE NEWS ITEMS PUBLISHED IN THE DAILY NEWSPAPERS.
- EXHIBIT P8** TRUE COPY OF THE REPRESENTATION ISSUED BY A FARMER TO THE 2ND RESPONDENT ON 23/3/2005.
- EXHIBIT P8(a)** TRUE COPY OF THE REPRESENTATION ISSUED BY A FORMER TO THE 2ND RESPONDENT ON 20/03/2006.

RESPONDENTS EXHIBITS:

- EXHIBIT R2(a)** THE COPY OF THE GOVERNMENT ORDERS DATED 21.07.1998, 19.11.1998, 21.06.1999 AND 2.7.1999 SANCTIONING VARIOUS LOAN SCHEMES FRAMED UNDER SECTION 41 OF THE KERALA STATE HOUSING BOARD ACT.
- EXHIBIT R2(b)** THE DETAILS OF THE DISBURSEMENT OF LOANS AND ITS REPAYMENTS WITH RESPECT TO THE PETITIONERS IN THE WRIT PETITION.

TRUE COPY

P.A. TO JUDGE