



CWP-7087-2025 (O&amp;M)

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**IN THE HIGH COURT OF PUNJAB & HARYANA  
AT CHANDIGARH**

**CWP-7087-2025 (O&M)**

**Date of decision: 19.09.2025**

CHARANJEET KAUR

...Petitioner

Versus

DEBT RECOVERY TRIBUNAL II, AND ANOTHER

...Respondents

**CORAM: HON'BLE MR. JUSTICE SHEEL NAGU, CHIEF JUSTICE  
HON'BLE MR. JUSTICE SANJIV BERRY**

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Present: Mr. Sukhdeep Singh, Advocate  
for the petitioner.

Ms. Deepika Mittal, Advocate  
for respondent No.2.

Mr. Brijesh Kumar, Advocate (Arguing counsel)  
Mr. Virender Singh, Advocate  
for applicant in CM-11964-CWP-2025/auction purchaser.

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**SHEEL NAGU, C.J. (Oral)**

1. The petitioner-borrower has approached this Court against the dispossession notice issued u/s 13(4) of Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (SARFAESI Act for brevity).

2. While taking cognizance of the matter on 19.03.2025, this Court had directed for maintenance of status quo in regard to possession. The said status quo was subject to statement made by counsel for the petitioner that the petitioner-borrower is ready to pay the outstanding amount.

2.1 The petitioner, however, did not make any payment and therefore no bona fides have been shown by the petitioner in the last about six months. The contention of the petitioner that the Bank had refused to receive any deposit cannot be accepted, since the amount could have been deposited in the loan



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account or could have been paid by way of bank draft in favour of the Bank.

3. Since no such effort was made by the petitioner, the interim order passed on 19.03.2025 gets automatically vacated.

4. Petition stands disposed of accordingly.

5. The petitioner is however free to avail alternate remedy available to her in accordance with law.

6. Pending applications, including application No.CM-11964-CWP-2025, shall stand disposed of accordingly.

**(SHEEL NAGU)**  
**CHIEF JUSTICE**

**(SANJIV BERRY)**  
**JUDGE**

**19.09.2025**

*mohit goyal*

Whether speaking/reasoned : Yes / No

Whether reportable : Yes / No