



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

**CWP-24932-2022 (O&M)
Date of Decision:- 09.07.2025**

GURPREET KAUR

....Petitioner(s)

Versus

**HOUSING DEVELOPMENT FINANCE CORPORATION LTD.
AND ORS.**

...Respondent(s)

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

Present: Mr. Gaurav Sharma, Advocate for the petitioner.

Mr. Suneet Kumar, Advocate for respondent No.1.

Mr. Munish Gupta, Advocate for respondent No.2.

Mr. Salil Sabhlok, Sr. DAG, Punjab.

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SHEEL NAGU, C.J. (Oral)

1. This petition has been filed by the petitioner, who is the borrower and had taken financial assistance from respondent-Bank, challenging the action taken by the Bank under Section 13(4) of the SARFAESI Act.

2. The Apex Court, time and again has come down heavily on the High Courts exercising the power of judicial review in the matters relating to SARFAESI Act, especially where alternative statutory remedy of approaching the DRT or DRAT is available.



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3. Since there is a statutory alternative remedy of approaching the Debt Recovery Tribunal under Section 17 of the SARFAESI Act against any of the coercive means adopted under Section 13(4) of the SARFAESI Act by the Bank, the petitioner is free to approach the jurisdictional Debt Recovery Tribunal.

4. With aforesaid liberty, the present petition stands disposed of.

5. Pending application(s), if any, also stand disposed of.

**(SHEEL NAGU)
CHIEF JUSTICE**

**(SANJIV BERRY)
JUDGE**

09.07.2025

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i)	<i>Whether speaking/reasoned?</i>	<i>Yes/No</i>
ii)	<i>Whether reportable?</i>	<i>Yes/No</i>