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

CWP-5986-2025 (O&M)

Date of decision: March 05, 2025

Balbir Singh

....Petitioner

versus

HDFC Bank Limited and another

....Respondents

**CORAM: HON'BLE MR. JUSTICE SUDHIR SINGH
HON'BLE MRS. JUSTICE SUKHVINDER KAUR**

Present:- Mr. Kanwaljeet Singh, Advocate for the petitioner.

Mr. Vaibhav Singh Tara, Advocate for the respondent – Bank.

SUDHIR SINGH, J. (ORAL)

Present petition has been filed under Article 226 of the Constitution of India seeking issuance of a Writ in the nature of Mandamus for directing respondent No.1 to restructure the loan accounts No.650146213 and 649687612.

2. At the outset, learned counsel for respondent No.1 – Bank submits that in case, the petitioner has any grievance *qua* his loan accounts, he may avail remedy available to him by filing an application under Section 17 of the Securitisation And Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (for short 'SARFAESI Act') before the Debts Recovery Tribunal (for short 'DRT') concerned.

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3. Learned counsel for the petitioner is amenable to the aforesaid, and seeks liberty to file an application, as suggested above or to avail any other alternative remedy available under the aforesaid statute.

4. In view of the above, this petition is disposed of, with liberty to the petitioner to file an application under Section 17 of the SARFAESI Act before the DRT concerned or avail any other alternative remedy available under the aforesaid statute, for redressal of his grievance.

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

(SUDHIR SINGH)
JUDGE

(SUKHVINDER KAUR)
JUDGE

March 05, 2025

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Whether speaking/reasoned: Yes/No

Whether reportable: Yes/No