



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

**CWP-25186 of 2025  
Date of decision: 28.08.2025**

**SANJANA AND ANOTHER**

**....Petitioner**

**V/S**

**HDFC BANK LTD AND ANR**

**... Respondents**

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

Present:- Mr. V.D. Sharma, Advocate for the petitioners

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**SHEEL NAGU, CHIEF JUSTICE (Oral)**

1. The petitioner assails the order dated 11.05.2021 passed by Debts Recovery Tribunal-II, Chandigarh (Annexure P-6) and consequential Recovery Certificate issued on 29.05.2025 (Annexure P-7).
2. Various grounds have been raised, which will require the factual disputes to be gone into by this Court, which ought not to be done, while exercising the power of judicial review under Article 226 of the Constitution of India. This Court refrains from exercise of jurisdiction under Article 226, especially when the Appellate Forum is provided in shape of Debts Recovery Appellate Tribunal.
3. The Apex Court has consistently held that High Courts should refrain from interfering under Article 226 of the Constitution in SARFAESI proceedings. The SARFAESI Act, 2002 is a complete code which not only provides for a detailed recovery mechanism but also remedies before the Debts



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Recovery Tribunal (DRT) and thereafter, Debts Recovery Appellate Tribunal (DRAT).

4. In view of the above, liberty is granted to the petitioner to approach the DRAT. Accordingly, the present petition stands disposed of.

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

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

**28.08.2025**

Kamal Gandhi

*Whether speaking/reasoned Yes/No*  
*Whether reportable Yes/No*