



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

CWP-28790-2025

Date of decision : 24.09.2025

Pushpa Devi

.....Petitioner

Versus

Central Bank of India

.....Respondent

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

Present: Mr. Pardeep Panwar, Advocate,  
for the petitioner.

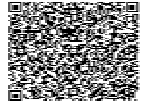
Mr. Gaurav Goel, Advocate, and  
Mr. Tejinder Singh, Advocate,  
for the respondent Bank.

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

1. The petitioner, who is borrower, has approached this Court challenging demand notice dated 27.08.2025 (Annexure P-1) issued u/s 13 (2) of the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (in short, 'SARFAESI Act') and possession notice dated 09.09.2025 (Annexure P-2) issued by respondent – Bank u/s 13 (4) of SARFAESI Act, on various grounds.

2. 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 is a complete code, which not only provides for a detailed recovery mechanism but also remedies before the Debts



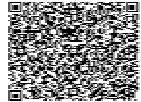
Recovery Tribunal (DRT) and thereafter, Debts Recovery Appellate Tribunal (DRAT).

3. From the averments made in the petition, it does not appear that the petitioner has availed the statutory alternative remedy of approaching the DRT and thereafter, before DRAT.

4 In view of above and the ratio laid down by Apex Court in **United Bank of India Vs. Satyawati Tondon, (2010) AIR SC 3413 (Paras 17, 27); Phoenix ARC Private Limited Vs. Vishwa Bharati Vidya Mandir and others, (2022) 5 SCC 345 (Paras 10, 21);** and **PHR Invent Educational Society Versus UCO Bank and others, 2024 (6) SCC 579 (Paras 22 to 41)**, this Court refrains from exercising jurisdiction under Article 226 of the Constitution.

5. The petitioner is relegated to avail the appropriate statutory remedy under SARFAESI Act before the DRT and thereafter before DRAT. In case the petitioner prefers an application u/s 17 of SARFAESI Act within a period of 30 days from today along with copy of this order, same shall be considered and decided on its own merits, without being dismissed on limitation alone.

5.1 It is made clear that that if petitioner approaches the Tribunal within prescribed stipulated time, then this order shall not prejudice the mind of Tribunal while deciding the question of interim relief, if admissible to the petitioner. We further make it clear that the Tribunal shall decide the request for interim relief strictly on merits of the matter, without being influenced by the fact of petitioner having approached this Court or this Court having passed the present order.



6. Accordingly, the writ petition stands disposed of with aforesaid liberty, without commenting on merits, without cost.

( SHEEL NAGU )  
CHIEF JUSTICE

( SANJIV BERRY )  
JUDGE

September 24, 2025  
narotam

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