



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

**CWP-29288-2025
Date of decision: 29.09.2025**

Parbhat Singh

....Petitioner.

Versus

**The Debts Recovery Tribunal-I chd
and others**

....Respondents.

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

**Present:- Mr. Gurjant Singh Bhullar, Advocate,
for the petitioner.**

.....

SHEEL NAGU, CHIEF JUSTICE (Oral)

Petitioner, in this petition, has challenged the impugned order dated 21.08.2025 (Annexure P-7) passed by Debts Recovery Tribunal-I, Chandigarh, in OA No. 2183-2022, '*HDFC Bank Limited vs. Mohinder Singh and others*'. Further, challenge is laid to the recovery certificate dated 28.08.2025 (Annexure P-8) issued in favour of HDFC Bank.

2. Both the aforesaid orders can very well be challenged before the appellate forum under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (for short 'the SARFAESI Act').

3. No satisfactory reason has been afforded for not availing the aforesaid statutory remedy.



4. Accordingly, the petition (CWP-29288-2025) is, therefore, disposed of with liberty to the petitioner to avail the remedy before the appropriate forum under the SARFAESI Act in accordance with the law.

**(SHEEL NAGU)
CHIEF JUSTICE**

**(SANJIV BERRY)
JUDGE**

29.09.2025

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