



111

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

CWP-5829-2025 (O&M)

Date of decision: March 06, 2025

Amritpal Singh and another

....Petitioners

versus

HDFC Limited and others

....Respondents

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

Present:- Mr. Gagandeep Singh Sirphikhi, Advocate for the petitioners.

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

SUDHIR SINGH, J. (ORAL)

Present petition has been filed under Article 226/227 of the Constitution of India seeking issuance of a Writ in the nature of Mandamus for directing the respondents to consider and accept the offer of settlement submitted by the petitioners vide representation dated 21.02.2025 (Annexure P-4), and further not to proceed under the provisions of the Securitisation And Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002.

2. Learned counsel for the respondents submits that in case, the petitioners have any grievance *qua* their loan amounts, they may avail remedy available to them by filing an application under Section 17 of the Securitisation And Reconstruction of Financial Assets and Enforcement of

CWP-5829-2025 (O&M)

Security Interest Act, 2002 (for short 'SARFAESI Act') before the Debts Recovery Tribunal (for short 'DRT') concerned.

3. Learned counsel for the petitioners is amenable to the aforesaid, and seeks liberty to file an application, as suggested above.

4. In view of the above, this petition is disposed of, with liberty to the petitioners to file an application under Section 17 of the SARFAESI Act before the DRT concerned, for redressal of their grievance.

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

**(SUDHIR SINGH)
JUDGE**

**(SUKHVINDER KAUR)
JUDGE**

March 06, 2025

mahavir

Whether speaking/reasoned: Yes/No

Whether reportable: Yes/No