



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

CWP-16978-2025 (O&M)  
Date of decision : 01.10.2025

Suman

.....Petitioner

Versus

Canara Bank and others

.....Respondents

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

Present: Ms. Geetanjali Bhatia, Advocate,  
and Mr. Abhisar Chaudhary, Advocate,  
for the petitioner.

Mr. Sartaj Singh Gill, Advocate,  
for respondent Nos.1 and 2-Bank.

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

1. The petitioner being sister of respondent No.3/borrower has assailed the sale notice dated 25.04.2025 (Annexure P-6) issued u/s 13 (4) of Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (for short SARFAESI Act), besides making other ancillary prayer.

3. The petitioner happens to be the co-sharer in the secured asset, which was mortgaged by her brother, the borrower-respondent No.3 for securing the loan of Rs.5 Lakhs.

4. Learned counsel for the petitioner submits that only Rs.4,50,000/- were actually disbursed to the borrower-respondent No.3.

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

6. The petitioner, in her capacity as a co-sharer, can very well be categorized as an aggrieved person and thus, can very well approach the DRT u/s 17 of the SARFAESI Act, which remedy can be availed against any of the recourses adopted by the secured creditor u/ss 13 (3) or 13 (4) of the SARFAESI Act.

7. From the averments in the petition, it does not appear that the petitioner has availed the statutory alternative remedy of approaching the DRT and/or DRAT.

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

9. The petitioner is relegated to avail the appropriate statutory remedy under the SARFAESI Act before the DRT and thereafter, before DRAT. In case the petitioner prefers an

application under Section 17 of SARFAESI Act within a period of 30 days from today along with copy of this order, the same shall be considered and decided on its own merits, without being dismissed on limitation alone.

10. Interim relief, if granted, in the present petition, shall continue till DRT takes fresh decision on the question of interim relief, provided the petitioner approaches DRT within 30 days, failing which, the interim relief shall lose its effect. It is made clear that if, petitioner approaches the Tribunal within the 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.

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

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

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

October 01, 2025  
Ajay Prasher

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