



IN THE HIGH COURT OF PUNJAB AND HARYANA AT CHANDIGARH

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**CM-9473-CWP-2025 in/and
CWP-15026-2020 (O&M)**

Date of decision : 09.07.2025

Ram Lubhaya

... Petitioner

Versus

State of Punjab and others

... Respondents

**CORAM : HON'BLE MR. JUSTICE ANUPINDER SINGH GREWAL
HON'BLE MR. JUSTICE DEEPAK MANCHANDA**

Present:- Mr. Akhilesh Vyas, Advocate for the petitioner.

Mr. Aftab Singh Khara, Senior DAG, Punjab.

Mr. Akshay Jain, Advocate for the respondents No.3 and 4.

Anupinder Singh Grewal, J. (Oral)

CM-9473-CWP-2025

This is an application for preponement of the date of hearing.

Learned counsel for the applicant-petitioner submits that the petitioner is being dispossessed from his residential house today itself and therefore, the date of hearing be preponed.

Issue notice to the non-applicant-respondents.

Mr. Akshay Jain, Advocate accepts notice on behalf of the respondents No.3 and 4 and submits that he has no objection if the date of hearing is preponed.

With the consent of the learned counsel for the parties, the date of hearing in the main case is preponed and it is taken up for hearing today itself.

The application stands allowed.

Main case

Learned counsel for the petitioner submits that the petitioner had taken loans for an amount of about Rs.18 lacs. He had been repaying the same but later due to financial difficulty and Covid-19 pandemic, he could not pay some of the installments. He submits that the petitioner is ready to pay the outstanding amount



but would require a period of three months to do so. He also submits that the petitioner shall pay a sum of Rs.2.5 lacs tomorrow itself and the remaining outstanding amount within a period of three months. He submits that the residential premises of the petitioner comprising a total area of 168 square yards had been mortgaged.

2. Learned counsel for the respondent-Bank upon instructions from Ms. Vandana Prashar, Assistant General Manager, SBI RACPC Branch, Amritsar submits that the petitioner should pay the entire outstanding amount within a period of three months from today. He submits that in the event of the petitioner paying the entire outstanding amount within a period of three months from now, his loan account would be settled.

3. In view of the above, we deem it appropriate to dispose of the petition with the direction that the petitioner shall pay a sum of Rs.2.5 lacs by 12:00 noon tomorrow and would pay the outstanding amount within a period of three months from now. In the event of the petitioner doing so, his loan account would be settled by the respondent-Bank.

4. It is however, clarified that if the petitioner does not make the payment as per the afore-noted schedule, he would hand over the vacant possession of the premises on or before 10.10.2025 and the respondent-Bank would be at liberty to pursue action under the SARFAESI Act.

5. Pending miscellaneous application(s) shall also stand disposed of.

**(ANUPINDER SINGH GREWAL)
JUDGE**

**(DEEPAK MANCHANDA)
JUDGE**

09.07.2025

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