

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

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2025:PHHC:029000



**RSA-636-2025 (O&M)
Date of decision: 28.02.2025**

GURMEET SINGH AND OTHERS

..Appellants

Versus

**STATE BANK OF PATIALA(NOW STATE
BANK OF INDIA) AND OTHERS**

..Respondents

CORAM: HON'BLE MR. JUSTICE ANIL KSHETARPAL

Present: Mr. Bhupinder Singh Kundra, Advocate
for the appellants.

Mr. Chandeeep Singh, Advocate
for respondent No.1 to 4 & 9.

ANIL KSHETARPAL, J(Oral)

1. The plaintiffs assail the correctness of concurrent findings of fact arrived at by the Courts below while dismissing their suit for grant of decree of declaration that entries in the revenue record with respect to mortgage of the suit property on the basis of various daily diary reports are wrong.

2. Late Sh. Pal Singh was owner of the property. He was predecessor in interest of the plaintiffs, who are his widow and three sons. During lifetime, Sh. Pal Singh borrowed loan from as many as 11 banks by mortgaging the properties in favour of creditors. On the basis of those mortgages, the entries were made in the revenue record. One suit filed by defendant No.11 for recovery of the amount against Sh. Pal Singh and his children, has been decreed. Both the Courts have found that the plaintiffs suit was without merit because Sh. Pal Singh did mortgage the property while borrowing loan. He created number of equitable mortgages in favour of



various banks including State Bank of Patiala, Allahabad Bank, Oriental Bank of Commerce, Bank of Baroda, Punjab National Bank, State Bank of India, Multi Purpose Cooperative Society and Malwa Gramin Bank.

3. Learned counsel representing the appellant though made sincere attempt, however, failed to draw the attention of the Court to any substantive error in the judgments passed by the Courts below.

4. Hence, dismissed.

5. All the pending miscellaneous applications, if any, are also disposed of.

February 28th, 2025

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**(ANIL KSHETARPAL)
JUDGE**

Whether speaking/reasoned : *Yes/No*

Whether reportable : *Yes/No*