



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

CWP-28697-2025

Date of decision : 24.09.2025

SMFG India Home Finance Company Limited .....Petitioner

Versus

Chief Judicial Magistrate, Ludhiana and others .....Respondents

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

Present: Mr. Himendra Pal Singh, Advocate, for the petitioner.  
Mr. Salil Sabhlok, Senior DAG, Punjab.

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

1. This petition has been filed by petitioner – financial institution seeking directions to learned Chief Judicial Magistrate, Ludhiana (respondent No.1) to decide application (CRM/698/2025) dated 13.02.2025 (Annexure P-4) preferred by petitioner u/s 14 of the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002, which is stated to be pending consideration before learned Chief Judicial Magistrate, Ludhiana, for 29.10.2025.

2. Accordingly, the petition stands disposed of with direction to learned Chief Judicial Magistrate, Ludhiana, to decide application (CRM/698/2025) dated 13.02.2025 (Annexure P-4) in accordance with law on 29.10.2025, the date already fixed, or within a period of thirty days thereafter.

( SHEEL NAGU )  
CHIEF JUSTICE

( SANJIV BERRY )  
JUDGE

September 24, 2025

narotam

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