



CWP-99-2023 (O&amp;M)

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

**CWP-99-2023 (O&M)**

**Date of decision: 14.10.2025**

BALVIR SINGH

...Petitioner

Versus

INDUSIND BANK AND ANR.

...Respondents

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

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Present: Mr. Jaswinder Singh Rana, Advocate for  
Mr. C.S. Jattana, Advocate for the petitioner.

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**SHEEL NAGU, C.J. (Oral)**

1. This petition essentially assails the termination of the loan agreement (Annexure P-1) which was entered into between the petitioner-borrower and the respondents-Bank.
2. No jurisdictional error has been pointed out by the petitioner in present case for justifying his direct approach to this Court under Article 226 of the Constitution of India, without first availing the arbitration clause No.23 of the said loan agreement (Annexure P-1).
3. In view of above, this Court declines interference on merits, leaving the petitioner to avail the aforesaid remedy under the law.
4. Petition stands disposed of accordingly.

**(SHEEL NAGU)  
CHIEF JUSTICE**

**(SANJIV BERRY)  
JUDGE**

14.10.2025

*mohit goyal*

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