



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

**CWP-21272 of 2025 (O&M)  
DATE OF DECISION: 08.08.2025**

**SMFG INDIA HOME FINANCE COMPANY LIMITED**

**.....Petitioner**

**V/S**

**CHIEF JUDICIAL MAGISTRATE AND OTHERS**

**.....Respondents**

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

**Present:- Mr. Himendra Pal Singh, Advocate, for the petitioner.  
Mr. Vipin Pal Yadav, Addl. Advocate General, Punjab**

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

1. Pursuant to the order dated 28.07.2025, the District & Sessions Judge, Ludhiana has submitted a report which reveals that the application under Section 14 of the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (for short 'SARFAESI Act'), filed by the petitioner on 18.01.2025 before the Chief Judicial Magistrate, Ludhiana, is still pending for consideration and is now fixed for 26.08.2025.
2. Accordingly, this Court disposes of this petition, with a direction to the Chief Judicial Magistrate, Ludhiana to ensure disposal of the application under Section 14 of the SARFAESI Act on 26.08.2025, with a corresponding direction to the District & Sessions Judge to ensure that the application be disposed on 26.08.2025, subject to the petitioner-financial institution complying with all requisites under Section 14 of the SARFAESI Act.
3. With the aforesaid liberty, the present petition stands disposed.
4. All pending Civil Miscellaneous application(s), if any, stand disposed of accordingly.

**(SHEEL NAGU)  
CHIEF JUSTICE**

**(SANJIV BERRY)  
JUDGE**

**08.08.2025**

Kamal Gandhi

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