



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

**CWP-29306-2025**

**Date of decision: 29.09.2025**

**Jasmer Singh**

**....Petitioner.**

**Versus**

**Union Bank of India and others**

**...Respondents.**

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

Present:- Mr. Sukhdeep Singh, Advocate,  
for the petitioner.

Mr. Gaurav Goel, Advocate,  
for respondent No. 2/Bank.

.....

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

The petitioner, who is a guarantor, has approached this Court, challenging demand notice dated 09.10.2009 (Annexure P-5) issued u/s 13(2) of Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (for short 'the SARFAESI Act') and further the possession notice dated 23.03.2011 (Annexure P-11) issued u/s 13(4) of SARFAESI Act, issued by respondent No. 2. Both the aforesaid notices were unsuccessfully challenged before the Debt Recovery Tribunal-2, Chandigarh, having suffered dismissal vide order dated 27.04.2011 (Annexure P-14).

2. From the averments in the petition, it does not appear that petitioner has availed the statutory alternative remedy of approaching the



Debts Recovery Appellate Tribunal (DRAT), as available under the SARFAESI Act.

4. Therefore, this Court declines interference on merits and the petitioner is relegated to avail the appropriate statutory remedy under the SARFAESI Act before the DRAT in accordance with law.

5. Accordingly, the writ petition stands disposed of with aforesaid liberty.

**(SHEEL NAGU)**  
**CHIEF JUSTICE**

**(SANJIV BERRY)**  
**JUDGE**

29.09.2025

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| i)  | <i>Whether speaking/reasoned?</i> | <i>Yes/No</i> |
| ii) | <i>Whether reportable?</i>        | <i>Yes/No</i> |