



CWP-33909-2024

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

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Date of decision : 17.02.2025

Kulwant Kaur

... Petitioner

Versus

Bank of Baroda and another

.. Respondents

**CORAM : HON'BLE MR. JUSTICE ANUPINDER SINGH GREWAL
HON'BLE MR. JUSTICE DEEPAK MANCHANDA**

Present:- Mr. Lupil Gupta, Advocate and
Mr. Hardeep Gandhi, Advocate for the petitioner.

Mr. Naman Jain, Advocate for respondent No.1/Bank.

Anupinder Singh Grewal, J. (Oral)

The petitioner has sought quashing of the auction notice dated 13.11.2024 (Annexure P-9).

2. Learned counsel for the petitioner submits that the petitioner had also sought restructuring of her loan account and consideration of her case under the OTS Scheme. He also submits that the petitioner is willing to settle the matter and she has already sent a representation on 20.11.2024 (Annexure P-10) to the respondent/Bank in this regard.

3. Learned counsel for respondent No.1/Bank submits that the impugned auction notice dated 13.11.2024 (Annexure P-9) was not given effect to as the possession of the secured asset had not been obtained by the Bank. He also submits that in the event of the petitioner approaching the Bank for

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redressal of her grievance, the Bank would consider the same in accordance with their policy.

4. Heard.

5. The petitioner's primary challenge in this petition is to the auction notice dated 13.11.2024 (Annexure P-9) which has not been given effect to. The petition has been rendered infructuous at this stage. However, the petitioner would be at liberty to approach the respondent/Bank for redressal of her grievance and in the event of her doing so, the respondent/Bank would consider the same in terms of their policy.

6. The petition stands disposed of accordingly.

(ANUPINDER SINGH GREWAL)
JUDGE

(DEEPAK MANCHANDA)
JUDGE

February 17, 2025
sonia gugnani

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