

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

**CWP-15090-2018
Decided on : 17.07.2018**

M/s Yogindera Powers Ltd.

... Petitioner

Versus

State Bank of India, Ludhiana

... Respondent

**CORAM: HON'BLE MR. JUSTICE AJAY KUMAR MITTAL
HON'BLE MR. JUSTICE AVNEESH JHINGAN**

Present: Ms. Meenakshi Midha, Advocate with
Ms. Supriya Garg, Advocate
for the petitioner.

AJAY KUMAR MITTAL, J. (Oral)

1. This writ petition has been filed under Article 226 of the Constitution of India, inter alia, challenging the validity and setting aside the action of classifying the account of the petitioner as NPA by the respondent-Bank without following the guidelines. It has been further prayed that the action of the respondent-Bank be set aside and the respondent-Bank be directed to regularize the account of the petitioner.
2. A perusal of Annexure P-3A shows that vide letter dated 28.05.2018, the respondent-Bank has requested the petitioner to regularize the account before 30.06.2018. It was not disputed that after issuance of Annexure P-3A, no reply or representation has been filed by the petitioner before the respondent-Bank raising its pleas.
3. After hearing learned counsel for the petitioner, perusing the averments made in the writ petition and without expressing any opinion on the merits of the controversy, we dispose of the present writ petition by permitting

the petitioner to file a detailed and comprehensive representation by raising all the pleas as sought to be raised in the present writ petition, before the respondent-Bank within a period of one month from the date of receipt of certified copy of this order. In case such a representation is filed, the same shall be decided by the respondent-bank within a period of next two months, after affording an opportunity of hearing to the petitioner by passing a speaking order, in accordance with law.

(AJAY KUMAR MITTAL)
JUDGE

17th July, 2018
shabha

(AVNEESH JHINGAN)
JUDGE

Whether speaking/non-speaking? : *Yes/No*
Whether reportable? : *Yes/No*