

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

**CWP No. 24007 of 2018
Decided on : 19.09.2018**

Sunita and another

... Petitioner(s)

Versus

Housing Development Finance Corporation Limited

... Respondent(s)

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

PRESENT: Mr. Jainainder Saini, Advocate
for the petitioner(s).

AJAY KUMAR MITTAL, J. (Oral)

The petitioners have approached this Court under Articles 226/227 of the Constitution of India, seeking direction to the respondent to upgrade their loan account as per Clause 4.2.5 of the RBI Master Circular/Guidelines (Annexures P-4) and further to regularize their loan account after payment of overdue amount by the petitioners after up-gradation of the loan account. Besides above, certain other prayers have been made.

2. The petitioners have approached this Court by way of writ of *Mandamus* without approaching the respondent-Bank at the first instance for the relief as claimed in the present writ petition. Accordingly, a prayer was made by the learned counsel for the petitioners for withdrawal of the present writ petition with liberty to the petitioners to approach the respondent-Bank or avail alternative remedies as are available to them, in accordance with law.

3. Dismissed as withdrawn. It shall, however, be open to the petitioners to take recourse to the remedies as may be available to them, in accordance with law.

**(AJAY KUMAR MITTAL)
JUDGE**

**(AVNEESH JHINGAN)
JUDGE**

September 19, 2018

J.Ram

Whether speaking/reasoned: Yes/No
Whether Reportable: Yes/No