

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

**Civil Writ Petition No. 4691 of 2021 (O&M)
Date of Decision: 01.09.2021**

Anju Salaria and another

..... Petitioners

Versus

Bank of Baroda and another

..... Respondents

**CORAM: HON'BLE MR. JUSTICE JASWANT SINGH
HON'BLE MR. JUSTICE SANT PARKASH**

Present: Ms. Renu Arora , Advocate
for the petitioners.

*[The aforesaid presence is being recorded through video conferencing
since the proceedings are being conducted in virtual court]*

JASWANT SINGH, J. (ORAL)

Petitioner No. 1 - Anju Salaria is the wife of Charanjit Salaria – petitioner No. 2, who had availed a home loan for a sum of ₹ 10.80 lakhs on 01.06.2016 from the Bank of Baroda / respondents. The term loan was required to be paid back by way of Equated Monthly Installments (EMIs) of ₹ 10,200/- in fifteen (15) years. The said loan account due to lack of financial discipline was declared Non-Performing Asset (NPA). A Demand Notice dated 03.03.2020 under Section 13 (2) of the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (in short “the SARFAESI Act, 2002”) was issued to the petitioners seeking to repay the outstanding amount of ₹ 10,21,155.11. Subsequently, a Possession Notice dated 20.06.2020 (**Annexure P-1**) under Section 13 (4) of the SARFAESI Act, 2002 was issued.

Present petition has been filed seeking the quashing of the aforesaid notice dated 20.06.2020 (**P-1**) of the SARFAESI Act, 2002.

At the time of hearing, learned counsel for the petitioners states that she has no instructions from her clients, hence, prays for permission to withdraw the present petition, being not maintainable.

Dismissed as withdrawn.

(JASWANT SINGH)
JUDGE

September 01, 2021

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(SANT PARKASH)
JUDGE

<i>Whether Speaking/reasoned</i>	<i>Yes/No</i>
<i>Whether Reportable</i>	<i>Yes/No</i>