

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

**Civil Writ Petition No. 17866 of 2021 (O&M)  
Date of Decision: 14.09.2021**

Anju Saroha @ Anju Sardha

..... Petitioner

**Versus**

ICICI Bank Ltd., New Delhi and others

..... Respondents

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

Present: Mr. Karanvir Hooda, Advocate  
for the petitioner.

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**JASWANT SINGH, J. (ORAL)**

Petitioner – *Anju Saroha @ Anju Sardha* raised a home loan of ₹ 21,65,365/- and also another home improvement loan of ₹ 12 Lakhs from the ICICI Bank in the year 2019. Due to financial indiscipline, the said loan accounts were declared as Non-Performing Asset (NPA) on 31.01.2021. The Bank issued a Notice dated 24.06.2021 (**Annexure P-1**) under Section 13 (2) Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002, seeking to recall a joint amount of ₹ 36,83,634, due as on 08.06.2021 in both the accounts. The petitioner / borrower filed a reply dated Nil (**Annexure P-2**) raising a solitary substantial objection that the said notice was in violation of the interim orders dated 28.04.2021 & 30.06.2021 passed by a Division Bench of this Court in *CWP-PIL No. 77 of 2021*, whereby the Bank / Financial Institutions were restrained from invoking such like action. The said objections were replied vide memo dated 29.07.2021 (**Annexure P-3**), hence the present petition challenging the said memo dated 29.07.2021 (**P-3**).

At the time of hearing, Mr. Karanvir Hooda realizing firstly the true import of the referred orders of the said PIL, as also the present forum not being the appropriate remedy, thus, prays for permission to withdraw the petition to enable his client to seek her remedy in accordance with law.

Permitted to do so.

**Dismissed as withdrawn** with the liberty, as prayed for.

( JASWANT SINGH )  
JUDGE

**September 14, 2021**  
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( SANT PARKASH )  
JUDGE

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