

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

134

**CWP No.12351 of 2023
Date of decision:17.08.2023**

VEENA KUMARI

.... Petitioner

Versus

**DEPUTY COMMISSIONER CUM DISTRICT MAGISTRATE AND
ANOTHER**

.... Respondents

**CORAM: HON'BLE MRS. JUSTICE LISA GILL
HON'BLE MRS. JUSTICE MANISHA BATRA**

Present : Mr.Gurjinder Singh Thind, Advocate
for the petitioner.

Mr. Naveen Sihag, Advocate for the respondent-Bank.

LISA GILL, J. (oral)

1. Prayer in this petition is for quashing notice dated 15.05.2023 (Annexure P-7) passed by respondent No.1-the District Magistrate under Sections 14(1) and 14(2) of Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (for short– ‘SARFAESI Act’).

2. It is submitted that petitioner had availed loan facility from the respondent-Bank in June 2017. Notice under Section 13(2) of the SARFAESI Act was issued on 21.05.2022 and notice under Section 13(4) of the SARFAESI Act was issued on 24.08.2022. It is contended that proceedings under the SARFAESI Act, as initiated by the respondent-Bank are in complete and utter violation of the provisions of law.

3. Learned counsel for the petitioner after arguing for sometime is unable to dispute that alternate efficacious alternate remedy is available to the

petitioner for redressal of the grievance/s raised in this writ petition. It is a settled position of law that as a general rule, there would be no interference by the High Court in exercise of jurisdiction under Article 226 of the Constitution of India in the wake of availability of efficacious alternate remedy to the litigant, except in exceptional circumstances. Gainful reference in this regard can be made to the judgment of the Hon'ble Supreme Court in ***Union Bank of India v. Satyawati Tandon and others, 2010(8) SCC 110; Varimadugu Obi Reddy v. B. Sreenivasulu and others, 2023(1) R.C.R.(Civil) 34; M/s South Indian bank Ltd. and others v. Naveen Mathew Philip and another, 2023(2) RCR (Civil) 771*** and Division Bench judgment of this High Court in ***CWP No.10738 of 2022 (M/s Harinder Fabrics v. Shriram City Union Finance Ltd.)*** decided on 04.05.2023. Hon'ble the Supreme Court in the case of ***M/s South Indian Bank's case (supra)*** held as under:-

“13. We may, however, reiterate the settled position of law on the interference of the High Court invoking Article 226 of the Constitution of India in commercial matters, where an effective and efficacious alternative forum has been constituted through a statute.

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14. A writ of certiorari is to be issued over a decision when the Court finds that the process does not conform to the law or statute. In other words, courts are not expected to substitute themselves with the decision-making authority while finding fault with the process along with the reasons assigned. Such a writ is not expected to be issued to remedy all violations.

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15. The object and reasons behind the Act 54 of 2002 are very clear as observed by this Court in ***Mardia Chemicals Ltd. v.***

Union of India, (2004) 4 SCC 311. While it facilitates a faster and smoother mode of recovery sans any interference from the Court, it does provide a fair mechanism in the form of the Tribunal being manned by a legally trained mind. The Tribunal is clothed with a wide range of powers to set aside an illegal order and thereafter, grant consequential reliefs, including re-possession and payment of compensation and costs. Section 17(1) of the SARFAESI Act gives an expansive meaning to the expression “any person”, who could approach the Tribunal.

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18. While doing so, we are conscious of the fact that the powers conferred under Article 226 of the Constitution of India are rather wide but are required to be exercised only in extraordinary circumstances in matters pertaining to proceedings and adjudicatory scheme qua a statute, more so in commercial matters involving a lender and a borrower, when the legislature has provided for a specific mechanism for appropriate redressal.”

4. Learned counsel for the petitioners is unable to point out any extraordinary or exceptional circumstances which call for interference in exercise of jurisdiction under Article 226 of the Constitution of India.

5. Keeping in view the facts and circumstances as above, this writ petition is dismissed with liberty to the petitioners to avail remedy/remedies available to them in accordance with law. There is no expression of opinion on the merits of the matter.

(LISA GILL)
JUDGE

(MANISHA BATRA)
JUDGE

17.08.2023
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Whether speaking/reasoned: Yes/No.
Whether reportable : Yes/No