

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

2024.PHHC.066889-DB



(107)

CWP-11064-2023

Date of Decision: 13.05.2024

Supriya Sharma

--Petitioner

Versus

HDFC Bank Ltd. & another

--Respondents

**CORAM:- HON'BLE MRS. JUSTICE LISA GILL.
HON'BLE MS. JUSTICE AMARJOT BHATTI.**

Present:- Mr. Inderjeet Singh, Advocate for petitioner.

Mr. Shekhar Verma, Advocate for respondent no.1.

Mr. Nitin Thatai, Advocate for respondent no.2
(through V.C.).

LISA GILL.J (Oral)

Prayer in this petition is for setting aside Demand Notice dated 09.03.2022 issued under Section 13(2) of Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act (for short SARFAESI Act) and order dated 06.03.2023 (Annexure P-9) passed by District Magistrate, Yamuna Nagar under Section 14 of SARFAESI Act.

2. Learned counsel for respondent no.1-Bank submits that overdue amount as on today is Rs.1,58,725/- and in case the said amount is deposited by the petitioner and she continues to deposit installments as and when they fall due without any default, her account would be regularized/made standard.

3. Learned counsel for petitioner submits that said amount of Rs.1,58,725/- shall be deposited within three months from today and that petitioner shall continue to deposit installments without any default subject

to reconciliation of her account. Such deposit along with undertaking by the petitioner in respect to regular deposit of installments as due, is stated to be acceptable to the respondent no.1-Bank.

4. In view of the consensus arrived at, this writ petition is indeed rendered infructuous.

5. Writ petition is accordingly disposed of as infructuous. However, petitioner would be at liberty to pursue the matter with the State Consumer Dispute Redressal Commission, Haryana in accordance with law and deposit of amount in question would be without prejudice to her rights therein. There is no expression of opinion on merits of the matter.

(LISA GILL)
JUDGE

13.05.2024
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(AMARJOT BHATTI)
JUDGE

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