



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

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CWP-24039-2024.

Date of Decision: 19.09.2024.

Sandipa and another

....Petitioners.

VERSUS

The District Magistrate, Faridabad and others

....Respondents.

**CORAM : HON'BLE MR. JUSTICE ANUPINDER SINGH GREWAL
HON'BLE MS. JUSTICE LAPITA BANERJI**

Present: Mr. Gurashis Singh, Advocate for
Mr. Ritesh Tomar, Advocate for the petitioners.

ANUPINDER SINGH GREWAL, J. (Oral)

Learned counsel for the petitioners submits that petitioners had taken a home loan in the year 2019, however, there was discrepancy in the loan amount because the sanctioned amount was Rs.6,76,814/-, but an amount of Rs.6,16,054/- was disbursed to the petitioners. The petitioners had paid a sum of Rs.2,21,718/-, but they could not pay the outstanding amount due to financial difficulty and due to Covid-19 Pandemic. He submits that the petitioners have preferred SA bearing Diary No.2015/2024 (Reference No.3146572825) before the DRT-II, but as it is not functioning, the same is not being heard.

2. Heard.

3. The petitioner has preferred SA before the DRT-II and due to its non-functioning, the same is not being taken up for hearing. The petitioner or a litigant cannot be left remediless especially when the same has been

provided by a Statute. We draw our support from the order of the Supreme Court dated 16.12.2021 in the case of ‘**State Bar Council of Madhya Pradesh Vs. Union of India**’ *Special Leave Petition (C) No.10911/2021*.

Relevant extract is reproduced herein-below:-

“13. With a view to resolve the problem being faced by the parties, for the time being and purely as a stopgap arrangement, we request the concerned High Court(s) to entertain the matters falling within the jurisdiction of DRTs and DRATs under Article 226 of the Constitution of India, till further orders.

14. We make it clear that once the Tribunal(s) is/are constituted, the matters can be relegated to the Tribunals by the High Court(s).”

4. Consequently, the petition is disposed of with a direction that till the prayer of the petitioners for interim relief is decided by the DRT-II, no coercive steps under the SARFAESI Act be taken against the petitioners.

5. It is clarified that this Court is not making any comment on the merits of the case including the fact that whether or not the petitioner is in possession of the secured asset.

6. It is further made clear that the petitioner shall not make any effort to delay the proceedings and shall remove the defects in the application, if any, immediately.

(ANUPINDER SINGH GREWAL)
JUDGE

(LAPITA BANERJI)
JUDGE

19.09.2024

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