

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

259

CWP-1428-2025 (O&M)
Date of decision :18.02.2025**Rajinder Kumar and another****... Petitioners****Versus****PNB Housing Finance Limited and another****...Respondents****CORAM : HON'BLE MR. JUSTICE ANUPINDER SINGH GREWAL**
HON'BLE MR. JUSTICE DEEPAK MANCHANDA

Present: Mr. Rahul Garg, Advocate for the petitioners.

Anupinder Singh Grewal, J. (Oral)

Learned counsel for the petitioners submits that the petitioners had taken a home loan from the respondent-Bank for a sum of Rs.12,46,865/- in the year 2016. They were paying the installments but later on during Covid-19 period, they lost their job and petitioner No.1 went into depression. The petitioners have three daughters and one of them is physically challenged. He submits that petitioners were willing to settle the matter with the respondents and vide order dated 20.01.2025 it was referred to mediation but despite best efforts it could not be resolved. He therefore, submits that petitioners want to withdraw this petition with liberty to file an SA before the DRT and as the petitioners were pursuing their remedy before this Court, the delay in preferring the SA be condoned.

2. It is trite that the time spent by a litigant in pursuing a matter in good faith before a wrong forum is to be excluded while computing the period of limitation. Therefore, it is directed that the time spent by the litigant in pursuing the present matter would stand excluded under Section 14 of the Limitation Act while computing the period of limitation.

3. The petition stands dismissed as withdrawn with the aforesaid directions. In the event of the petitioners preferring the SA within a period of ten days, the same would be considered and decided on merits in accordance with law.

(ANUPINDER SINGH GREWAL)
JUDGE

(DEEPAK MANCHANDA)
JUDGE

18.02.2025
Sapna

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