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

(1) CWP-7489-2019

Punjab & Sind Bank …….Petitioner

Versus

District Magistrate, Amritsar and others ...….Respondents

(2) CWP-19222-2023

Union Bank of India …….Petitioner

Versus

State of Haryana and others ...….Respondents

(3) CWP-24383-2023 (O&M)

Punjab National Bank

…….Petitioner

Versus

State of Haryana and others

...….Respondents

(4) CWP-16284-2024

Canara Bank

…….Petitioner

Versus

State of Punjab and others

...….Respondents

Date of decision : 12.08.2025

CORAM: HON'BLE MR. JUSTICE SHEEL NAGU, CHIEF JUSTICE
HON'BLE MR. JUSTICE SANJIV BERRY

Present: Mr. Gaurav Goel, Advocate, and
Mr. Tejinder Singh, Advocate,
for the petitioner Bank in CWP-24383-2023.

Mr. Rakesh Gupta, Advocate,
for the petitioner Bank in CWP-16284-2024.

Mr. Vipin Pal Yadav, Addl. Advocate General, Punjab.

Mr. Deepak Balyan, Addl. Advocate General, Haryana.

Mr. Sukesh Kumar Jindal, Advocate,
for respondent No.10 in CWP-24383-2023.

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SHEEL NAGU, CHIEF JUSTICE (Oral)

1. All these four petitions have been filed by different Banks aggrieved by non-execution of orders passed under the provisions of Section 14 of the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (in short, 'SARFAESI Act').

2. It is rather surprising that the concerned authorities have failed to discharge their statutory duty of assisting and handing over physical possession of the secured asset to the petitioner – Banks.

2.1 Non-Performing Assets (NPAs) are a huge burden on the public exchequer, banking and financial system, and, thus, prompt enforcement of recovery mechanism under the SARFAESI Act is paramount for liquidity in the system.

3. In view of the above, this Court by way of writ of mandamus directs the official respondents in these petitions to execute the orders passed under Section 14 of the SARFAESI Act, by handing over physical possession of the secured asset to the petitioner – Banks, as expeditiously as possible, preferably within a period of thirty days. The petitioner – Banks, thereafter, can proceed to adopt all possible legitimate means to liquidate the secured assets to recover the due amount.

4. These petitions for the time being stand disposed of in the terms aforesaid. Needless to say that the guidelines laid down by Co-ordinate Bench in ***Bank of Maharashtra Vs. District Magistrate, Hisar and others*** (CWP-7018-2022, decided on 28.05.2024) be adhered to by the concerned authorities.

5. We hasten to add that this order shall, however, be subject to any restraint/interim/final order which may have been passed by any judicial forum, in favour of the borrowers/guarantors/any aggrieved person, who is party to these petitions.

6. All the pending applications also stand disposed of.

(SHEEL NAGU)
CHIEF JUSTICE

(SANJIV BERRY)
JUDGE

August 12, 2025
narotam

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