

2025:PHHC:164029-DB



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

CWP-19433-2022 (O&M)  
Date of decision : 26.11.2025

Anita

.....Petitioner

Versus

The District Magistrate, Ludhiana and others

.....Respondents

**CORAM: HON'BLE MR. JUSTICE SHEEL NAGU, CHIEF JUSTICE  
HON'BLE MR. JUSTICE YASHVIR SINGH RATHOR**

Present: None the petitioner.

Mr. Vipin Pal Yadav, Addl. A.G., Punjab.

Mr. Manu Loona, Advocate,  
for respondent Nos. 2 and 3.

\*\*\*\*

**SHEEL NAGU, CHIEF JUSTICE ( Oral )**

1. Non one appears on behalf of the petitioner to inform, as to whether the petitioner/borrower is ready and willing to deposit an amount of Rs.18 Lakhs, which is outstanding due in the loan account.

2. On the last occasion i.e. 19.11.2025, learned counsel for the petitioner had appeared, but on the earlier occasions i.e. on 03.10.2024 and 08.04.2024, no one had appeared for the petitioner.

3. Learned counsel for the respondent-Bank informs that petitioner, despite not depositing Rs.4 Lakhs, which was a

pre-condition for stay granted on 31.08.2022, is insisting that the stay granted by this Court continues to subsist.

4. It is stated by learned counsel for the respondent-Bank that Rs.4 Lakhs, subject to which the respondents were restrained from taking coercive steps against the petitioner/borrower, has not been deposited within four weeks, but the same have been deposited later and there was no attempt on the part of the petitioner to obtain another interim order since the earlier interim order suffered deemed vacation on expiry of four weeks due to non deposit of Rs.4 Lakhs.

5. This Court is of the considered view that the petitioner/borrower appears to be taking undue advantage of the leniency extended by this Court on the last two occasions.

6. Equity discretionary jurisdiction under Article 226 of Constitution of India ought not to be exercised in favour of persons coming not with clean hands.

7. In view of above, no case for interference is made out and the present petition stands dismissed with liberty to the petitioner to approach the DRT in accordance with law.

8. Pending application(s), if any, shall also stand disposed of.

**(SHEEL NAGU)  
CHIEF JUSTICE**

**(YASHVIR SINGH RATHOR)  
JUDGE**

November 26, 2025

Ajay Prasher

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