

2025:PHHC:173213-JB



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

CWP-20314-2022 (O&M)

Date of decision : 10.12.2025

Kawaljit Singh and another

.....Petitioners

Versus

Reserve Bank of India and another

.....Respondents

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

Present: Mr. Deepak Aggarwal, Advocate,
for the petitioners.

Mr. Akshay Jain, Advocate,
for respondent No.2-Bank.

SHEEL NAGU, CHIEF JUSTICE (Oral)

1. The petitioners/borrowers have approached this Court challenging the notice dated 21.03.2022 issued u/s 13 (2) of Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (for short SARFAESI Act), pursuant to which, they made a response by filing reply u/s 13 (3A) of the SARFAESI Act. However, the bank has rejected the response of the petitioners submitted u/s 13 (3A) of the SARFAESI Act on 31.05.2022 vide Annexure P-6, but has not taken any further action by issuing notice u/s 13 (4) of the SARFAESI Act.

2. In view of the above, no cause of action has arisen in this petition and therefore, this Court disposes of this petition, without commenting on merits, with liberty to the petitioners to approach the appropriate forum i.e. DRT as and when notice u/s 13 (4) of the SARFAESI Act is issued.

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

(SHEEL NAGU)
CHIEF JUSTICE

December 10, 2025
Ajay Prasher

(SANJIV BERRY)
JUDGE

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