



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

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**CWP-18731-2025 (O&M)
Date of Decision:- 09.07.2025**

NEELAM RANI AND ANOTHER

....Petitioner(s)

Versus

THE AUTHORIZED OFFICER HDFC BANK LTD AND OTHERS

...Respondent(s)

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

Present: Mr. Parveen Sharma, Advocate for the petitioners.

Mr. Abhinav Sood, Advocate,

Mr. Mehndi Singhal, Advocate for respondent-Bank.

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SHEEL NAGU, C.J. (Oral)

1. This petition has been filed by two petitioners, who are the borrowers and had taken financial assistance from respondent-Bank, challenging the action taken by the Bank under Section 13(2) as well as 13(4) of the SARFAESI Act.

2. The Apex Court, time and again has come down heavily on the High Courts exercising the power of judicial review in the matters relating to SAFAESI Act, especially where alternative statutory remedy of approaching the DRT or DRAT is available.

3. Since there is a statutory alternative remedy of approaching the Debt Recovery Tribunal under Section 17 of the SARFAESI Act against any of the coercive means adopted under Section 13(4) of the SARFAESI Act by



the Bank, the petitioners are free to approach the jurisdictional Debt Recovery Tribunal.

- 4. This Court declines to interfere on merits.
- 5. With aforesaid liberty, the present petition stands disposed of.

(SHEEL NAGU)
CHIEF JUSTICE

(SANJIV BERRY)
JUDGE

09.07.2025
S.Sharma

i)	Whether speaking/reasoned?	Yes/No
ii)	Whether reportable?	Yes/No