



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

**CWP No. 23435 of 2025
Date of decision: 13.08.2025**

M/S ADITYA BIRLA HOUSING FINANCE LIMITED

....Petitioner

V/S

STATE OF PUNJAB AND OTHERS

... Respondents

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

**Present:- Mr. Nakul Sharma, Advocate, for the petitioner.
 Mr. Salil Sablok, Senior Deputy Advocate General, Punjab.**

SHEEL NAGU, CHIEF JUSTICE (Oral)

1. The present writ petition has been filed by petitioner-Bank aggrieved by non-execution of the order dated 20.06.2024 (Annexure P-3) passed by the Additional District Magistrate, Fatehgarh Sahib under the provisions of Section 14 Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (SARFAESI Act for brevity).

2. It is rather surprising that Tehsildar, Fatehgarh Sahib-respondent no. 4 have failed to discharge their statutory duty of assisting and handing over physical possession of the secured asset to the petitioner-Bank.

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 concerned authorities to execute the order dated 20.06.2024 (Annexure P-3) passed under Section 14 of SARFAESI Act by handing over physical possession of the secured asset to the petitioner Bank as expeditiously as possible,



CWP No. 23435 of 2025

preferably, within a period of 30 days. The petitioner bank, thereafter, can proceed to adopt all possible legitimate means to liquidate the secured asset to recover the due amount.

4. The petition for the time being stands disposed of in the terms aforesaid. Needless to say that the guidelines laid down by Coordinate 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, who is party to this lis.

6. The present petition stands disposed of.

7. All pending Civil Miscellaneous application(s), if any, stand disposed of accordingly.

(SHEEL NAGU)
CHIEF JUSTICE

(SANJIV BERRY)
JUDGE

13.08.2025

Kamal Gandhi

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