



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

CWP-24619 of 2025

Date of decision: 28.08.2025

JITENDER KUMAR

....Petitioner

V/S

PUNJAB NATIONAL BANK AND OTHERS.

... Respondents

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

**Present:- Mr. Preetwinder Singh Dhaliwal, Advocate for the petitioner.
Mr. Gaurav Goel, Advocate for the respondent-Bank**

SHEEL NAGU, CHIEF JUSTICE (Oral)

1. Learned counsel for the petitioner-borrower is heard.
2. The petitioner-borrower is challenging the notice issued under Section 13(2) of the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (for short 'SARFAESI Act').
2. By way of amendment carried out in the SARFAESI Act on 11.11.2004, Sub-section (3A) of Section 13 was added to afford an opportunity to the borrower to represent against a notice issued u/s 13(2) of the SARFAESI Act.
3. Since, the petitioner has remedy of objecting to the said notice issued u/s 13(2), this Court declines interference for the time being and relegates the petitioner to avail remedy under Section 13(3A) of the SARFAESI Act.
4. Accordingly, the present petition stands disposed of, without commenting upon merits.

**(SHEEL NAGU)
CHIEF JUSTICE**

**(SANJIV BERRY)
JUDGE**

28.08.2025

Kamal Gandhi

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