



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

CWP-27739-2025

Date of decision: 17.09.2025

SURINDER KUMAR

...PETITIONER

Versus

AU SMALL FINANCE BANK AND ANR

...RESPONDENTS

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

Present: Mr. Lupil Gupta, Advocate for the petitioner.

Ms. Deepika Mittal, Advocate for respondent-Bank.

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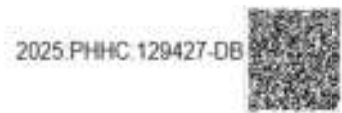
SHEEL NAGU, C.J. (Oral)

Ms. Deepika Mittal, Advocate, has put in appearance on behalf of respondent-Bank and filed power of attorney, which is taken on record.

2. This petition has been camouflaged and filed without challenging the notice that has already been issued under Section 13 (4) against the borrower by only contending that the request for OTS made by borrower be considered.

3. It is too late in the date that once the proceedings under Section 13 (4) have commenced and there is no challenge to the same, this Court cannot help the petitioner.

4. Accordingly, the petition is not maintainable and dismissed as



CWP-27739-2025

such.

5. However, the petitioner is free to avail remedy under the SARFAESI Act in accordance with law.

(SHEEL NAGU)
CHIEF JUSTICE

17.09.2025
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(SANJIV BERRY)
JUDGE

<i>Whether speaking/reasoned</i>	<i>Yes/No</i>
<i>Whether reportable</i>	<i>Yes/No</i>