



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

CM-791-CWP-2025 in/and CWP-32859-2024

Date of decision : 04.09.2025

Narinder Singh

.....Petitioner

Versus

Union Bank of India and others

.....Respondents

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

Present: Mr. G.B.S. Dhillon, Advocate, for
Mr. Dilpreet S. Gandhi, Advocate,
for the petitioner.

Mr. Akaant Kumar Mittal, Advocate,
for respondent No.1 – Bank.

Mr. Salil Sabhlok, Senior DAG, Punjab.

SHEEL NAGU, CHIEF JUSTICE (Oral)

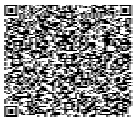
CM-791-CWP-2025

Reply filed on behalf of respondent No.1 – Bank is taken on
record.

Accordingly, **CM-791-CWP-2025** is allowed.

CWP-32859-2024

1. Petitioner claims himself to be not privy to the loan transaction extended by respondent No.1 – Bank to respondent No.2 – borrower.
2. Allegation of fraud is alleged in respect of mortgage of property of petitioner to secure the said loan extended to respondent No.2.



3. It is submitted by learned counsel for petitioner that notices under Section 13 (2) and 13 (4) of the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 were issued in the name of respondent No.2 – borrower.
4. It is obvious from contentions of learned counsel for the petitioner that the main ground, on which petitioner has approached this Court is fraud. In case of fraud, petitioner can always approach the Civil Court.
- 4.1 As regards, prayer for registration of an offence made by petitioner vide representation dated 02.12.2024 (Annexure P-6) submitted to Senior Superintendent of Police concerned, petitioner is free to approach the concerned jurisdictional Magistrate, if the police does not register FIR, in case of commission of cognizable offence has taken place.
5. We are sure that the jurisdictional Magistrate will rise to the occasion and pass appropriate orders in accordance with law, if the petitioner approaches him/her.
6. Accordingly, petition stands disposed of.

(SHEEL NAGU)
CHIEF JUSTICE

(SANJIV BERRY)
JUDGE

September 04, 2025
narotam

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