



128-CWP-31862-2025

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

CWP-31862-2025

Date of decision: 29.10.2025

Archana and others

....Petitioners.

Versus

Canara Bank and others

....Respondents.

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

Present:- Mr. Dhruv Sharma, Advocate,
for the petitioners.

Mr. Neeraj Gupta, Addl. AG, Haryana.

Mr. Sartaj Singh Gill, Advocate,
for respondent/Bank.

.....

SHEEL NAGU, CHIEF JUSTICE (Oral)

Petitioners, who are legal representatives of the deceased/
borrower, i.e. mother of the petitioners, have assailed the sale
certificate dated 12.08.2025 (Annexure P-6) issued by respondent No.
1.
2. Learned counsel for the Bank, who appears on advance
notice, informs that loan amounting to Rs. 60.00 lacs was extended to
the deceased/mother of the petitioners. On account of default in
repayment, the loan account was declared as Non Performing Asset
(NPA) on 04.08.2024. There after notices u/s 13(2) dated 05.08.2024
and 13(4) dated 09.10.2024 of the Securitisation and Reconstruction of
Financial Assets and Enforcement of Security Interest Act, 2002 were



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issued, followed by the auction held on 24.07.2025 in which respondents No. 3 and 4 were the auction purchaser. Subsequently, sale certificate was issued in their favour on 12.08.2025.

3. On being asked as to why the petitioners are not approaching the Debt Recovery Tribunal to avail the statutory remedy u/s 17 of the SARFAESI Act, no satisfactory response has been given.

4. At this junction, learned counsel for the petitioners, prays for withdrawal of this petition with liberty to approach the Debt Recovery Tribunal to avail the alternative statutory remedy.

5. With the aforesaid liberty, this petition stands dismissed as withdrawn.

(SHEEL NAGU)
CHIEF JUSTICE

(SANJIV BERRY)
JUDGE

29.10.2025

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