



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

CWP-32759-2025

Date of decision: 26th November, 2025

Surinder Kumar Saggu

... Petitioner

Versus

True Home Finance Ltd. & others

... Respondents

**CORAM: HON'BLE MR. JUSTICE SHEEL NAGU, CHIEF JUSTICE
HON'BLE MR. JUSTICE YASHVIR SINGH RATHOR**

Present: Mr. S.S. Sodhi, Advocate for
Mr. Amrik Singh Kalra, Advocate for the petitioner.

SHEEL NAGU, CHIEF JUSTICE (ORAL)

1. Challenge in this petition is to notice dated 07.07.2025 (Annexure P-8) issued u/s 13(2) of the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 Act (for short, 'the SARFAESI Act' or 'the Act') received by the petitioner, who alleges that he is not the actual owner of the secured asset, in respect of which notice u/s 13(2) of the SARFAESI Act has been issued by respondent No.1/Financial Institution.

2. Be that as it may, notice u/s 13(2) of the SARFAESI Act is required to be responded to by receiver u/s 13(3)A of the Act. It does not appear that the petitioner has responded to the said notice.

3. Accordingly, this Court is not inclined to enter into merits of this petition, which is disposed of with liberty to the petitioner to submit

response to notice u/s 13(2) of the SARFAESI Act before respondent No.1/Financial Institution, which, if done within 15 days, shall be taken into account by the Financial Institution before taking any coercive action.

(SHEEL NAGU)
CHIEF JUSTICE

(YASHVIR SINGH RATHOR)
JUDGE

November 26, 2025

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