



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

CWP-33448-2025

Date of decision: 26th November, 2025

Surinder Kumar

... Petitioner

Versus

Union Bank of India & another

... Respondents

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

Present: Mr. A.P. Kaushal, Advocate for the petitioner.

Mr. Gaurav Goel, Advocate for respondent/Bank.

SHEEL NAGU, CHIEF JUSTICE (ORAL)

1. Petitioner/borrower, has approached this Court challenging notice dated 24.05.2021 (Annexure P-3), vide which loan account has been declared NPA, notice dated 07.08.2023 (Annexure P-4) u/s 13(2) of Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (for short 'SARFAESI Act' or 'the Act'), notice dated 21.02.2024 (Annexure P-5) u/s 13(4) of the Act and notice dated 13.09.2024 (Annexure P-6) u/s 14-1A of the Act, on various grounds.

2. After arguing for a while, learned counsel for petitioner expresses his desire to approach DRT u/s 17 of SARFAESI Act.

3. The petitioner is relegated to avail the appropriate statutory remedy under the SARFAESI Act before the DRT and thereafter before DRAT. In case the petitioner prefers an application under Section 17 of SARFAESI Act within a period of 30 days from today along with copy of this order, the same shall be

considered and decided on its own merits, without being dismissed on limitation alone.

4. The petition, accordingly, stands disposed of with aforesaid liberty without commenting on claim of the petitioner, without cost.

(SHEEL NAGU)
CHIEF JUSTICE

(YASHVIR SINGH RATHOR)
JUDGE

November 26, 2025
rps

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