

05.05.2026
D.L. 10
Court No.7
PP

WPA 10148 of 2026

Axis Bank Ltd.
Vs.
The State of West Bengal & Ors.

Ms. Soni Ojha,
Mr. Pranit Biswas

...for the petitioner.

Mr. Tapas Ballav Mandal

....for the State.

The grievance of the petitioner is directed against non-disposal of an application under section 14 of the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (SARFAESI).

It is submitted on behalf of the petitioner that there has been unjustifiable delay on the part of the concerned District Magistrate in disposing of the above application.

The State is represented.

It appears from the records that the application under section 14 Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (SARFAESI) was filed as far back as on 30th August, 2024 and the petitioner-bank has approached this Court only in April, 2026.

The unjustified delay of the bank in approaching this Court is grossly negligent. The special treatment meted out by the bank to the borrowers raises serious doubt as to the bona fides of the concerned bank officials in diligently proceeding with the recovery proceeding.

In any event in view of the grievance raised on behalf of the petitioner, WPA 10148 of 2026 stands disposed of by directing the concerned District Magistrate to positively act within a period of seven days from the date of receipt of the order under Section 14 of the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (SARFAESI) and dispose of the same as expeditiously as possible.

Urgent photostat certified copy of this order, if applied for, be given to the parties upon compliance of all necessary formalities.

(Ravi Krishan Kapur, J.)