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

CM-3733-CWP-2026 in/and RA-CW-134-2026 in CWP-130-2026

Date of decision : 24.03.2026

HDFC Bank

.....Applicant/Petitioner

Versus

State of Punjab and others

.....Respondents

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

Present: Mr. Suneet Kumar, Advocate (arguing counsel), and
Mr. Lakhbir Singh, Advocate
for the review applicant/petitioner.

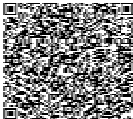
Mr. Salil Sabhlok, Senior DAG, Punjab.

Mr. I.S. Ratta, Advocate,
for respondents No.4 to 7.

SHEEL NAGU, CHIEF JUSTICE (Oral)

1. This review application preferred by the petitioner bank seeks review of final order dated 02.02.2026 passed in CWP-130-2026, disposing of the writ petition filed by the bank challenging the order dated 28.10.2025 (Annexure P-21) passed by Additional District Magistrate, Ludhiana, dismissing application u/s 14 of Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 ('SARFAESI Act' for brevity).

2. This Court, while disposing of the said writ petition, found that Additional District Magistrate, Ludhiana, vide order dated 28.10.2025 (Annexure P-21) dismissed the application u/s 14 of the SARFAESI Act, as



the petitioner bank failed to disclose the deposits made by the borrower as well as the due amount on the date of filing of the said application. This Court also found that Additional District Magistrate, Ludhiana, granted liberty to the petitioner bank to re-visit the District Magistrate/Additional District Magistrate by filing a fresh application u/s 14 of SARFAESI Act.

3. Learned counsel for the applicant/petitioner bank does not dispute that the reply (Annexure P-20) filed by the bank in response to letter dated 13.08.2024 (Annexure P-19) issued by the office of Additional District Magistrate, Ludhiana, does not contain the averment regarding deposit of a sum of Rs. 10 lacs by the borrower as instalments from 2022-23 and 2023-24.

4. In view of the above, no palpable error is found in the order dated 02.02.2026 passed by this Court in CWP-130-2025, and no case for interference is made out.

5. Accordingly, the review application stands dismissed.

6. Pending application stands disposed of.

(SHEEL NAGU)
CHIEF JUSTICE

(SANJIV BERRY)
JUDGE

March 24, 2026
narotam

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