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

124 **CWP-12302-2026**
Date of Decision: 20.05.2026

ASHOK KUMAR ...Petitioner

Vs.

STATE OF HARYANA AND ORS. …Respondents

CORAM:- HON'BLE MR. JUSTICE JAGMOHAN BANSAL

Present:- Mr. Rahul Sangwan, Advocate for the petitioner

Mr. Akshit Pathania, Assistant A.G. Haryana

Mr. Nakul Sharma, Advocate for respondent-Bank
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JAGMOHAN BANSAL, J. (ORAL)

1. The petitioner through instant petition under Article 226/227 of the Constitution of India is seeking direction to respondent No.3-Regional Transport Authority, Hisar (for short 'RTA') to remove 'Blacklisted' status of vehicle bearing Registration No.HR-39F-1920. He is further seeking direction to respondents to delete the hypothecation entry and transfer the Registration Certificate in his name.

2. The petitioner's father late Shri Kitaba purchased a vehicle (Tata Signa Truck 5530) bearing Registration No.HR-39F-1920 with financial assistance from respondent No.4-Yes Bank Limited. He could not make timely payment of few installments. During August' 2024, respondent-Bank with the assistance of Police officials took possession of the aforesaid vehicle. DDR No.39 dated 06.08.2024 was registered at the behest of bank officials whereby legal colour to the aforesaid action was

given. Petitioner and his father approached the Superintendent of Police, Hisar by way of an application dated 12.08.2024. Petitioner's father approached learned Additional Chief Judicial Magistrate, Hisar for release of the vehicle and the same was released vide order dated 27.08.2024. His father expired on 25.10.2024. Petitioner cleared outstanding liability and Loan Closure Certificate along with No Objection Certificate ('NOC') dated 02.12.2025 was issued in his favour. He approached RTA for removal of hypothecation and transfer of vehicle in his favour but to no avail. Bank issued communication dated 24.12.2025 to RTA requesting not to act upon NOC dated 02.12.2025 and refrain from effecting transfer of the vehicle in question.

3. Learned counsel for respondent-Bank while pointing out reply submits that petitioner borrowed a sum of ₹49,03,870/- from the respondent. The loan was borrowed for purchase of a commercial vehicle. The petitioner paid two installments and thereafter stopped making payments. The aforesaid vehicle was taken into custody by police officials. They produced the vehicle before trial Court. The petitioner as well as respondents filed application seeking possession. The matter was compromised between petitioner and respondent-Bank. The Bank agreed to waive its loan. The matter was settled for a sum of ₹16,00,000/- though outstanding dues were ₹58,22,500/- which primarily included principal amount. The petitioner had agreed to withdraw criminal complaints filed against officials of the Bank. The petitioner did not withdraw criminal complaints, thus, respondent-Bank decided to withdraw NOC which was issued on the basis of compromise.

4. From the perusal of record and arguments of both sides, it is evident that there is a dispute between the parties which is civil in nature. The petitioner has filed criminal complaints as well. There seems no reason to invoke writ jurisdiction especially when disputed questions of fact are involved.

5. In the backdrop, this Court is of the considered opinion that the petition deserves to be dismissed and accordingly dismissed.

6. Pending application(s), if any, stands disposed of.

(JAGMOHAN BANSAL)
JUDGE

May 20, 2026
Deepak DPA

Whether Speaking/reasoned	Yes/No
Whether Reportable	Yes/No