



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

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CWP-14394-2026

Date of Decision: 12.05.2026

SHIFALI GARG

...Petitioner

Vs.

STATE BANK OF INDIA AND OTHERS

...Respondents

CORAM:- HON'BLE MR. JUSTICE JAGMOHAN BANSAL

Present:- Mr. Vivek Goyal, Advocate
for the petitioner

Mr. Chandeeep Singh, Advocate
for respondent-Bank

Mr. Ishan Kaushal, AAG Punjab

JAGMOHAN BANSAL, J. (ORAL)

1. The petitioner through instant petition under Articles 226/227 of the Constitution of India is seeking direction to respondent-bank to restore possession of the vehicle bearing Registration No.PB-10-KC-1101. She is further seeking setting aside of order dated 01.04.2026 whereby respondent-Bank has directed her to surrender keys of the said vehicle along with its documents. She is also seeking direction to respondent-bank to regularize her loan account.

2. As per petition, the petitioner got her vehicle make Mahindra Thar Roxx bearing registration number PB-10-KC-1101 financed from respondent-Bank. She could not pay installment from December' 2025. The respondent-Bank served legal notice dated 12.02.2026 to deposit overdue amount. The respondent-Bank on 25.02.2026 in connivance with

unscrupulous elements without serving any notice forcibly took possession of the vehicle. Her loan account vide letter dated 01.04.2026 has been declared as Non-Performing Asset and she has been directed to handover keys of the said vehicle along with documents. She preferred letter dated 15.04.2026 to the respondent-bank to permit her to deposit ₹10 Lakhs for the purpose of regularization of her loan account but the same has not addressed till date.

3. On 08.05.2026, learned counsel for respondent-Bank pleaded that sum of Rs.3,00,000/- is overdue against the petitioner.
4. Learned counsel for petitioner submits that overdue amount stands cleared.
5. Learned counsel for respondent-Bank does not dispute aforesaid statement, however, submits that petitioner may be directed to pay in future installments as per agreement. The vehicle in question would be released by tomorrow i.e. 13.05.2026 to the petitioner.
6. Learned counsel for the petitioner agrees to the aforesaid arrangement.
7. In the wake of statement of both sides, the petition stands disposed of.
8. Pending application(s), if any, stands disposed of.

(JAGMOHAN BANSAL)
JUDGE

May 12, 2026
Deepak DPA

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