



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

118

CWP-16216-2026

Date of Decision: 22.05.2026

SUMAN RANI

...Petitioner

Versus

UNION BANK OF INDIA

...Respondent

CORAM: HON'BLE MR. JUSTICE JAGMOHAN BANSAL

Present:- Mr. Karanjeet Singh Brar, Advocate for petitioner

Mr. Gourav Goyal, Advocate with
Mr. Sourav Goyal, Advocate
For respondent

JAGMOHAN BANSAL, J. (ORAL)

1. The petitioner through instant petition under Article 226/227 of the Constitution of India is seeking setting aside of order dated 30.01.2026 whereby her loan account has been classified as fraud. She is also seeking direction to respondent to conduct proper inspection.

2. As per pleadings, the petitioner was sanctioned loan to the tune of ₹21 lakhs on 15.06.2023 by respondent-Bank for purchase of agricultural equipment. The empowered committee of respondent-Bank on the basis of audit reports dated 21.02.2024 and 18.03.2024 examined the matter and *prima facie* observed that there was an element of fraud in the operations of the petitioner-borrower. A show cause notice was issued which petitioner



claims that she did not receive. The respondent-Bank vide order dated 30.01.2026 without issuing show cause notice or physical inspection of the equipment has classified her account as fraud. As per impugned order, matter would be reported to RBI and law enforcement agencies. The petitioner has requested the respondent to conduct physical verification because all the equipments are with her.

3. Learned counsel for the petitioner at this stage seeks permission to withdraw the petition with liberty to avail alternative remedies as permissible by law.
4. Dismissed as withdrawn with aforesaid liberty.
5. Pending Misc. application(s), if any, shall stand disposed of.

(JAGMOHAN BANSAL)
JUDGE

22.05.2026
SDK

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