



CWP-16131-2026

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

(197)

**CWP-16131-2026
Date of decision:- 27.05.2026**

Ishwar Singh and another

... Petitioners

Versus

State of Haryana and others

... Respondents

**CORAM: HON'BLE MR. JUSTICE SUVIR SEHGAL
HON'BLE MR. JUSTICE VIKAS SURI**

Present:- Mr. Fateh Saini, Advocate and
Ms. Sangeeta Sharma, Advocate
for the petitioners.

Mr. Deepak Bhardwaj, Addl. A.G., Haryana
for respondents No.1 and 2.

Mr. Saurav Kumar Manchanda, Advocate (THROUGH V.C.)
for respondent No.3-Bank

SUVIR SEHGAL, J. (ORAL)

1. Upon instructions, counsel for Bank-respondent No.3 states that a total outstanding amount as on today is more than Rs.1 crore. He submits that petitioner's loan account was declared as NPA on 30.10.2022 and despite grant of repeated opportunities, petitioners have not cleared the outstanding amount.
2. Counsel for the petitioners has disputed the outstanding amount and according to him, total amount due is approximately Rs.38,56,000/-. He states that petitioners are carrying a demand draft of Rs.20 lacs, which they are prepared to deposit with the Bank today itself.



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3. Countering him, counsel for the Bank submits that he has instructions to state that offer made by petitioners is not acceptable and a request for OTS already stands rejected.
4. From the rival stand taken by the parties, it is evident that there is a dispute over the quantum of outstanding amount. This Court cannot go into this dispute in exercise of the writ jurisdiction under Article 226 of the Constitution of India. In any case, petitioners have an alternate remedy of approaching the Debts Recovery Tribunal under Section 17 of the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002.
5. In view of the above, writ petition is dismissed as not maintainable. Liberty is granted to petitioners to take recourse to the alternate remedy.

(SUVIR SEHGAL)
JUDGE

(VIKAS SURI)
JUDGE

27.05.2026
Kamal

Whether Speaking/Reasoned	Yes/No
Whether Reportable	Yes/No