



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

201**CWP-18384-2026****Date of Decision: 29.05.2026****AU Small Finance Bank Limited****....Petitioner****Versus****Additional District Magistrate, Ludhiana and others****....Respondents**

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

Present: Mr. Vaibhav Mittal, Advocate and
Mr. Shivansh Mahajan, Advocate
for the petitioner.

Mr. Akhil Kamra, Assistant Advocate General, Punjab.

SUVIR SEHGAL, J. (ORAL)

1. This writ petition has been filed, *inter alia*, for issuance of a writ in the nature of mandamus directing respondents No.1 to 3 to provide assistance in handing over the physical possession of the secured asset.
2. Counsel for the petitioner submits that order dated 22.12.2025 (Annexure P-3) has been passed by Additional District Magistrate, Ludhiana, under Section 14 of the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (for short, 'SARFAESI Act'), but despite a lapse of more than five months, physical possession of the secured asset has not been delivered.
3. Advance copy of the petition has been served upon the official respondents.
4. On asking, State counsel has put in appearance on behalf of



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respondents-State. He does not have any instructions.

5. Having heard counsel for parties and keeping in view the observations of Division Benches of this Court in **Bank of Maharashtra vs. District Magistrate, Hisar and others, 2024 (2) PLR 346**, as well as in **IIFL Home Finance Limited vs. State of Haryana and others, Law Finder Doc ID #2875322**, writ petition is disposed of with a direction to competent authority to comply with order dated 22.12.2025 (Annexure P-3) within a period of 60 days from the date of communication of the copy of this order, unless there is any legal impediment in doing so.

(SUVIR SEHGAL)
JUDGE

(VIKAS SURI)
JUDGE

May 29, 2026

Varinder

Whether speaking/reasoned : Yes/No

Whether reportable : Yes/No