IN THE HIGH COURT OF PUNJAB & HARYANA
AT CHANDIGARH

CWP-25394-2022 (O&M)
Date of decision: 14.01.2026

Sudha Devi ….Petitioner.

Versus

GIC Housing Finance Ltd and ors ....Respondents.

CORAM: HON'BLE MR. JUSTICE SHEEL NAGU, CHIEF JUSTICE
HON'BLE MR. JUSTICE SANJIV BERRY, JUDGE

Present:- Mr. Mayank Garg, Advocate,
for the petitioner.
Mr. Aseem Kaushal, Advocate,
for respondents No. 1 and 2.
Mr. Gagneshwar Walia, Advocate, (through VC)
for respondent No. 4.
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SHEEL NAGU, CHIEF JUSTICE (Oral)

This petition has been preferred under Article 226/227 of the Constitution of India seeking quashing of the ex-parte order dated 22.09.2022 (Annexure P-10), passed by the Chief Judicial Magistrate, Gurugram, (Annexre P-18) and challenges the wrongful declaration of the petitioner's loan account as NPA despite pendency of the insurance claim arising from the death of the petitioner's husband, in violation of the order dated 03.09.2020.

2. Learned counsel for the rival parties do not dispute that the loan amount taken by the husband of the petitioner was insured with respondent No. 4. It is also not disputed that the District Consumer Disputes Redressal Commission, Gurgaon, has rendered an award dated 12.05.2025 (Annexure P-25) in favour of the petitioner, which

has, however, been challenged by the Insurance Company before the State Consumer Disputes Redressal Commission, Haryana, where the operation of the said award has been stayed vide order dated 08.10.2025 and the first appeal is pending adjudication and is listed, as per statement made by learned counsel(s) for the rival parties, for 04.05.2026. Copy of which is marked as Annexure 'A' and is taken on record.

2. Instead of keeping this petition pending, it would be appropriate to leave it to the State Consumer Disputes Redressal Commission, Haryana, to decide the appeal expeditiously as possible, preferably within a period of 06 months from today.

3. Meanwhile, status quo shall be maintained for a period of 06 months and the secured asset should not be liquidated by the Bank.

4. In case the appeal is not decided within 06 months, the aggrieved party is free to approach this Court.

5. Petition stands disposed of.

(SHEEL NAGU)
CHIEF JUSTICE

(SANJIV BERRY)
JUDGE

14.01.2026
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i)	*Whether speaking/reasoned?*	*Yes/No*
ii)	*Whether reportable?*	*Yes/No*