IN THE HIGH COURT OF JHARKHAND AT RANCHI

W.P.(C) No. 2334 of 2026

Canara Bank, represented through its Authorized Officer, Specialised A.R.M. Branch, being Mr. Keshava Ranjan, aged about 37 years son of Kamlesh Kumar Choudhary, both having their office at "Canara Bank," ARMB Branch, Pee Pee Compund, P.O. GPO & P.S. Lower Bazar, District: Ranchi **....Petitioner**

Versus

1. State of Jharkhand
2. District Magistrate cum Dy. Commissioner East Singhbhum having its office at Collectoriate, P.O. & P.S. Chaibasa, District West Singhbhum
3. M/s K J Enterprises unit at Pandrasali Chowk P.O: Pandrasali, P.S. Muffasil, Chaibasa, District: West Singhbhum, Pin: 831002, State: Jharkhand through its Director
4. Sharad Chandra Tiu, son of Jaysingh Tiu, resident of Village Keshergaria, P.O: Rajnagar, P.S. Rajnagar, Seraikela, District: Seraikela Kharsawan, Pin: 831002, State: Jharkhand.
5. Kumudini Jonko, wife of Dibar Jonko, resident of House no. 2263/A99, Near St. Francis School, Tungri Tola, Harmu, P.O. Ashok Nagar, P.S. Argora, District: Ranchi, Pin: 834002, State: Jharkhand.
6. Dibar Jonko, son of Sidio Jonko, resident of House no. 2263/A99, Near St. Francis School, Tungri Tola, Argora, Harmu, P.O, Ashok Nagar, P.S. Argora, District: Ranchi, Pin: 834002, State: Jharkhand **… Respondent(s)**

With

W.P.(C) No. 2335 of 2026

Canara Bank, represented through its Authorized Officer, Specialised A.R.M. Branch, being Mr. Keshava Ranjan, aged about 37 years son of Kamlesh Kumar Choudhary, both having their office at "Canara Bank," ARMB Branch, Pee Pee Compund, P.O. GPO & P.S. Lower Bazar, District: Ranchi **....Petitioner**

Versus

1. State of Jharkhand
2. District Magistrate cum Dy. Commissioner East Singhbhum having its office at Collectoriate, P.O. & P.S. Sakshi, District West Singhbhum
3. M/s Sai Steel Furniture, through its proprietor Shekh Aslam, unit at Kitadih Ghariwan, Jamshedpur, P.O: Tatanagar, P.S. Tatanagar, District: East Singhbhum, Pin: 831002, State: Jharkhand.
4. Shekh Aslam, son of Shkh Sadik resident of 247 Gariwan Patti, East Kitadih, Parsudih, Jamshedpur, P.O: Parsudih, P.S. Parsudih, District: East Singhbhum, Pin: 831002, State: Jharkhand

… Respondent(s)

With

W.P.(C) No. 2336 of 2026

Canara Bank, represented through its Authorized Officer, Specialised A.R.M. Branch, being Mr. Keshava Ranjan, aged about

37 years son of Kamlesh Kumar Choudhary, both having their office at “Canara Bank,” ARMB Branch, Pee Pee Compund, P.O. GPO & P.S. Lower Bazar, District: Ranchi **....Petitioner**

Versus

1. State of Jharkhand
2. District Magistrate cum Dy. Commissioner East Singhbhum having its office at Collectoriate, P.O. & P.S. Sakchi, District East Singhbhum.
3. Swati Bajpayee, wife of Sandeep Kumar Bajpayee, resident of Bajpayee Niwas, Bunglow No 69, Dimna Road, Near Blue Bells School, Mango, Jamshedpur, P.O: Mango, P.S. Mango, District: East Singhbhum, Pin: 831012, State: Jharkhand.
4. Sandeep Kumar Bajpayee, son of Shiv Kumar Bajpayee resident of Bajpayee Niwas, Bunglow No. 69, Dimna Road, Near Blue Bells School, Mango, Jamshedpur, P.O: Mango, P.S. Mango, District: East Singhbhum, Pin: 831012, State: Jharkhand**… Respondent(s)**

CORAM : SRI ANANDA SEN, J.

For the Petitioner(s) : Ms. Vaishnavi Kaushik, Advocate
: Mr. P.A.S. Pati, Advocate
For the Respondents : Mr. Mohan Kr. Dubey, AC to AG
: Mr. Faisal Allam, AC to SC (Mines)-III

……...

02/ 09.04.2026: Heard the learned counsel for the petitioner and the learned counsel for the respondents.

2. Petitioner in these writ petitions have prayed for a direction upon Respondents No. 2 to show cause as to why the applications made by the petitioner bank under Section 14 of the SARFAESI Act, registered as Miscellaneous/SARFAESI Cases No. 03/2025-26, 35/2024-25, and 38/2024-25, have been kept pending; and to direct Respondent No. 2 to pass final order upon the pending applications of the petitioner bank under Section 14 of the SARFAESI Act in accordance with law.

3. It is the case of the petitioner that the petitioner bank provided loans to private respondents who are either partnership firms or proprietor or in personal capacity secured by mortgages over immovable properties. The borrowers- respondents failed to maintain financial discipline, resulting in their loan accounts being classified as Non-Performing Assets (NPA) and the bank initiated action under the SARFAESI Act, issuing demand notices and taking symbolic

possession. The bank then filed applications under Section 14 of the SARFAESI Act for taking physical possession, but despite the matter being heard, no final orders have been passed. As a result, all the applications are still pending, causing delay and hardship to the bank. Being aggrieved the petitioner Bank filed these writ petitions.

4. Learned counsel for the petitioner submits that such inaction is illegal, amounts to failure to exercise jurisdiction, and is causing serious prejudice and delay in recovery. He further submits that this delay violates statutory provisions, as Section 14 proceedings are merely ministerial and do not require adjudication or hearing. He also submits that despite repeated follow-ups, no response was received, leaving the bank with no alternative remedy. Thus, the pending application should be decided and disposed off as delay amounts to failure to exercise jurisdiction and infringes upon its legal rights.

5. Learned counsel appearing on behalf of the respondents submits that the competent authority- respondent no.2 has been exercising its statutory powers under the SARFAESI Act, 2002 in accordance with law and is bound to ensure that all procedural requirements and safeguards are observed while deciding applications under Section 14. He further submits that any delay in passing the final order is attributable to procedural requirements, hearings, and ensuring that the rights of all parties, including borrowers, are protected. He also submits that the petitioner cannot claim automatic entitlement to possession of secured assets without due compliance with statutory procedures.

6. After hearing the parties, I find that only grievance of the petitioner in these writ petitions is that the petitioner bank has filed applications under Section 14 of the SARFAESI Act seeking physical possession of secured assets which are still pending and he seeks direction upon the respondent authorities to pass a final order upon the pending applications.

7. In view of the above, the writ petitions are disposed of with a direction to Respondents No. 2 to decide the pending applications under Section 14 of the SARFAESI Act in Miscellaneous/SARFAESI Cases

No. 03/2025-26, 35/2024-25, and 38/2024-25, within a reasonable time, keeping in mind that time is of the essence under the SARFAESI Act, after giving due consideration to all relevant facts, documents, and ensuring that procedural safeguards are duly observed.

8. With the aforesaid observations, these writ petitions stand **disposed of.**

(ANANDA SEN, J.)

09.04.2026
Tanuj/CP-2

Uploaded on 10.04.2026