

HIGH COURT OF JAMMU & KASHMIR AND LADAKH
AT SRINAGAR

WP(C) 997/2026
CM(2599/2026)

Mohammad Asif Baba

...Petitioner(s)

Through: Mr. Chowdhary Furkan Anis, Advocate &
Mr. Aqib Mehraj Banday, Advocate

Vs.

Ellaquai Dehati Bank & Another

...Respondent(s)

Through: Mr. Shakir Haqani, Advocate

CORAM:

HON'BLE MR. JUSTICE SANJEEV KUMAR, JUDGE.
HON'BLE MR. JUSTICE SANJAY PARIHAR, JUDGE.

ORDER

05.05.2026

01. In this petition the petitioner is seeking a direction to the respondent-Bank to release and return the original title/revenue documents pertaining to the mortgaged property on the ground that he has paid the entire liability.

02. The petition is confronted by Mr. Shakir Haqani, learned counsel appearing for the respondent-Bank, who would submit that there are three loan accounts standing in the name of the petitioner, out of which only one loan account has been adjusted. It is further submitted that the remaining two loan accounts have been declared as Non-Performing Assets (NPAs), and release of the mortgaged documents at this stage would seriously prejudice the right of the Bank to recover its dues.

03. Having heard learned counsel for the parties and considered the rival contentions, we are of the considered opinion that the original title/revenue documents pertaining to the mortgaged property cannot ordered to be released till all the outstanding liability is cleared by the petitioner and a “No Outstanding Certificate” is issued by the Bank.

04. In view of the aforesaid, we find no merit in this petition and the same is, accordingly, **dismissed**.

(SANJAY PARIHAR) (SANJEEV KUMAR)
JUDGE JUDGE

SRINAGAR:

05.05.2026

“Mir Arif”

