



2026:PHHC:061109-DB

2026:PHHC:061109-DB



**CM-5834-CWP-2026 in/and  
CWP-9029-2026**

**-1-**

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

**116**

**CM-5834-CWP-2026 in/and  
CWP-9029-2026  
Date of Decision:22.04.2026**

**CANARA BANK**

**...PETITIONERS**

**VERSUS**

**STATE OF PUNJAB AND OTHERS**

**...RESPONDENTS**

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

Present: Mr. Gaurav Goel, Advocate  
for the applicant/petitioner.

Mr. A.S. Khara, Sr. DAG, Punjab.

\*\*\*\*

**SUVIR SEHGAL, J. (ORAL)**

**CM-5834-CWP-2026**

1. Noticing the prayer made in the miscellaneous application, date of hearing of the main petition is advanced to today and is ordered to be taken on Board.

2. Application is allowed.

**Main Case**

1. Mr. Goel, counsel for the petitioner, submits that by virtue of impugned order dated 08.09.2025, Annexure P-16, application filed under Section 14 of the SARFAESI Act, 2002, has been declined by Additional District Magistrate, Ludhiana. He has invited the attention of the Court to



2026:PHHC:061109-DB

2026:PHHC:061109-DB



**CM-5834-CWP-2026 in/and  
CWP-9029-2026**

**-2-**

the order, relevant extract of which is reproduced hereunder:-

*“Hence, in view of afore-mentioned circumstances it is not possible to express satisfaction on affidavit dt. 07.02.2025 tendered by Authorized Officer of Applicant Bank/Canara Bank as per proviso of Section 14(1) of SARFAESI Act, 2002. Thus, instant application dt. 03.03.2025 filed under Section 14 of SARFAESI Act, 2002 stands dismissed. Authorized Officer of Applicant Bank/Canara Bank can file fresh application after completing formalities under SARFAESI Act and after removing discrepancies.”*

2. Mr. Goel states that in view of the liberty given by competent authority, petitioner-bank shall move a fresh application under Section 14, *ibid*, within a period of two weeks, which may be directed to be decided in a time bound manner.

3. In case, petitioner moves a fresh application after completing requisite formalities, Additional District Magistrate, Ludhiana, is directed to decide the same within a period of 60 days from its institution.

4. Writ petition is disposed of.

**(SUVIR SEHGAL)  
JUDGE**

22.04.2026  
*sheetal*

**(VIKAS SURI)  
JUDGE**

|                           |        |
|---------------------------|--------|
| Whether Speaking/Reasoned | Yes/No |
| Whether Reportable        | Yes/No |