UKHC010207822026

2026:UHC:10761

HIGH COURT OF UTTARAKHAND AT NAINITAL

Writ Petition Misc. Single No. 3585 of 2026

23 November, 2026

Kawaljeet Singh

--Petitioner

Versus

Punjab National Bank & others

--Respondents

Presence:-
Mr. Subash Joshi, learned counsel for the petitioner.
Mr. Siddharth Jain, learned counsel for the respondents-Bank.

Hon'ble Pankaj Purohit, J. (Oral)

By means of the present writ petition, petitioner has sought a writ of mandamus commanding the respondent-Bank to consider and decide petitioner's request for repayment of the legally recoverable outstanding loan amount in easy monthly instalments, along with other ancillary prayers for one-time settlement of the outstanding loan amount.

2. It is the case of petitioner that he had taken an O.D. loan amounting to Rs. 14 lakhs from the respondent-Bank for renovation of the house, which had already been constructed, and for meeting his personal requirements. The said amount was disbursed to the petitioner and was utilized by him accordingly. Petitioner was required to repay the loan in easy installments, but after repayment of some of the loan amount, he could not deposit the installments as required by the Bank, which resulted into rendering the account NPA on 29.07.2026.

3. Respondent-Bank issued notice under Section 13(2) of the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (for short, "the Act, 2002"), asking the petitioner to repay the loan amount, which is Rs. 6,00,095/- as on 31.07.2026. Petitioner has challenged the said notice issued under Section 13(2) of the Act, 2002, by filing the present writ petition.

4. It is contended by learned counsel for the respondent-Bank that no legal right has accrued or vio-lated in favour of or against the petitioner merely by the issuance of a notice under Section 13(2) of the Act, 2002. He further submits that, if petitioner wants to challenge the said notice, he may approach the relevant Branch of the Bank under Section 13(3A) of the Act, 2002, and if he submits representation/objection under the aforesaid provision, the Bank may consider his prayer for repayment of the loan amount in easy installments or for a one-time settlement, as the case may be.

5. Learned counsel for the petitioner submits that he would make a representation/objection under Section 13(3A) of the Act, 2002.

6. In view of the aforesaid facts and circumstances, the writ petition is disposed of finally. It is provided that petitioner shall make a representation/objection under Section 13(3A) of the Act, 2002 to the respondent-Bank within a period of seven days from today, and if such a representation/objection is moved by the petitioner before the relevant Branch of the respondent-Bank, the said representa-

tion/objection filed by the petitioner shall be considered and decided by the respondent-Bank in accordance with law within fifteen days from the date of receipt of the said representation/objection.

7. Pending application, if any, stands disposed of accordingly.

(Pankaj Purohit, J.)
23.11.2026

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AVNEET KAUR

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