SL. No	Date	Office Notes, reports, orders or proceedings or directions and Registrar's order with Signatures	COURT'S OR JUDGES'S ORDERS
			WPMS No.3625 of 2026 Pooja Rana .....Petitioner Vs. Canara Bank .....Respondent **Hon'ble Pankaj Purohit, J.** Mr. M.S. Dhapola, learned counsel for the petitioner. 2. Mr. Shobhit Joshi, learned counsel holding brief of Mr. Ashish Joshi, learned counsel for respondent. 3. Petitioner has come up before this Court challenging the demand notice dated 06.11.2026, annexure no.3 to the writ petition, issued by respondent-Bank under the provision of SARFAESI Act, 2002 and other consequential reliefs including direction to the Bank to decide representation of the petitioner dated 18.11.2026, annexure no.4 to the petition, submitted by the petitioner by a speaking and reasoned order. 4. The case of the petitioner is that the petitioner availed a personal loan of ₹14,50,000/- from the respondent-Bank on 16.11.2023. Subsequently, in connection with the said loan, the petitioner mortgaged his residential house situated at Village-Nanakmatta, District-Udham Singh Nagar, in favour of the respondent-Bank, under Loan Account No. 164004024302. 5. Learned counsel for the petitioner contends that the petitioner had defaulted in payment of only one installment, which was due in the month of October, 2020. However, the respondent-Bank hastily classified petitioner's loan account as a Non-Performing Asset (NPA) and initiated recovery proceedings against him for the outstanding amount. 6. *Per contra*, learned counsel for the respondent-Bank submits that the present writ petition is premature, inasmuch

as the impugned notice provides the petitioner with a period of 60 days to discharge the outstanding liability by repaying the amount due to the respondent-Bank.

7. Learned counsel for the respondent-Bank further submits that, in the event the petitioner submits a representation to the Bank under Section 13(3A) of the SARFAESI Act, 2002, the Bank shall consider and decide the same within a period of 15 days from the date of its receipt.

8. So far as the contention of the petitioner that his loan account was classified as a Non-Performing Asset (NPA) upon default in payment of only a single installment due in the month of October is concerned, learned counsel for the respondent-Bank submits that the petitioner had also availed another Cash Credit Facility, which had been classified as an NPA. Consequently, the petitioner's present loan account was also classified as an NPA in accordance with the applicable guidelines issued by the Reserve Bank of India (RBI).

9. The petitioner submitted a representation to the respondent-Bank on 18.11.2026; however, without awaiting the decision of the Bank thereon and before the expiry of the stipulated period of 15 days, the petitioner approached this Court by filing the present writ petition.

10. Accordingly writ petition stands disposed of by directing the respondent-Bank to decide representation of the petitioner dated 18.11.2026, annexure no.4 to the writ petition, submitted to the Bank within a period stipulated under the Act by a reasoned and speaking order.

(Pankaj Purohit, J.)
28.11.2026

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SHUBHAM KAPRUWAN