

ORDER SHEET
**HIGH COURT OF SINDH CIRCUIT COURT,
HYDERABAD**

1st Appeal No.D-26 of 2026

DATE

ORDER WITH SIGNATURE OF JUDGE

22.04.2026

Mr. Arshad Ali Khaimtio, advocate for appellant

Muhammad Laiq S/o Haji Hakim Gahelo, the appellant-customer is aggrieved by the IInd Banking Court Hyderabad's judgment and final decree dated 17.02.2026 passed in banking Suit No.169 of 2024. The principle challenge articulated before us today by the appellant's counsel is that as a result of the coronavirus (Covid-19) pandemic, he suffered huge business losses. He also does not have resources to fulfil the financial obligations on this score too. Additionally because of heavy rains in subsequent years he suffered further losses in his agriculture business and could not meet the payment obligations. Counsel contends that today the appellant is much poorer and the default was not wilful. He submits that appellant is ready and willing to pay the entire decretal amount but seeks repayment by way of either instalments or by way of deferment and/or seeks mercy of this bench on account of the circumstances mentioned above. Heard counsel. With great respect, the submissions pleaded cannot be considered as valid grounds for admission of this first appeal or for that matter to even issue notice to respondent bank – Zarai Taraqati Bank Limited ("ZTBL"). The appellant's plea may be agitated before the Executing Court where the matter may be considered on its own merit, subject to all legal consequences.

In view of the above, this first appeal is dismissed in limine.

JUDGE

JUDGE

Sajjad Ali