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**THE PUNJAB REDEMPTION AND RESTITUTION OF
MORTGAGED LANDS ACT, 1964
(XIX of 1964)**

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TEXT

¹THE ²[PUNJAB] REDEMPTION AND RESTITUTION OF MORTGAGED LANDS ACT, 1964 (XIX of 1964)

[4th April, 1964]

An Act

*to consolidate the law relating to the redemption and restitution of certain mortgages
of land in the Province of ³[the Punjab].*

Preamble.— WHEREAS it is expedient to consolidate the law relating to the redemption and restitution of certain mortgages of land in the Province of ⁴[the Punjab], in the manner hereinafter appearing;

It is hereby enacted as follows:—

CHAPTER I PRELIMINARY

1. Short title, extent and commencement.— (1) This Act may be called the ⁵[Punjab] Redemption and Restitution of Mortgaged Lands Act, 1964.

(2) It extends to the whole of the Province of ⁶[the Punjab], except the Tribal Areas.

(3) It shall come into force in such areas and from such dates as Government may, by notification in the official Gazette, direct.

2. Definitions.— In this Act, unless the context otherwise requires, the following expressions shall have the meaning hereby respectively assigned to them, that is to say—

(a) “Board of Revenue” means the Board of Revenue established under the ⁷[Punjab] Board of Revenue Act, 1957;

¹This Act was passed by the West Pakistan Assembly on 24th March, 1964; assented to by the Governor of West Pakistan on 3rd April, 1964; and, published in the West Pakistan Gazette (Extraordinary), dated 4th April, 1964, pages 1100-C to 1100-J. For Statement of Objects and Reasons, see Gazette of West Pakistan (Extraordinary), dated 25th February, 1964, pages 593-J to 593-R.

²Substituted for the words “West Pakistan” by the Punjab Laws (Adaptation) Order, 1974 (P.O. No. 1 of 1974), w.e.f. 14.8.1973, Article 2 and the Schedule; and published in the Punjab Gazette (Extraordinary), dated 20.11.1974, pages 1425-A to 1425-PP.

³Substituted for the words “West Pakistan” by the Punjab Laws (Adaptation) Order, 1974 (P.O. No. 1 of 1974), w.e.f. 14.8.1973, Article 2 and the Schedule; and published in the Punjab Gazette (Extraordinary), dated 20.11.1974, pages 1425-A to 1425-PP.

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⁶Substituted for the words “West Pakistan” by the Punjab Laws (Adaptation) Order, 1974 (P.O. No. 1 of 1974), w.e.f. 14.8.1973, Article 2 and the Schedule; and published in the Punjab Gazette (Extraordinary), dated 20.11.1974, pages 1425-A to 1425-PP.

⁷Substituted for the words “West Pakistan” by the Punjab Laws (Adaptation) Order, 1974 (P.O. No. 1 of 1974), w.e.f. 14.8.1973, Article 2 and the Schedule; and published in the Punjab Gazette (Extraordinary), dated 20.11.1974, pages 1425-A to 1425-PP.

- (b) “Collector” means the Collector of the district in which the mortgaged land or any part thereof is situated, and shall include any Revenue Officer specially empowered by the Board of Revenue to perform the duties of a Collector, for the purposes of this Act;
- ⁸[(c) “Commissioner” means a Commissioner of a Division appointed under the Punjab Land Revenue Act, 1967 (XVII of 1967) and includes an Additional Commissioner;]
- (d) “Government” means the ⁹[Provincial Government of the Punjab];
- (e) “land” means land which is not occupied as the site of any building in a town or village and is occupied or let for agricultural purposes or for purposes subservient to agriculture or for pasture, and includes:—
 - (i) the sites of buildings and other structures on such land;
 - (ii) a share in the profits of an estate or holding;
 - (iii) a right to receive rent;
 - (iv) any right to water enjoyed by the owner or occupier of land as such; and
 - (v) all trees standing on such land;
- (f) “mortgagor” or “mortgagee” includes the assignee and the representative in interest of such “mortgagor” or “mortgagee” as the case may be;
- (g) “prescribed” means prescribed by rules made under this Act.

CHAPTER II REDEMPTION OF MORTGAGES

3. Petition for redemption.— After the principal money becomes due and before a suit for redemption is barred, a mortgagor of land not exceeding fifty acres in area or of land the principal money secured by which does not exceed five thousand rupees, may apply to the Collector for an order directing that the mortgage be redeemed and that he be put in possession.

Explanation I— The area of any share in the common land of the village or of subdivision appertaining thereto and mortgaged with the land, shall not be taken into consideration while determining the area of the land mortgaged.

Explanation II— This section shall not apply to usufructuary mortgage effected for a specific number of years and intended to terminate without the repayment of any part of its consideration.

⁸Substituted by the Punjab Laws (Amendment) Act 2011 (VI of 2011), w.e.f. 20.4.2011 (notification published in the Punjab Gazette (Extraordinary), dated 16.4.2011, page 4081), s.12; and published in the Punjab Gazette (Extraordinary), dated 14.4.2011, pages 4043-4047.

⁹Substituted for the words “Government of West Pakistan” by the Punjab Laws (Adaptation) Order, 1974 (P.O. No. 1 of 1974), w.e.f. 14.8.1973, Article 2 and the Schedule; and published in the Punjab Gazette (Extraordinary), dated 20.11.1974, pages 1425-A to 1425-PP.

4. Deposit of amount due under mortgage.— The mortgagor shall in his application declare what sum is to the best of his knowledge due under the mortgage and deposit such sum with the Collector at the time of making the application.

5. Powers of Collector to order ejectment.— Where the Collector, after hearing the mortgagee and holding such enquiry as may be prescribed, is satisfied that the mortgagor has a right to redeem and has deposited or is prepared to pay the sum which the Collector finds due under the mortgage, he shall make an order directing that mortgage be redeemed.

6. Directions that the Collector shall make when ordering ejectment.— (1) Where the Collector makes an order for the redemption of a mortgage, and the whole of the mortgage amount found due has been deposited with him, the order shall direct that such amount be paid to the mortgagee and the excess amount, if any, deposited by the mortgagor be refunded to him.

(2) Where the whole of the mortgage amount found due has not been deposited, the order for the redemption of the mortgage shall direct—

- (a) that a sum which together with the sum already deposited will equal the mortgage amount found due be deposited with the Collector by the mortgagor within thirty days or within such further period as may be specified by the Collector in this behalf;
- (b) that on deposit of such amount together with costs, if any, the mortgage shall be extinguished and the mortgagee shall deliver possession of the mortgaged land to the mortgagor, whose title thereto shall be deemed to have accrued from the date of such deposit; and
- (e) that the mortgage amount found due by the Collector and deposited by the mortgagor, together with costs, if any, be paid to the mortgagee.

(3) If the mortgage amount and the costs (if any) are not deposited within the period specified in sub-section (1), the petition shall be dismissed with costs.

7. Saving of suits to establish rights.— Any party aggrieved by an order of the Collector passed under section 5 or 6, may institute a suit to establish his rights in respect of the mortgage; but, subject to the result of such suit, if any, the order shall be conclusive.

¹⁰[Provided that notwithstanding the provisions of Article 14 of Schedule I of the Limitation Act of 1908, a mortgagor may file a suit for the redemption of his mortgaged land within the un-expired period of limitation fixed by law for the redemption of the mortgaged lands.]

8. No second petition.— The dismissal of a petition under this Chapter shall bar any further petition under this Chapter by the same petitioner or his representative in interest in respect of the same mortgage.

9. Cessation of interest.— When the petitioner has deposited with the Collector the sum declared by the Collector to be due on the mortgage, and such sum is

¹⁰Added by the West Pakistan Redemption and Restitution of Mortgaged Lands (Amendment) Act, 1967 (VII of 1967), w.e.f.17.7.1967, s.2; and published in the Gazette of West Pakistan (Extraordinary), pages 1971-C to 1971-D.

accepted by the mortgagee, or is found by the Collector to be the sum actually due interest on the mortgage shall cease from the date of the deposit.

CHAPTER III RESTITUTION OF MORTGAGES

10. Petition for restitution.— The mortgagor of any subsisting usufructuary mortgage not less than twenty years old, or of any usufructuary mortgage the period whereof has expired, may present a petition to the Collector for the restitution of possession of the mortgaged land.

Explanation— A mortgage shall be deemed to subsist for the purposes of this Chapter notwithstanding a decree or order for its redemption having been passed; provided that redemption has not taken place before the presentation of a petition under this section.

11. Petition when to be dismissed.— Where the Collector is satisfied that a petition is not in respect of a subsisting usufructuary mortgage not less than twenty years old, or a usufructuary mortgage the period whereof has expired, he shall dismiss the petition, recording his reasons for such order.

12. Power of Collector to declare and enforce orders in favour of mortgagor.— If the Collector finds that the application is in respect of mortgaged land the possession whereof has remained with the mortgagee for a period of not less than twenty years, or is in respect of mortgaged land the term of the mortgage whereof has expired, he shall notwithstanding anything contained in any other enactment for the time being in force or any contract or decree or order of any Court,—

- (a) order that the mortgage shall be extinguished without payment of the mortgage money or any part thereof;
- (b) in case of an express contract to the effect that the mortgagee shall be entitled to compensation for improvements made by him in the mortgaged land determine the amount of such compensation; and
- (c) where the mortgagee is in possession, direct that the mortgagor be put into possession of the mortgaged land as against the mortgagee and that the title deeds, if any, of such land in the possession of the mortgagee be restored to the mortgagor.

13. Effect of order of restitution when compensation is payable.— If the Collector finds that any sum is due to the mortgagee by way of compensation under clause (b) of section 12, he shall require the mortgagor to deposit the amount in such manner as may be prescribed; and on deposit of the amount he shall declare the rights of the mortgagee extinguished and require the mortgagee to deliver possession of the land to the mortgagor together with all documents of title relating to the land:

Provided that if a petitioner fails to deposit the amount within six months, his petition may be dismissed.

14. Appeals.– (1) Save as otherwise provided by this Act, an appeal shall lie from an original order of the Collector to the ¹¹[Commissioner].

(2) Save as otherwise provided by this Act, an appeal shall lie to the Board of Revenue from every order passed in appeal by the ¹²[Commissioner], on any one of the following grounds, namely:–

- (a) the decision being contrary to law or to some usage having the force of law;
- (b) the decision having failed to determine some material issue of law or usage having the force of law;
- (c) a substantial error or defect in the procedure provided by this Act or by any other law for the time being in force, which possibly have produced an error or defect in the decision of the case.

15. Revision.– (1) The Board of Revenue may at any time call for the record of any case pending before, or disposed of by, any Revenue Officer subordinate to it.

(2) ¹³[A Commissioner] may call for the record of any case pending before, or disposed of by, any Revenue Officer under his control.

(3) The Board of Revenue may in any case called for under sub-section (1) and ¹⁴[a Commissioner] may in any case called for under sub-section (2) pass such order as it or he thinks fit:

Provided that no order shall be passed under this section reversing or modifying any proceedings or order of a subordinate Revenue Officer and affecting any question of right between private persons without giving those persons an opportunity of being heard.

16. Limitation for appeals.– (1) The period of limitation for an appeal under section 14 shall run from the date of the order appealed against, and shall be–

- (i) sixty days, when the appeal lies to the ¹⁵[Commissioner];

¹¹Substituted for the words “Executive District Officer (Revenue)” by the Punjab Laws (Amendment) Act 2011 (VI of 2011),w.e.f. 20.4.2011(notification published in the Punjab Gazette (Extraordinary),dated 16.4.2011, page 4081),s.12 ; and published in the Punjab Gazette (Extraordinary),dated 14.4.2011,pages 4043-4047. Which had been substituted for the word “Commissioner” by the Punjab Redemption and Restitution of Mortgaged Land (Amendment) Ordinance, 2001 (XLIII of 2001), w.e.f.14.8.2001, s.2; and published in the Punjab Gazette (Extraordinary), dated 14.11.2001, pages 1805-1806.

¹²Substituted for the words “Executive District Officer (Revenue)” by the Punjab Laws (Amendment) Act 2011 (VI of 2011),w.e.f. 20.4.2011(notification published in the Punjab Gazette (Extraordinary),dated 16.4.2011, page 4081),s.12 ; and published in the Punjab Gazette (Extraordinary),dated 14.4.2011,pages 4043-4047. Which had been substituted for the word “Commissioner” by the Punjab Redemption and Restitution of Mortgaged Land (Amendment) Ordinance, 2001 (XLIII of 2001), w.e.f.14.8.2001, s.2; and published in the Punjab Gazette (Extraordinary), dated 14.11.2001, pages 1805-1806.

¹³Substituted for the words and brackets “A Executive District Officer (Revenue)” by the Punjab Laws (Amendment) Act 2011 (VI of 2011),w.e.f. 20.4.2011(notification published in the Punjab Gazette (Extraordinary),dated 16.4.2011, page 4081),s.12 ; and published in the Punjab Gazette (Extraordinary),dated 14.4.2011,pages 4043-4047. Which had been substituted for the word “Commissioner” by the Punjab Redemption and Restitution of Mortgaged Land (Amendment) Ordinance, 2001 (XLIII of 2001), w.e.f.14.8.2001, s.2; and published in the Punjab Gazette (Extraordinary), dated 14.11.2001, pages 1805-1806..

¹⁴Substituted for the words and brackets “a Executive District Officer (Revenue)” by the Punjab Laws (Amendment) Act 2011 (VI of 2011),w.e.f. 20.4.2011(notification published in the Punjab Gazette (Extraordinary),dated 16.4.2011, page 4081),s.12 ; and published in the Punjab Gazette (Extraordinary),dated 14.4.2011,pages 4043-4047. Which had been substituted for the word “Commissioner” by the Punjab Redemption and Restitution of Mortgaged Land (Amendment) Ordinance, 2001 (XLIII of 2001), w.e.f.14.8.2001, s.2; and published in the Punjab Gazette (Extraordinary), dated 14.11.2001, pages 1805-1806.

¹⁵Substituted for the words “Executive District Officer (Revenue)” by the Punjab Laws (Amendment) Act 2011 (VI of 2011),w.e.f. 20.4.2011(notification published in the Punjab Gazette (Extraordinary),dated 16.4.2011, page 4081),s.12 ; and published in the Punjab Gazette (Extraordinary),dated 14.4.2011,pages 4043-4047. Which had been substituted for the word “Commissioner”

(ii) ninety days, when the appeal lies to the Board of Revenue.

(2) In computing the period of limitation for an appeal under this section, the period requisite for obtaining copies of the order appealed against shall be excluded.

(3) The provisions of section 5 of the Limitation Act, 1908, shall apply to appeals under this Chapter.

17. Jurisdiction of Civil Court barred.— No Civil Court shall have jurisdiction to entertain any claim or enforce any right under a mortgage declared extinguished under this Chapter or to question the validity of any proceedings under this Chapter.

CHAPTER IV SUPPLEMENTAL

18. Collector's powers to deliver possession.— (1) On redemption or extinguishment of a mortgage under this Act the Collector shall eject the mortgagee and deliver possession of the mortgaged land to the mortgagor.

(2) In case of resistance, the Collector may exercise all the powers conferred on a Civil Court by rules 97 and 98 of Order XXI of the Code of Civil Procedure, 1908¹⁶.

19. Collector to have certain powers of Civil Courts.— (1) For the purpose of any proceeding under this Act the Collector shall have the same powers as are vested by the Code of Civil Procedure, 1908¹⁷, in a court trying a civil suit and in particular powers in respect of—

- (a) discovery and inspection;
- (b) enforcing the attendance of witnesses and requiring the deposit of their expenses;
- (c) compelling the production of documents;
- (d) examining witnesses on oath;
- (e) granting adjournments;
- (f) receiving evidence taken on affidavit;
- (g) issuing commissions for the examination of witnesses; and
- (h) summoning and examining *suo motu* any person whose evidence appears to be material.

20. Application of Civil Procedure Code in certain matters.— (1) Save as in this Act otherwise expressly provided the provisions of the Code of Civil Procedure, 1908¹⁸, relating to recognized agents and pleaders, issue and service of summons,

by the Punjab Redemption and Restitution of Mortgaged Land (Amendment) Ordinance, 2001 (XLIII of 2001), w.e.f.14.8.2001, s.2; and published in the Punjab Gazette (Extraordinary), dated 14.11.2001, pages 1805-1806.

¹⁶V of 1908.

¹⁷V of 1908.

¹⁸V of 1908.

verification of plaints, costs and appearance of parties and consequences of non-appearance, shall apply to all proceedings under this Act.

(2) Notwithstanding anything contained in the last preceding sub-section, the Collector may direct that a summons or proclamation may be sent by registered post and on proof of the fact that a summons or proclamation has been forwarded in a letter properly addressed and duly posted and registered, he may presume that the summons or proclamation was served at the time when the letter would be delivered in the ordinary course of post.

21. Return of deposit.— If the Collector dismisses a petition under this Act, he shall order that the sum deposited by the petitioner be returned to him.

22. Deposit not to be attached.— No sum deposited with the Collector by a petitioner under the provisions of this Act shall be attached by any Court or Revenue Officer.

23. Power to make rules.— (1) The Board of Revenue may, with the approval of Government and after previous publication, make rules for the purpose of giving effect to the provisions of this Act.

(2) In particular and without prejudice to the generality of the foregoing power, the Board of Revenue may make rules regulating or determining the following matters, namely:—

- (a) the presentation of petitions;
- (b) the procedure before the Collector;
- (c) the manner in which the Collector shall assess compensation;
- (d) the principles on which the Collector shall assess the amount due under the mortgage;
- (e) the procedure for making deposit; and
- (f) the procedure for ejecting the mortgagee and delivering possession of the mortgaged property to the mortgagor.

24. Repeal and savings.— (1) The following enactments are hereby repealed:—

- (a) The Redemption of Mortgages (Punjab) Act, 1913¹⁹;
- (b) The Redemption of Mortgages (Punjab) Act, 1913²⁰, as applicable to the former State of Bahawalpur;
- (c) The North-West Frontier Province Redemption of Mortgages Act, 1935²¹;
- (d) The Punjab Restitution of Mortgaged Lands Act, 1938²²;
- (e) The Punjab Restitution of Mortgaged Lands Act, 1938²³, as applicable to the former State of Bahawalpur; and

¹⁹Punjab II of 1913.

²⁰Punjab II of 1913.

²¹N.W.F.P. III of 1935.

²²Punjab IV of 1938.

(f) The North-West Frontier Province Restitution of Mortgaged Lands Act, 1950²⁴.

(2) Notwithstanding the repeal of the enactments mentioned in sub-section (1), all proceedings commenced, rules framed, orders made and other acts done under any of the repealed enactments, shall, if not inconsistent with the provisions of this Act, so far as may be, be deemed to have been respectively commenced, framed, made and done under this Act.

²³Punjab IV of 1938.

²⁴N.W.F.P. XXXII of 1950.