

**THE WEST PAKISTAN REDEMPTION AND RESTITUTION
OF MORTGAGED LANDS ACT, 1964.**

(WEST PAKISTAN ACT NO. XIX OF 1964.)

[4th April, 1964.]

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**THE WEST PAKISTAN REDEMPTION AND RESTITUTION
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**AN
ACT**

to consolidate the law relating to the redemption and restitution of certain mortgages of land in the Province of West Pakistan.

WHEREAS, it is expedient to consolidate the law relating to the redemption and restitution of certain mortgages of land in the Province of West Pakistan, in the manner hereinafter appearing; Preamble.

It is hereby enacted as follows :-

CHAPTER-I

PRELIMINARY

1. (1) This Act may be called the West Pakistan Redemption and Restitution of Mortgaged Lands Act, 1964. Short title, extent and commencement.

(2) It extends to the whole of the ¹[Province of the Khyber Pakhtunkhwa.]

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

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

(a) “Board of Revenue” means the Board of Revenue established under the West Pakistan Board of Revenue Act, 1957;

(b) “Collector” means the Collector of the District in which the mortgaged land or any part thereof is situated and shall include any

¹ Substituted vide Khyber Pakhtunkhwa Act No. IV of 2011.

Revenue Officer specially empowered by the Board of Revenue to perform the duties of a Collector for the purposes of this Act;

(c) ¹[“Commissioner”] means the ²[Commissioner] of the ³[Division] in which the mortgaged land or any part thereof is situated, and shall include any Officer specially empowered by the Board of Revenue to perform the duties of a ⁴[Commissioner] for the purposes of this Act.

(d) “Government” means the Government of ⁵[Khyber Pakhtunkhwa.]

(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 site 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 rights 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 ⁶[.]

⁷[h]

¹ Substituted vide Khyber Pakhtunkhwa Act No. III of 2009.

² Substituted vide Khyber Pakhtunkhwa Act No. III of 2009.

³ Substituted vide Khyber Pakhtunkhwa Act No. III of 2009.

⁴ Substituted vide Khyber Pakhtunkhwa Act No. III of 2009.

⁵ Substituted vide Khyber Pakhtunkhwa Act No. IV of 2011.

⁶ Replaced vide Khyber Pakhtunkhwa Act No. III of 2009.

⁷ Deleted vide Khyber Pakhtunkhwa Act No. III of 2009.

CHAPTER-II

REDEMPTION OF MORTGAGES

3. 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.

Petition for redemption.

Explanation I— The area of any share in the common land of the village or of sub-division 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.

4. 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.

Deposit of amount due under mortgage.

5. Where the Collector, after hearing the mortgage 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 the mortgage be redeemed.

Power of Collector to order ejection.

6. (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 mortgage and the excess amount if any deposited by the mortgagor be refunded to him.

Directions that the collector shall make when ordering ejection.

(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 mortgagor 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

- (c) that the mortgage amount found due by the Collector and deposited by the mortgagor, together with costs, if any, be paid to the mortgage.

(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. 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:

Saving of suit to establish rights.

¹[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 unexpired period of limitation fixed by law for the redemption of the mortgaged lands.]

8. 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.

No second petition.

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

Cessation of interest.

CHAPTER-III

RESTITUTION OF MORTGAGES

10. 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.

Petition for restitution.

Explanation— A mortgage shall be deemed to subsist for the purposes of this Chapter notwithstanding a decree or order for its redemption having been

¹ Inserted vide W.P. Act No. VII of 1976.

passed, provided that redemption has not taken place before the presentation of a petition under this section.

11. 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 where of has expired, he shall dismiss the petition, recording his reasons for such order.

Petition when to be dismissed.

12. If the Collector finds that the application is in respect of mortgaged land the possession whereof has remained with the mortgage for a period of not less than twenty years, or is in respect of mortgaged land the term of the mortgage where of has expired, he shall notwithstanding anything contained in any other enactment or decree or order of any Court—

Power of Collector to declare and enforce order in favor of mortgagor.

- (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. If the Collector finds that any sum is due to the mortgage 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 required the mortgage to deliver possession of the land to the mortgagor together with all documents of title relating to the land:

Effect of order of restitution when compensation is payable.

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

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

Appeals.

(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 ²[Commissioner], on any one of the following grounds, namely:

¹ Substituted vide Khyber Pakhtunkhwa Act No. III of 2009.

² Substituted vide Khyber Pakhtunkhwa Act No. III of 2009.

- (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. (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. Revision.

(2) A ¹[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 subsection (1) and a ²[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. (1) The period of limitation for an appeal under section 14 shall run from the date of the order appealed against, and shall be— Limitation for appeals.

(i) sixty days, when the appeal lies to the ³[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 provision of section 5 of the Limitation Act 1908, apply to appeals under this Chapter.

¹ Substituted vide Khyber Pakhtunkhwa Act No. III of 2009.

² Substituted vide Khyber Pakhtunkhwa Act No. III of 2009.

³ Substituted vide Khyber Pakhtunkhwa Act No. III of 2009.

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

**CHAPTER-IV
SUPPLEMENTAL**

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

(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, 1908.

19. (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, 1908, in a court trying a civil suit and in particular powers in respect of— Collector to have certain powers of Civil Courts.

- (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 moto any person whose evidence appears to be material;

20. (1) Save as in this Act otherwise expressly provided the provisions of the Code of Civil Procedure, 1908 relating to recognised agents and pleaders issue and service of summons, verification of plaints, costs and appearance of parties and consequences of non-appearance, shall apply to all proceedings under this Act. Application of Civil Procedure Code in certain matters.

(2) Notwithstanding anything contained in the last preceding subsection, 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. If the Collector dismisses a petition under this Act, he shall order that the sum deposited by the petitioner be returned to him. Return of deposits.
22. No sum deposited with the Collector by a petitioner under the provisions of this Act shall be attached by any Court or Revenue officer. Deposit not to be attached.
23. (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. Power to make rules.
- (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 under the mortgage.
 - (e) the procedure for making deposit; and
 - (f) the procedure for ejecting the mortgage and delivering possession of the mortgaged property, to the mortgagor.
24. (1) The following enactments are hereby repealed:— Repeal and saving.
- (a) The Redemption of Mortgages (Punjab) Act 1913;
 - (b) The Redemption of Mortgages (Punjab) Act 1913, as applicable to the former State of Bahawalpur;

- (c) The ¹[Khyber Pakhtunkhwa] Redemption of Mortgages Act, 1935;
- (d) The Punjab Restitution of Mortgaged Lands Act 1938;
- (e) The Punjab Restitution of Mortgaged Lands Act, 1938, as applicable to the former State of Bahawalpur; and
- (f) The ²[Khyber Pakhtunkhwa] Restitution of Mortgaged Lands Act, 1950.

(2) Notwithstanding the repeal of the enactment mentioned in subsection (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.

¹ Substituted vide Khyber Pakhtunkhwa Act No. IV of 2011.

² Substituted vide Khyber Pakhtunkhwa Act No. IV of 2011.