

Gaikwad RD

**IN THE HIGH COURT OF JUDICATURE AT BOMBAY  
ORDINARY ORIGINAL CIVIL JURISDICTION  
WRIT PETITION NO. 3152 OF 2018**

AV Amarnath & Anr ...Petitioners  
*Versus*  
IDBI Bank Ltd & Anr ...Respondents

**WITH  
WRIT PETITION NO. 262 OF 2020  
WITH  
INTERIM APPLICATION NO. 7 OF 2020  
IN  
WRIT PETITION NO. 262 OF 2020**

Kuloday Plastomers Pvt Ltd ...Petitioner  
*Versus*  
Union of India & Ors ...Respondents

**WITH  
WRIT PETITION (L) NO. 1124 OF 2021**

Savita Satish Gowda ...Petitioner  
*Versus*  
State Bank of India Ltd ...Respondents

**WITH  
WRIT PETITION (L) NO. 1538 OF 2021**

Mohan Prasad Kala ...Petitioner  
*Versus*

State Bank of India Ltd

...Respondents

**WITH**

**WRIT PETITION NO. 2944 OF 2021**

**WITH**

**INTERIM APPLICATION NO. 1033 OF 2020**

Punit Agarwal

...Petitioner

*Versus*

Reserve Bank of India & Anr

...Respondents

**WITH**

**WRIT PETITION NO. 1946 OF 2022**

PSL Corrosion Control Services Ltd & Ors

...Petitioners

*Versus*

Union of India & Ors

...Respondents

**WITH**

**WRIT PETITION NO. 160 OF 2023**

Vijay Goverdhandas Kalantri & Anr

...Petitioners

*Versus*

Bank of Baroda (Formerly Vijaya Bank) & Ors

...Respondents

**WITH**

**WRIT PETITION (L) NO. 5807 OF 2021**

Chandra Prakash Madrecha

...Petitioner

*Versus*

State Bank of India & Anr

...Respondents

**WITH**

**WRIT PETITION NO. 959 OF 2021**

Surya Prakash Madrecha ...Petitioner  
*Versus*  
State Bank of India & Anr ...Respondents

**WITH**  
**WRIT PETITION NO. 115 OF 2023**

Viraj Chetan Shah ...Petitioner  
*Versus*  
Union Bank of India ...Respondent

**WITH**  
**WRIT PETITION NO. 93 OF 2022**

Pranav Constructions Systems Pvt Ltd & Ors ...Petitioners  
*Versus*  
Bank of Baroda ...Respondent

**WITH**  
**WRIT PETITION NO. 1743 OF 2021**

Ajay Mehra ...Petitioner  
*Versus*  
State Bank of India & Ors ...Respondents

**WITH**  
**WRIT PETITION NO. 1738 OF 2021**

Yogesh Mehra ...Petitioner  
*Versus*  
State Bank of India & Ors ...Respondents

**WITH**  
**WRIT PETITION NO. 2369 OF 2021**

Chandra Prakash Madrecha ...Petitioner  
*Versus*  
IDBI Bank Limited & Anr ...Respondents

**WITH**  
**WRIT PETITION NO. 2392 OF 2021**

Surya Prakash Madrecha ...Petitioner  
*Versus*  
IDBI Bank Limited & Anr ...Respondents

**WITH**  
**WRIT PETITION (L) NO. 6384 OF 2020**

Rajesh G Poddar & Ors ...Petitioners  
*Versus*  
State Bank of India ...Respondent

**WITH**  
**WRIT PETITION (L) NO. 13989 OF 2021**

**WITH**  
**INTERIM APPLICATION NO. 1360 OF 2022**

RJ Bio-Tech Ltd & Ors ...Petitioners  
*Versus*  
State Bank of India & Ors ...Respondents

**WITH**  
**WRIT PETITION NO. 746 OF 2021**

Kailash Shahra ...Petitioner  
*Versus*  
State Bank of India ...Respondent

**WITH**  
**WRIT PETITION (L) NO. 14651 OF 2021**  
**WITH**  
**INTERIM APPLICATION NO. 1228 OF 2022**

Harshwardhan Raghvendra Joshi ...Petitioner  
*Versus*  
IDBI Bank Ltd & Ors ...Respondents

**WITH**  
**WRIT PETITION (L) NO. 14653 OF 2021**  
**WITH**  
**INTERIM APPLICATION NO. 1225 OF 2022**

Meena Raghavendra Joshi ...Petitioner  
*Versus*  
IDBI Bank Ltd & Ors ...Respondents

**WITH**  
**WRIT PETITION (L) NO. 14654 OF 2021**  
**WITH**  
**INTERIM APPLICATION NO. 1359 OF 2022**

Khadkeshwar Hatcheries Ltd & Ors ...Petitioners  
*Versus*  
IDBI Bank Ltd & Ors ...Respondents

**WITH**  
**WRIT PETITION (L) NO. 9453 OF 2020**

Urrshila Kerkar & Anr ...Petitioners  
*Versus*  
State Bank of India & Anr ...Respondents

**WITH**  
**WRIT PETITION (L) NO. 9456 OF 2020**

Urrshila Kerkar & Anr ...Petitioners  
*Versus*  
Kotak Mahindra Bank Ltd & Ors ...Respondents

**WITH**  
**WRIT PETITION NO. 3145 OF 2022**

M S Ambegaonkar & Anr ... Petitioners  
*Versus*  
Union of India & Ors ...Respondents

**WITH**  
**WRIT PETITION (L) NO. 18882 OF 2021**

Vinod Poddar & Anr ...Petitioners  
*Versus*  
State Bank of India & Ors ...Respondents

**WITH**  
**WRIT PETITION NO. 2605 OF 2021**

Mamta Kishore Apparao & Anr ...Petitioners  
*Versus*  
State Bank of India & Ors ...Respondents

**WITH**  
**WRIT PETITION (L) NO. 20876 OF 2021**

Purshottam Chagganlal Mandhana & Ors ...Petitioners  
*Versus*  
State Bank of India & Ors ...Respondents

**WITH**  
**WRIT PETITION NO. 3605 OF 2021**

**WITH**  
**INTERIM APPLICATION NO. 2648 OF 2021**

Manjula Bhatia ...Petitioner  
*Versus*  
IDBI Bank Ltd & Ors ...Respondents

**WITH**  
**WRIT PETITION NO. 2414 OF 2021**

**WITH**  
**INTERIM APPLICATION NO. 2655 OF 2021**

Ashok Yoginder Punj & Anr ...Petitioners  
*Versus*  
IDBI Bank & Ors ...Respondents

**WITH**  
**WRIT PETITION NO. 3603 OF 2021**

**WITH**  
**INTERIM APPLICATION NO. 2646 OF 2021**

Nareshchandra Sharma ...Petitioner  
*Versus*  
IDBI Bank Ltd & Ors ...Respondents

**WITH**  
**WRIT PETITION NO. 3723 OF 2022**

Rahul Suri ...Petitioner  
*Versus*

Reserve Bank of India & Anr ...Respondents

**WITH**

**WRIT PETITION NO. 2094 OF 2022**

Olympic Oil Industries Ltd & Ors ...Petitioners

*Versus*

Indian Overseas Bank ...Respondent

**WITH**

**WRIT PETITION NO. 3153 OF 2018**

Venkatesan Vetaraman Singanallur & Ors ...Petitioners

*Versus*

IDBI Bank Ltd & Anr ...Respondents

**WITH**

**WRIT PETITION NO. 2852 OF 2019**

Devanshu Praveen Desai ...Petitioner

*Versus*

State Bank of India & Ors ...Respondents

**WITH**

**WRIT PETITION NO. 2856 OF 2019**

Deepen Arun Parekh ...Petitioner

*Versus*

State Bank of India & Ors ...Respondents

**WITH**

**WRIT PETITION NO. 3521 OF 2019**

Kirankumar Chandulal Parikh ...Petitioner

*Versus*



State Bank of India & Ors

...Respondents

**WITH**

**WRIT PETITION NO. 3365 OF 2019**

Aditya Malhotra & Ors

...Petitioners

*Versus*

IDBI Bank Ltd & Anr

...Respondents

**WITH**

**WRIT PETITION NO. 3651 OF 2019**

Gautam Malhotra

...Petitioner

*Versus*

IDBI Bank Ltd & Anr

...Respondents

**WITH**

**WRIT PETITION NO. 3649 OF 2019**

Shri Arvind Dham

...Petitioner

*Versus*

IDBI Bank Ltd & Anr

...Respondents

**WITH**

**WRIT PETITION NO. 543 OF 2022**

**WITH**

**INTERIM APPLICATION (L) NO. 14710 OF 2022**

Sanjay Singal

...Petitioner

*Versus*

Reserve Bank of India & Anr

...Respondents

**WITH**

**WRIT PETITION (L) NO. 32770 OF 2022**

Arun Kumar Saha ...Petitioner  
*Versus*  
Bank of Maharashtra & Ors ...Respondents

**WITH**  
**WRIT PETITION (L) NO. 36753 OF 2022**

Aksh Chandra Khurana ...Petitioner  
*Versus*  
Union of India Through its Ministry of Finance ...Respondent

**WITH**  
**CIVIL APPELLATE JURISDICTION**  
**WRIT PETITION NO. 8016 OF 2019**

**WITH**  
**INTERIM APPLICATION (ST) NO. 13434 OF 2022**

Rajan Bhalchandra Datara & Anr ...Petitioners  
*Versus*  
Bank of Maharashtra & Anr ...Respondents

**WITH**  
**WRIT PETITION NO. 3186 OF 2021**

**WITH**  
**INTERIM APPLICATION NO. 3614 OF 2022**

Prathiba Milk Industries & Ors ...Petitioners  
*Versus*  
Bank of Baroda & Ors ...Respondents

**WITH**  
**WRIT PETITION (ST) NO. 96699 OF 2020**

Shree Balaji Milk & Milk Products ...Petitioner  
*Versus*  
Bank of India & Ors ...Respondents

**WITH**  
**WRIT PETITION NO. 3650 OF 2021**

Ajit Bhagwan Kulkarni & Ors ...Petitioners  
*Versus*  
Bank of Maharashtra & Anr ...Respondents

**WITH**  
**WRIT PETITION NO. 1230 OF 2022**

Autocrat Automotive Stamping Pvt Ltd & Ors ...Petitioners  
*Versus*  
Bank of India, through its Managing Director and ...Respondents  
Chief Executive Officer & Anr

**WITH**  
**WRIT PETITION NO. 8375 OF 2021**

Pranav Constructions Systems Pvt Ltd ...Petitioner  
*Versus*  
Bank of India Ltd & Anr ...Respondents

**WITH**  
**WRIT PETITION NO. 3748 OF 2022**

**WITH**  
**INTERIM APPLICATION NO. 2020 OF 2022**

Meena Raghavendra Joshi ...Petitioner  
*Versus*  
Bank of Baroda & Ors ...Respondents

**WITH**  
**WRIT PETITION NO. 3753 OF 2022**

**WITH**  
**INTERIM APPLICATION (ST) NO. 7413 OF 2022**

Khadkeshwar Hatcheries Ltd & Ors ...Petitioners  
*Versus*  
Bank of Baroda & Ors ...Respondents

**WITH**  
**WRIT PETITION NO. 11454 OF 2019**

**WITH**  
**INTERIM APPLICATION (ST) NO. 13432 OF 2022**

Shobhana R Datar ...Petitioner  
*Versus*  
Union of India Through Ministry of Law &  
Justice, Department of Legal Affairs & Ors ...Respondents

**WITH**  
**WRIT PETITION NO. 3757 OF 2022**

**WITH**  
**INTERIM APPLICATION (ST) NO. 7330 OF 2022**

Harshwardhan Raghavendra Joshi ...Petitioner  
*Versus*  
Bank of Baroda & Ors ...Respondents

**WITH**  
**WRIT PETITION NO. 3338 OF 2020**

Vaibhav D Kulkarni ...Petitioner

*Versus*

Reserve Bank of India through the Chief General Manager & Ors ...Respondents

**WITH**

**WRIT PETITION NO. 4386 OF 2021**

Kishor M Howale & Anr ...Petitioners

*Versus*

The Reserve Bank of India & Ors ...Respondents

**WITH**

**WRIT PETITION NO. 932 OF 2020**

Nikita Dilipsing Girase & Ors ...Petitioners

*Versus*

The State of Maharashtra & Ors ...Respondents

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**Mr Vikram Nankani, Senior Advocate, with Vaibhav Charalwar, Sachin Chandrana, Akshay Dhayalkar & Aagam Mehta, i/b Manilal Kher Ambalal & Co, for the Petitioner in WP/1743/2021 & 1738/2021.**

**Mr Govind Solanke, for the Petitioner in WP/932/2020.**

**Mr Shivaji Masal, for the Petitioners in WP/3338/2021 & WP/4386/2021.**

**Mr Mukul Taly, with Sayali Gharpure i/b, S Mohamedbhai & Co, for the Petitioners in WP/8016/2019, WP/11454/2019.**

**Mr Kamini Pansare, with Mihir Beradia i/b VM Legal, for the Petitioners in WP/3145/2022.**

**Mr Siddha Pamecha, with Rukshin Ghiara i/b, Mulla Associates, for the Petitioner in WP/2944/2021.**

**Mr Devesh Juvekar, with Kavita Brid Chavan, Unnati Vijay & Honey Chandnani i/b, Rajni Associates, for the Petitioner in WPL/32770/2022.**

**Mr Ram Jay Narayan, with Aziz Saiffee i/b, Ashwin Shanker, for the Petitioner in WP/3650/2022.**

**Mr Chirag Bhatia, for Petitioner in WP/3723/2022.**

**Mr Vinod Kothari, with Sonal Sanap i/b, M/s Apex Law Partners for**

*the Petitioner in WP/8375/2021 & for the Petitioner in WP/93/2022.*

**Ms Shivani Kumbhojkar**, *i/b The Law Point, for the Petitioners in WP/2414/2021, WP/3603/2021, WP/3605/2021, WP/1946/2022.*

**Mr Ashish Pyasi**, *with Sneha Nanandkar & Mukul Bhagtani i/b Dhir & Dhir Associates, for the Petitioners in WP/3365/2019, WP/3651/2019 & WP/3649/2019.*

**Ms Jennifer Michael**, *with Som Sinha, Divya Vishawanath i/b M/s Som Sinha & Associates, for the Petitioner in WPL/36753/2022.*

**Mr Nirav Shah**, *with Yash Bhansali i/b Little & Co, for the Petitioner in WP/160/2023.*

**Mr Vivek Patil**, *i/b Vishnu Chavan, for the Petitioner in WPST/96699/2020 & WP/3186/2021 with IA/3614/2022.*

**Mr Malhar Zatakia**, *with Shradha Jadhav i/b Agam Doshi, for the Petitioners in WP/2094/2022.*

**Mr Dipak Deshmukh**, *with Vivek Dwivedi i/b Naik Naik & Co, for the Petitioners in WP/2605/2021.*

**Mr Kazan Shroff**, *with PV Narendran i/b, LEX Legal & Partners for Petitioners in WPL/1124/2021, WPL/1538/2021, WPL/5807/2021, WP/959/2021, WP/2369/2021 & WP/2392/2021.*

**Mr AR Bamne**, *i/b AR Bamne & Co, for the Respondents Nos. 1 to 3 in WP/160/2023.*

**Mr NR Bubna**, *for Respondent/UOI in WPL/3145/2022.*

**Mr Ravitej Chilumuri**, *with Gyayak Patni, i/b Khaitan & Co, for the Respondent-SBI in WPL/6384/2020.*

**Mr Rakesh L Singh**, *with Shristi Shetty & Bhavesh Wadhwani, i/b MV Kini & Co, for Respondent No. 1-Bank of Baroda in WP/3186/2021, WPST/96699/2020 & WP/3753/2022.*

**Ms Priya Nigwekar**, *i/b OA Das, for Respondent No. 1/BOI, in WPST/96699/2020 & WP/8375/2021.*

**Mr Ashutosh Mishra**, *for Respondent No.2/UOI in WP/8375/2021.*

**Mr Jitendra B Mishra**, *with Ashutosh Misra for Respondent No. 4/Custom in WP/262/2020.*

**Ms Savita Ganoo**, *i/b, Tanu Khatri, for Respondent No.1 in WPL/36753/2022.*

**Mr Ayaan Hafiz**, *for Respondent No.3/Indian Overseas Bank in*

*WPST/36753/2022.*

**Ms Dimple Tejani**, *i/b Medha Rane, for Respondent No. 1/Bank of Maharashtra, in WP/8016/2019 & IAST/13434/2022.*

**Mr Mohamedali M Chunawala**, *for Respondent No.2-Union of India, in IA/13434/2022 in WP/8016/2019, for Respondent No.4-Union of India, in IA/1360/2022 in WPL/13989/2021, for Respondent No.1-Union of India, in IA/13432/2022 in WP/11454/2019 & for Respondent No.4-Union of India, in IA/1360/2022 in WPL/13989/2021.*

**Mr Prasad Shenoy**, *with Aditi Phatak & Kirti Ojha i/b BLAC Co, for RBI in WP/11454/2019 and IAST/13432/2022.*

**Mr Inayat Ali Qureshi**, *i/b KK Associates, for Respondent No. 1/State Bank of India in WP/2605/2021.*

**Mr Ankur Kumar**, *with Akshita Jain on behalf of EZY Laws, for Respondent/IDBI Bank in WP/3603/2021, WP/2414/2021, WP/3605/2021 and WP/1946/2022.*

**Mr Apoorva Kulkarni**, *i/b, M/s Deshpande & Co, for Repondent/Kotak Mahindra Bank Ltd in WPL/9456/2020.*

**Mr Subir Kumar**, *with Disha Shah i/b, SDS Advocates for State Bank of India in WPL/1124/2021 & WPL/1538/2021 .*

**Mr Siddha Pamecha**, *with Prachi Kolambekar i/b, Thodur Associates, for the Respondents/Indian Overseas Bank Ltd, in WP/2094/2022.*

**Mr Nitesh Agarwal**, *for Respondent in WPL/32770/2022.*

**Mr Mudit Ahuja**, *with Devdatta Uchil i/b Veritas Partners, for Respondents No. 4 .*

**Mr Gaurav Jangle**, *with Juhi Shah i/b, IV Merchant & Co, for the Respondent No.4 in WPL/20876/2021.*

**Mr Dhannya Prasad**, *i/b, M/s Mannadiar & Co, for Respondent No.4 in WP/1743/2021 and WP/1768/2021.*

**Mr Nishit Dhruva**, *with Prakash Shinde, Niyati Merchant, Yash Dhruva & Harsh Sheth i/b, MDP & Partners, for the Respondent No.1 in WP/3152/2018, WPL/5807/2021, WP/959/2021, WP/1153/2023, WP/1743/2021, WP/1738/2021, WP/2369/2021, WP/2392/2021, WP/3153/2018, WP/2852/2019, WP/2856/2019, WP/3521/2019, WP/3649/2019, WP/3365/2019 & WP/3651/2019, for the*

*Respondent No.2 in WP/2944/2021, WP/3145/2022 & WPL/20876/2021.*

**Ms Akanksha Hambir**, with *Aishwarya Katkar i/b Rathina Maravarman*, for Respondent No. 2/Punjab National Bank in WP/3723/2022 & for Respondent No. 2/Bank of Baroda in IAL/14710/2022 in WP/543/2022, WP/93/2022, for Respondent Nos. 1,2 & 3/State Bank of India in WPL/18882/2021, WP/746/2021, WPL/13989/2021, for Respondent No. 1/Bank of Maharashtra in WP/3650/2021.

**CORAM    G.S. Patel &  
              Neela Gokhale, JJ.**

**DATED:    16th February 2023**

**PC:-**

1. We request the Registry to issue a notice that all Petitions pertaining to the RBI Master Circular(s) on “Wilful Defaulters” will be taken up as a group, to address the question or questions of law, viz., the challenge or challenges to these circulars. Several petitions seek that the circular(s) in question be struck down. We propose to hear parties on this issue first. Depending on the result, the petitions will either be disposed of as covered, or will then be taken up one by one in turn for the remaining challenges on the merits of individual cases. It is simply not possible to hear repeated challenges to the Master Circular(s) separately in each petition.
2. The Entire group will be listed for directions on 9th March 2023. All Advocates and parties in person are required to note this date.
3. All are also put to notice that on that day, we will schedule a hearing on the larger challenge. We will not thereafter adjourn the



hearing on the ground that a particular matter is not listed or has not been shown on the board on the day of scheduled hearing. Counsel/ advocates for the Petitioners must coordinate among themselves so that the same arguments are not repeated. We will issue further directions on 9th March 2023.

4. In all Petitions (whether listed or not), all affidavits are to be filed in the next two weeks.

**(Neela Gokhale, J)**

**(G. S. Patel, J)**