AGK

IN THE HIGH COURT OF JUDICATURE AT BOMBAY
CIVIL APPELLATE JURISDICTION

WRIT PETITION NO.12582 OF 2025
AND
WRIT PETITION NO.12585 OF 2025
AND
WRIT PETITION NO.12597 OF 2025
AND
WRIT PETITION NO.12681 OF 2025
AND
WRIT PETITION (ST.) NO.31526 OF 2025

Farmvet Centre, through its
partners & Ors. … Petitioners

V/s.

Rupee Coop. Bank Ltd., Pune & Ors. … Respondents

Mr. Mandar Limaye with Mr. Vedant Bende for the petitioners.

Mr. Nitin P. Deshpande for respondent No.1.

CORAM : AMIT BORKAR, J.

DATED : OCTOBER 3, 2025

P.C.:

1. Writ Petition (St.) No.31526 of 2025 is not on board. Upon mentioning, it is taken on board and heard along with this group of matters.

2. The petitioners are borrowers of a Cooperative Bank. They had obtained a loan in the year 2001. A dispute in relation to the said loan was filed before the Cooperative Court in the year 2012. During the pendency of that dispute, the petitioners filed an application seeking production of certain documents. These documents were: (a) sanction letters for the term loans granted in the years 1996 and 2001; (b) Reserve Bank of India circulars or guidelines prescribing the rate of interest to be charged on such loans; (c) resolutions of the Board of Directors of the Bank sanctioning the term loans of 1996 and 2001; and (d) Reserve Bank of India circulars or guidelines regarding the manner of capitalization of interest, i.e., whether the interest on term loans should be compounded monthly, quarterly, half-yearly, or annually, in respect of loans sanctioned in 1996 and 2001.

3. The Courts below, after considering the application, rejected the same. The reasoning recorded was that the loan obtained by the petitioners was sanctioned afresh in the year 2001, and therefore, sanction letters of earlier loans granted in 1996 would not have any bearing on the rights of the parties in the present dispute. As regards the Reserve Bank of India circulars and guidelines, the Courts below observed that these are public documents, available in the public domain, and can be obtained by the petitioners from the Reserve Bank of India or through official publications. On this reasoning, the application for production of documents was declined.

4. In my view, the reasoning adopted by the Courts below is in consonance with the record. The rights and liabilities of the parties must be determined on the basis of the documents executed at the time of sanction of the loan in the year 2001. Once it is established that the loan of 2001 was a fresh sanction, independent of any earlier sanction of 1996, the sanction letters of 1996 lose relevance. The governing contract between the parties is the sanction letter and loan agreement of 2001. Likewise, RBI circulars being public documents can be accessed by the petitioners directly, and it was not necessary for the Bank to produce them in these proceedings. Courts have consistently held that parties cannot compel production of documents which are either irrelevant to the dispute or are otherwise available in the public domain.

5. Thus, the exercise of discretion by the Courts below in rejecting the application cannot be said to be perverse or illegal. The petitioners have not shown any prejudice caused to them by the refusal to call for the documents. On the contrary, their rights stand fully protected by the loan sanction letter of 2001 and the statutory framework governing cooperative banks. No case for interference under writ jurisdiction is therefore made out.

6. In the result, no interference with the impugned orders is warranted. All the writ petitions stand disposed of in the above terms. No order as to costs.

(AMIT BORKAR, J.)