

***IN THE HIGH COURT OF JUDICATURE AT BOMBAY
CIVIL APPELLATE JURISDICTION***

WRIT PETITION NO.12685 OF 2025

Ramchandra Vasant Jagtap ... Petitioner

Versus

Bank of Maharashtra, ... Respondents
Through its Branch Manager & Ors.

Mr. Rahul Totala a/w Mr. Mitesh Jain, Mr. Chaitanya Mendon,
Ms. Iqra Qureshi and Mr. Siddharth Rathod for the Petitioner

Ms. Sushrita Daga (through VC) for the Respondent No.1-Bank
of Maharashtra

Ms. Sanika S. Wabale i/b M/s. Mannadiar & Co. for the
Respondent No. 2

Mr. Oduvil Mohandas a/w Mr. J. P. Kapadia i/b Little & Co. for
the Respondent No.3-RBI

**CORAM : REVATI MOHITE DERE &
SANDESH D. PATIL, JJ.
MONDAY, 22nd DECEMBER 2025**

P.C. :

1 Heard learned counsel for the petitioner and the
learned counsel appearing for the respective respondents.

2 By this petition, the petitioner seeks a direction to the respondent authorities to forthwith remove the classification of the petitioner as a willful defaulter from all their records and to restore the petitioner's credit profile to its rightful position.

3 Learned counsel for the petitioner submits that Ms. Amrita Sagar, Senior Manager and Branch Manager of respondent No.1-Bank of Maharashtra, has addressed an email to the petitioner stating that, since the present petition is filed and the matter is *sub judice*, further processing has not taken place. We make it clear that the pendency of this petition was not an impediment for the concerned department to pass appropriate orders in accordance with law.

4 The respondent No.1-Bank of Maharashtra has filed an affidavit of Ms. Amrita Sagar, Senior Manager and Branch Manager, Lullanagar Branch, Pune, dated 15th December 2025. Paras 18 and 19 of the said affidavit read thus:

“18. I state that the after representation made by the petitioner the respondent bank have considered to conduct another board meeting and decide upon the said representations made by the petitioner. It is pertinent to note that, the recommendation for the removal of the name and the petitioner from the list of willful defaulter was duly sent by the respondent to willful default cell on 07/08/2025. Annexed hereto and marked as Exhibit 'D' is the copy of the said recommendation made by the Respondent Bank.

19. I state and submit that the respondent bank have acted in good faith and have already recommended the said removal and name of petitioner and that the said removal of the name lies in the hands of the Board Committee.”

5 Ms. Amrita Sagar has appeared before us through video conferencing. She states that the recommendation to remove the name of the petitioner from the list of Willful Defaulters was forwarded by them to the Willful Defaulters Cell on 7th August 2025 and that the concerned Committee would be taking an appropriate decision by the end of this month. Statement accepted. She further states that the Bank had acted in good faith and had, therefore, recommended removal of the petitioner’s name from the list of Willful Defaulters.

6 In view of the statement made by Ms. Amrita Sagar
and the affidavit-in-reply, nothing survives for further
consideration in the petition.

7 The petition is accordingly disposed of.

8 List the petition on **6th January 2026** under the
caption `For recording compliance' of the statement made by
Ms. Amrita Sagar.

9 All concerned to act on an authenticated copy of this
order.

SANDESH D. PATIL, J.

REVATI MOHITE DERE, J.