



WEB COPY



W.P.Nos.46073, 46104 and 46105 of 2025

IN THE HIGH COURT OF JUDICATURE AT MADRAS

DATED: 12.12.2025

C O R A M

THE HONOURABLE MR.JUSTICE S.M.SUBRAMANIAM
AND

THE HONOURABLE MR.JUSTICE C.KUMARAPPAN

W.P.Nos.46073, 46104 and 46105 of 2025

1. Mr.Sanjeev Jain ... Petitioner in W.P.No.46073 of 2025
2. Mr.Prakash Radheshyam Mishra ... Petitioner in W.P.No.46104 of 2025
3. Mr.Sandeep Vats ... Petitioner in W.P.No.46105 of 2025

-vs-

1. Reserve Bank of India,
Rep. By its Executive Director,
4th Floor, Amar Building,
Sir Pherozeshah Mehta Road,
Mumbai – 400 001 (Maharashtra)
2. Canara Bank,
Rep. by General Manager,
Canara Bank Head Office,
112, J C Road,
Bengaluru – 560 002 (Karnataka)
3. The Bank Manager (In Charge),
Chennai Large Corporate Branch,
Canara Bank, Canara Towers,
I Floor Circle Office BLDG.,
No.524, Anna Salai, Teynampet,
Chennai - 600 018 (Tamil Nadu)

... Respondents

Common Prayer: Petition filed under Article 226 of the Constitution of India to issue a writ of Mandamus, directing the respondents to remove the petitioner's name from the list of Wilful Defaulters maintained by the 1st respondent.



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For Petitioners : Mr.Anirudh Wadhwa

For R2 & R3 : Mr.R.Sreedhar

COMMON ORDER

(By.S.M.SUBRAMANIAM,J.,)

Writ of Mandamus have been instituted to direct the respondents to remove the petitioners' name from the list of Wilful Defaulters maintained by the 1st respondent.

2. Learned counsel for the respondents 2 & 3 would submit that the petitioners have not produced any order, declaring them as Wilful Defaulters by the Reserve Bank of India and in the absence of any order, writ petitioners are not maintainable.

3. When a specific direction has been sought for removing the petitioners' name from the list of Wilful Defaulters, primarily the petitioners have to establish that their names have been declared as Wilful Defaulters maintained by the Reserve Bank of India and mere apprehension would be insufficient.



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4. Learned counsel for the petitioners would submit that the petitioners had served two notices and there was no reply.

5. Non response from the Reserve Bank of India would not be a ground to draw an inference that names of the petitioners have been declared as Wilful Defaulters. A blanket direction cannot be issued based on the apprehension and there is no material available on record to establish that the petitioners have been declared as Wilful Defaulters. That being so, writ petitions are not maintainable.

According, all these Writ Petitions stand dismissed. No costs.

(S.M.S,J.) (C.K,J.)
12.12.2025

Index: Yes / No
Internet: Yes / No
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S.M.SUBRAMANIAM, J.
AND
C.KUMARAPPAN, J.
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To:

1. The Executive Director,
Reserve Bank of India,
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Mumbai – 400 001 (Maharashtra)
2. The General Manager,
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