



**IN THE HIGH COURT OF JUDICATURE AT BOMBAY
ORDINARY ORIGINAL CIVIL JURISDICTION**

21 N/364/2025

In

EXA/555/2022

SBI CARDA AND PAYMENTS SERVICES PVT. LTD

VS

SONAL DHAKANA

WITH

22 N/365/2025

In

EXA/557/2022

SBI CARDS AND PAYMENTS SERVICES PVT LTD

VS

K. S. SINGH

WITH

23 N/368/2025

In

EXA/553/2022

SBI CARDS AND PAYMENTS SERVICES PVT. LTD

VS

ANTHONY JOSHUA

None present.

CORAM : RAJESH S. PATIL, J.

DATE : 13 FEBRUARY 2026.

P.C. :

- 1) These Notices are filed under the provisions of Order XXI, Rule 22 of the Code of Civil Procedure, in the year 2025.

2) None appears for the Applicant, when the matter is called out.

3) From the proceedings, it can be gathered that the appointment of the sole arbitrator was unilateral.

4) I have taken a view in the judgment of **L & T Finance Ltd. vs. Sangeeta Bhansali & Anr. in Commercial Execution Application (L) No. 5277 of 2022**, considering the latest judgment of the Supreme Court decided on 5 January, 2026, in the matter of ***Bhadra International (India) Pvt. Ltd. and others vs. Airport Authority of India***, Civil Appeal No. 37-38 of 2026, wherein it has been held that even at the stage of execution, an arbitral award can be set aside being *void-ab-initio* on the grounds that the appointment of the arbitrator was unilateral.

5) In view of the aforesaid judgment, the arbitral awards in the present proceedings passed by the sole arbitrator are hereby declared to be non-est in law, non-executable and *void-ab-initio*.

6) **Execution Applications stand dismissed.**

7) In sequel, the **Notices and the Interim Applications**, if any, also stand **disposed of**.

8) It shall be open for the parties to initiate fresh arbitration proceedings in accordance with law.

9) As far as limitation is concerned, the period from the invocation of the arbitration till today shall stand excluded for the purpose of initiating fresh arbitration proceedings.

(Rajesh S. Patil, J.)