

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

**INTERIM APPLICATION NO. 7547 OF 2025
IN
EXECUTION APPLICATION (L) NO. 29913 OF 2025**

Axis Bank

...Applicant

V/s.

Mubashrin Fernandes & Anr.

...Respondents

Ms. Bijal Gogri i/b O. M. Gujar Law Chambers for the Applicant.

**CORAM : ABHAY AHUJA, J.
DATE : 13th JANUARY, 2026**

P.C. :

1. This Interim Application filed in aid of execution of an award against the Judgment Debtor, who is the Respondent No.1 and an employee of the Respondent No.2, seeks orders and directions from this Court for attachment of the salary / remuneration to be received by the Respondent No.1 from the Respondent No.2 in addition to issuance of notice to the Respondent No. 2 and direction to the Respondent No.2 to not only make disclosures with respect to the Respondent No.1 but also make payments / transfer of one third of the salary of the Respondent No.1 to the Applicant – bank till the entire outstanding dues are satisfied.

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2. Ms. Gogri, learned Counsel appears for the Applicant and submits that in view of the outstandings in the loan account maintained by the Respondent No.1 with the Applicant-Bank, the notice be issued to the Respondent No. 2 in terms of prayer Clause (b) and also the said Respondent as garnishee to be directed to make disclosure in terms of prayer Clause (c) and also be directed to attach the one third of salary of the Respondent No. 2 with directions to transfer the said amount every month to the Applicant in terms of the prayer Clause (d).

3. None appears for the Respondent No. 2 despite service. However, the Respondent No.1 appears in person and submits that he has no money to make payments for now.

4. Having heard the learned Counsel in the matter and having considered the submissions and the prayers, this Court is of the view that reliefs in terms of prayer Clauses (b), (c) and (d) which read thus, be granted:-

“(b) That the issue notice under Order 21 Rule 46 upon the Head of HR Department of Respondent No. 2 i.e. Ocwen Financial Solutions Private Limited, Unit 501, 5th Floor, Southblock, Vaishnavi Techpark, Ambalipura Village, Varthur Hobli, Sarjapur Road, Bengaluru, Karnataka 560103, India being Garnishee to Respondent No. 1 to remain present before this Hon’ble Court for hearing.

(c) That this Hon'ble Court be pleased to direct the Respondent No. 2 being Garnishee to Respondent No.1 to disclose on oath by way of filing Affidavit, the complete records and particulars of the Respondent No.1 employment and monthly salary details having amount of Salary, Bank Account of Salary from where the Salary is credited by Respondent No.2 upon his employee Respondent No.1 within a period of 4 weeks from the date of order.

(d) That the Hon'ble Court be pleased to pass orders and/or directions to attach 1/3rd of the Salary amount of Respondent No. 1 as per Section 60(1) of Civil Procedure Code, 1908, the Salary Account details provided by the Head of HR Department of Garnishee/Respondent No. 2 as per prayer clause (c) and transfer on 5th of every month the said 1/3rd amount of Salary amount to the Respondent No. 1 to said loan account No. PPR064704180872 maintained with the Applicant Bank till the entire outstanding dues as per crystallized debts as stated in Arbitral award is satisfied.

5. Ordered accordingly. List on **10th March, 2026.**
6. The Returnable date in the matter would also be 10th March, 2026.
7. Let the Respondents remain present in the Court either in person or through a duly appointed Advocate on the next date.

(ABHAY AHUJA, J.)