

**S U P R E M E C O U R T O F I N D I A**  
**RECORD OF PROCEEDINGS**

Writ Petition(s)(Civil) No(s).825/2020

GAJENDRA SHARMA

Petitioner(s)

VERSUS

UNION OF INDIA &amp; ANR.

Respondent(s)

(IA No. 50968/2020 - APPLICATION FOR EXEMPTION FROM FILING ORIGINAL VAKALATNAMA/OTHER DOCUMENT, IA No.52329/2020 - APPROPRIATE ORDERS/DIRECTIONS, IA No. 51250/2020 - EXEMPTION FROM FILING AFFIDAVIT, IA No. 72106/2020 - EXEMPTION FROM FILING AFFIDAVIT, IA No. 53425/2020 - EXEMPTION FROM FILING AFFIDAVIT, IA No. 53097/2020 - EXEMPTION FROM FILING AFFIDAVIT, IA No. 52963/2020 - EXEMPTION FROM FILING AFFIDAVIT, IA No. 53787/2020 - EXEMPTION FROM FILING AFFIDAVIT, IA No. 52330/2020 - EXEMPTION FROM FILING AFFIDAVIT, IA No. 53723/2020 - EXEMPTION FROM FILING AFFIDAVIT, IA No. 52327/2020 - EXEMPTION FROM FILING AFFIDAVIT, IA No. 53442/2020 - EXEMPTION FROM FILING AFFIDAVIT, IA No. 53439/2020 - INTERVENTION APPLICATION IA No. 48815/2020 - INTERVENTION APPLICATION, IA No. 53722/2020 - INTERVENTION APPLICATION, IA No.72103/2020- INTERVENTION/IMPLEADMENT, IA No.50724/2020- INTERVENTION/IMPLEADMENT, IA No.53827/2020- INTERVENTION/IMPLEADMENT, IA No.53785/2020- INTERVENTION/IMPLEADMENT, IA No.52324/2020- INTERVENTION/IMPLEADMENT)

WITH

W.P.(C) No.608/2020 (X)  
(FOR ADMISSION and IA No.57429/2020-EX-PARTE STAY and IA No.57430/2020-EXEMPTION FROM FILING AFFIDAVIT)

W.P.(C) No.568/2020 (X)  
(IA No.77422/2020 - APPROPRIATE ORDERS/DIRECTIONS, IA No.54535/2020 - GRANT OF INTERIM RELIEF, IA No.84456/2020 - PERMISSION TO FILE ADDITIONAL DOCUMENTS/FACTS/ANNEXURES)

W.P.(C) No.945/2020 (PIL-W)  
(FOR ADMISSION and IA No.82675/2020-EXEMPTION FROM FILING AFFIDAVIT and IA No.82674/2020-PERMISSION TO APPEAR AND ARGUE IN PERSON)

W.P.(C) No.937/2020 (X)  
(FOR ADMISSION)

W.P.(C) No.964/2020 (X)  
(FOR ADMISSION and IA No.83882/2020-EXEMPTION FROM FILING O.T. and IA No.83886/2020-EXEMPTION FROM FILING AFFIDAVIT)

W.P.(C) No. 542/2020 (X)  
(FOR APPLICATION FOR EXEMPTION FROM FILING ORIGINAL VAKALATNAMA/OTHER DOCUMENT ON IA 53113/2020, IA No.53113/2020 - APPLICATION FOR EXEMPTION FROM FILING ORIGINAL VAKALATNAMA/OTHER DOCUMENT)

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(FOR ADMISSION and IA No.48982/2020-EXEMPTION FROM FILING AFFIDAVIT and IA No.48979/2020-APPROPRIATE ORDERS/DIRECTIONS [COVID-19 MATTERS], IA No. 53634/2020 - EXEMPTION FROM FILING AFFIDAVIT, IA No. 53633/2020 - PERMISSION TO FILE ADDITIONAL DOCUMENTS/FACTS/ANNEXURES)

W.P.(C) No. 955/2020 (X)  
(FOR ADMISSION and IA No.52312/2020-GRANT OF INTERIM RELIEF and IA No.49184/2020-EXEMPTION FROM FILING AFFIDAVIT and IA No.49474/2020-EXEMPTION FROM FILING AFFIDAVIT and IA No.52314/2020-EXEMPTION FROM FILING AFFIDAVIT and IA No.49183/2020-APPROPRIATE ORDERS/DIRECTIONS and IA No.49047/2020-APPROPRIATE ORDERS/DIRECTIONS and IA No.49473/2020-PERMISSION TO FILE ADDITIONAL DOCUMENTS/FACTS/ANNEXURES)

W.P.(C) No. 506/2020 (X)  
(FOR ADMISSION and IA No.50900/2020-EXEMPTION FROM FILING AFFIDAVIT)

Diary No(s).12389/2020 (X)  
(FOR EXEMPTION FROM PAYING COURT FEE ON IA 52957/2020 FOR EXEMPTION FROM FILING O.T. ON IA 52958/2020 FOR APPROPRIATE ORDERS/DIRECTIONS ON IA 77610/2020 FOR EXEMPTION FROM FILING AFFIDAVIT ON IA 77611/2020)

W.P.(C) No.606/2020 (PIL-W)  
(IA No. 64361/2020 - ADDITION / DELETION / MODIFICATION PARTIES IA No. 57360/2020 - APPLICATION FOR EXEMPTION FROM FILING ORIGINAL VAKALATNAMA/OTHER DOCUMENT, IA No. 57359/2020 - EX-PARTE STAY)

W.P.(C) No.711/2020 (X)  
(FOR EX-PARTE AD-INTERIM RELIEF ON IA 64944/2020 FOR EXEMPTION FROM FILING AFFIDAVIT ON IA 64947/2020)

W.P.(C) No.785/2020 (X)  
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W.P.(C) No.1025/2020 (X)  
(FOR ADMISSION and IA No.88879/2020-STAY APPLICATION and IA No.88880/2020-EXEMPTION FROM FILING AFFIDAVIT)

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Writ Petition(s)(Civil) No(s).1029/2020  
(FOR ADMISSION and IA No.89164/2020-EXEMPTION FROM FILING AFFIDAVIT)

Writ Petition(s)(Civil) No(s).1132/2020  
(FOR ADMISSION and IA No.99888/2020-STAY APPLICATION and IA No.99894/2020-EXEMPTION FROM FILING O.T. and IA No.99892/2020-EXEMPTION FROM FILING AFFIDAVIT)

Date : 05-10-2020 These matters were called on for hearing today.

CORAM :

HON'BLE MR. JUSTICE ASHOK BHUSHAN  
HON'BLE MR. JUSTICE R. SUBHASH REDDY  
HON'BLE MR. JUSTICE M.R. SHAH

For petitioner(s):

WP(C) 825/20

Mr. Rajiv Dutta, Sr. Adv.  
Mr. Kumar Dushyant Singh, AOR  
Mr. Siddharth Dutta, Adv.  
Mr. Devesh Chauvia, Adv.  
Mr. Rahul Sharma, Adv.

WP 955/20 & 608/20

Mr. Vikas Singh, Sr. Adv.  
Mr. Mahesh Agarwal, Adv.  
Mr. Rishi Agarwal, Adv.  
Mr. Vishrov Mukherjee, Adv.  
Mr. Ameya Mishra, Adv.  
Mr. Karan Luthra, Adv.  
Mr. Anirudh Bhatia, Adv.  
Mr. Ankit Banati, Adv.  
Mr. Rohit Venkat, Adv.  
Mr. E.C. Agrawala, AOR

WP 608/20

Mr. Kapil Sibal, Sr. Adv.  
Mr. Kunal Vajani, Adv.  
Mr. Samit Shukla, Adv.  
Mr. Manhar S. Saini, Adv.  
Mr. Kunal Mimani, Adv.  
Ms. Saloni Shah, Adv.  
Mr. Chandra Prakash, AOR

WP 955/20

Mr. Mahesh Agarwal, Adv.  
Mr. Rishi Agarwal, Adv.  
Mr. Ankur Saigal, Huzefa Adv.  
Mr. Karan Luthra, Adv.  
Mr. Anshuman Srivastava, Adv.  
Mr. Ankit Banati, Adv.  
Mr. Aseem, Adv.  
Mr. E.C. Agrawala, AOR

WP 825/20

Mr. Utsav Trivedi, Adv.  
Mr. Chirag Shah, Adv.  
Mr. Abhinay, AOR  
Ms. Pragya Wal, Adv.  
Mr. Himanshu Sachdeva, Adv.

WP 542/20

Mr. Siddharth Bhatnagar, Sr. Adv.  
Mr. Utsav Trivedi, Adv.  
Mr. Chirag Shah, Adv.  
Mr. Abhinay, AOR  
Ms. Pragya Wal, Adv.  
Mr. Himanshu Sachdeva, Adv.  
Mr. Aditya Sidhra, Adv.

WP 506/20

Mr. Siddharth Bhatnagar, Sr. Adv.  
Mr. Shashank Kunwar, Adv.  
Ms. Sonia Dube, Adv.  
Mr. Shatadru Chakraborty, Adv.  
Ms. Kanchan Yadav, Adv.  
Mr. Anurag Singh, Huzefa Adv.  
M/s. Legal Options, AOR

WP 711/20

Mr. Sanjay R. Hegde, Sr. Adv.  
Mr. Atul Shankar Vinod, Adv.  
Mr. Pranjal Kishore, Adv.  
Mr. Vijay Raghunathan, Adv.  
Mr. Dinesh Balachandran, Adv.  
Mr. M. P. Vinod, AOR

WP 964/20, WP 1024/20 &  
WP 1025/20, WP 1132/20

Mr. Ravindra Shrivastava, Sr. Adv.  
Mr. Ashish Shrivastava, Adv.  
Mr. Anshuman Shrivastava, Adv.  
Mr. Abhijeet Shrivastava, Adv.  
Ms. Garima Tiwari, Adv.

Mr. Arpit Jain, Adv.  
Mr. B. Ramana Murthy, AOR

WP 937/20 Mr. Manoj V. George, Adv.  
Ms. Shilpa Liza George, AOR

WP 785/20 Mr. C. Aryama Sundaram, Sr. Adv.  
Mr. A. Karthik, AOR  
Mr. Govind Manoharan, Adv.  
Mr. Sarveshwar K., Adv.  
Mr. Zafar Inayat, Adv.  
Ms. Rohini Musa, Adv.  
Mr. Abhishek Gupta, Adv.

**Petitioner-in-person**

WP 959/20 Mr. S.M. Vivekanandh, Adv.  
Mr. A. Karthik, AOR  
Mr. Sarveshwar K., Adv.

WP 1029/20 Mr. Suhas Kadam, Adv.  
Mr. Asmi Sarode, Adv.  
Mr. Purva Bora, Adv.  
Ms. Manju Jetley, AOR

WP 476/20 Mr. Gaurav Sharma, AOR  
Mr. Dhawal Mohan, Adv.  
Mr. Prateek Bhatia, Adv.

WP 1006/20 Mr. Rakesh Dwivedi, Sr. Adv.  
Mr. Keshav Mohan, Adv.  
Mr. R.K. Awasthi, Adv.  
Mr. Prashant Kumar, Adv.  
Mr. Piyush Vatsa, Adv.

**For respondent(s):**

UOI Mr. Tushar Mehta, SG  
Mr. N. Venkatraman, ASG  
Mr. Ashok Panigrahi, Adv.  
Mr. Rajat Nair, Adv.  
Mr. Kanu Agrawal, Adv.  
Mr. B.V. Balram Das, AOR  
Ms. Anil Katiyar, AOR

RBI Mr. Tushar Mehta, SG  
Mr. V. Giri, Sr. Adv.  
Mr. Ramesh Babu M. R., AOR  
Ms. Manisha Singh, Adv.  
Ms. Nisha Sharma, Adv.

WP 955/20 & 785/20 (SEBI) Mr. Tushar Mehta, SG  
Mr. Ashish Agarwal, Adv.

	Ms. Shashi Kiran, AOR Ms. Sangeeta Bhalla, Adv.
WP 711/20 (R-3)	Mr. Sanjeev Sagar, Adv. Mr. Shekhar Raj Sharma, Adv. Mr. Jinendra Jain, AOR
WP 955/20 (R-4)	Mr. Syed Jafar Alam, AOR Mr. Shankh Sengupta, Adv. Mr. Tine Abraham, Adv. Ms. Chhavi Jain, Adv.
WP 925/20	Mr. Devashish Bharuka, AOR Mrs. Jaya Bharuka, Adv. Mr. Ravi Bharuka, Adv. Ms. Sarvshree, Adv. Mr. Justine George, Adv. Ms. Srishti Agarwal, Adv.
WP 802, 829, 826/20	Mr. Ashish Virmani, AOR Mr. Himanshu Dhuper, Adv.
WP 825/20 - Intervenor - Indian Bank Association	Mr. Harish Salve, Sr. Adv. Mr. Sanjay Kapur, AOR Mr. V.M. Kannan, Adv. Ms. Megha Karnwal, Adv.
WP 825/20 - Intervenor State Bank of India	Mr. Mukul Rohatgi, Sr. Adv. Mr. Sanjay Kapur, AOR Mr. V.M. Kanna, Adv. Mr. Harshal Narayan, Adv. Mr. Sambit Panja, Adv.
IA 53439/20 (Intervenor) IA 53442/20	Mr. Arnav Narain, AOR Mr. Vinayak Bhandari, Adv.
WP 825/20 (Intervenor) D.12389/20	Mr. P. Chidambaram, Sr. Adv. Mr. Abhimanyu Bhandari, Adv. Ms. Roohe Hina Dua, AOR Mr. Cheitanya Madan, Adv.
IA 96215/20 (Intervenor)	Mr. Huzefa Ahmadi, Sr. Adv. Mr. Mahesh Agarwal, Adv. Mr. Vijayesh Atre, Adv. Mr. Ankur Saigal, Adv. Mr. E.C. Agrawala, AOR
IA 80902/20 (Intervenor)	Mr. K. Rajeev, Adv. Mr. Shinoj K. Narayanan, Adv. Mr. Bijo Mathew Joy, Adv.
WP 945/20 (Intervenor)	Mr. Biswajit Das, Adv. Mr. Abhigya, AOR

Ms. Anamika Sharma, Adv.  
Mr. Pradeep Kumar Dubey, Adv.  
Mr. Siddharth Rajkumar Murarka, Adv.  
Ms. Sunita Yadav, Adv.  
Ms. Anamika Kushwaha, Adv.  
Ms. Nandita Rao, Adv.  
Mrs. Mahija Reddy, Adv.  
Mr. K.N. Agnihotri, Adv.  
Ms. Alpna Anand Jain, Adv.

IA 52329/20 (Impleader)  
IA 52324/20

Mr. Siddharth Jain , AOR

IA 53722-57723/20

Ms. Swati Setia, AOR

IA 53785/20 in WP 825/20

Mr. Raghwendra Tiwari, Adv.  
Ms. Amrita Kumari, AOR  
Ms. Mamta Tiwari, Adv.  
Mr. Ravi Mishra, Adv.  
Mr. Ajay Kumar, Adv.

IA 53827/20 in WP 825/20  
(Impleader)

Mr. Pankaj Garg, Adv  
Mr. Milind Garg, Adv  
Ms. Nikita Jain Garg, Adv  
Mr. Yaksh Garg, Adv  
Mr. Suvidut M.S., AOR  
Mrs. Anu B., Adv  
Mr. Vibhor Ahlawat, Adv  
Mr. Yogesh Kumar, Adv  
Mr. Abhijeet Singh, Adv

IA 88923/20 in WP 825/20

Mr. Kunal Cheema, AOR  
Mr. Jeetendra Ranaawat, Adv.  
Ms. Aditi Parkhi, Adv.

IA 96996/20

Mr. Abhikalp Pratap Singh, AOR  
Mr. Ajinkya Shinde, Adv.  
Mr. Ajinkya Udane, Adv.

IA 88898-99/20

Mr. Gaurav Goel, AOR  
Mr. Rajesh Kumar, Adv.

UPON hearing the counsel the Court made the following  
O R D E R

Heard.

An additional affidavit dated 02.10.2020 has been filed on behalf of the Union of India in compliance of order dated 10.09.2020. Learned counsel appearing for the different writ

petitioners submit that the affidavit dated 02.10.2020 does not deal with several other issues, which have been raised in different writ petitions. It is further submitted that although in paragraph 18 of the affidavit it has been mentioned for waiver with regard to interest-on-interest upto 2 crores in 8 categories but no consequential notification, circulars have been issued either by the Reserve Bank of India or by the Central Government, to implement the same. It is further submitted that with regard to reference made in paragraph 21 of the affidavit regarding Kamath Committee Report, but the said Committee report has not been brought on the record. Shri Tushar Mehta, learned Solicitor General, as well as Shri V. Giri, learned senior counsel, submitted that said report shall be brought on the record alongwith the additional affidavit. It is further submitted that whatever recommendations made by the Kamath Committee, they are to be considered by the Central Government as well as by the Reserve Bank of India and necessary orders to be issued to implement those recommendations, which are accepted, so that benefit of which accrue from the said report and the report may percolate to all the needy persons. It is also submitted that no resolution as well as policy decision, by the individual banks, have been brought on the record as to what manner the various decisions taken by the Central Government and the Reserve Bank of India will be implemented.

Shri Harish Salve, learned Senior Counsel, appearing for the Indian Bank Association submits that he should also be allowed short time, to deal with the issues raised and bring on record, the individual policy decisions of each bank with regard to



implementation of various directions issued by Central Government and the Reserve Bank of India.

In our earlier order dated 10.09.2020 we have directed following:

"In view of the aforesaid request made by Shri Tushar Mehta, learned Solicitor General and the learned counsel for banks, we grant two weeks time to file appropriate affidavit to reply the issues which have been raised before us. All decisions taken by the Government of India, Reserve Bank of India or the different banks should be placed before the Court for consideration."

The affidavit, which does not give necessary details, as were required by this Court's order dated 10.09.2020, Shri Tushar Mehta, learned Solicitor General and Shri V. Giri, learned senior counsel, pray for further time to file additional affidavit bringing on record the relevant decisions and circulars issued.

Learned counsel appearing for the petitioners including the writ petitioners, related to different sectors, have also prayed for time to file reply to the affidavit, which we are inclined to grant. We, thus, allow one week's time to file reply to the additional affidavit dated 02.10.2020. During the said period, the learned counsel appearing for the Reserve Bank of India and learned Solicitor General as well as learned counsel appearing for the different banks and the Indian Bank Association may also file their additional affidavit bringing on record the relevant policy decisions, guidelines consequent to decision of the Government and Reserve Bank of India. The Union of India and the Reserve Bank of India may also file counter affidavit in other writ petitions where certain additional issues have been raised. The Government of India

as well as Reserve Bank of India in the additional affidavit may also give their response with regard to different sectors grievances highlighted by different writ petitioners in the intervention applications.

Shri Tushar Mehta, learned Solicitor General, as well as Shri V. Giri, learned senior counsel, pray that they shall be filing consolidated affidavit, copy of which shall be sent to all.

Let the affidavit be filed by 09.10.2020. List on 13.10.2020.

(ARJUN BISHT)  
COURT MASTER (SH)

(RENU KAPOOR)  
BRANCH OFFICER

\*Appearance inserted

S U P R E M E C O U R T O F I N D I A  
R E C O R D O F P R O C E E D I N G S

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For petitioner(s):

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Mr. Aseem, Adv.  
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WP 825/20

Mr. Utsav Trivedi, Adv.  
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WP 542/20

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WP 506/20

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Ms. Sonia Dube, Adv.  
Mr. Shatadru Chakraborty, Adv.  
Ms. Kanchan Yadav, Adv.  
Mr. Anurag Singh, Huzefa Adv.  
M/s. Legal Options, AOR

WP 711/20

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Mr. Pranjal Kishore, Adv.  
Mr. Vijay Raghunathan, Adv.  
Mr. Dinesh Balachandran, Adv.  
Mr. M. P. Vinod, AOR

WP 964/20, WP 1024/20 &  
WP 1025/20, WP 1132/20

Mr. Ravindra Shrivastava, Sr. Adv.  
Mr. Ashish Shrivastava, Adv.  
Mr. Anshuman Shrivastava, Adv.  
Mr. Abhijeet Shrivastava, Adv.  
Ms. Garima Tiwari, Adv.

Mr. Arpit Jain, Adv.  
Mr. B. Ramana Murthy, AOR

WP 937/20

Mr. Manoj V. George, Adv.  
Ms. Shilpa Liza George, AOR

WP 785/20

Mr. C. Aryama Sundaram, Sr. Adv.  
Mr. A. Karthik, AOR  
Mr. Govind Manoharan, Adv.  
Mr. Sarveshwar K., Adv.  
Mr. Zafar Inayat, Adv.  
Ms. Rohini Musa, Adv.  
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**Petitioner-in-person**

WP 959/20

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Mr. A. Karthik, AOR  
Mr. Sarveshwar K., Adv.

WP 1029/20

Mr. Suhas Kadam, Adv.  
Mr. Asmi Sarode, Adv.  
Mr. Purva Bora, Adv.  
Ms. Manju Jetley, AOR

WP 476/20

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Mr. Dhawal Mohan, Adv.  
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**For respondent(s):**

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WP 955/20 & 785/20 (SEBI)

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Mr. Ashish Agarwal, Adv.  
Ms. Shashi Kiran, AOR  
Ms. Sangeeta Bhalla, Adv.

WP 711/20 (R-3)

Mr. Sanjeev Sagar, Adv.  
Mr. Shekhar Raj Sharma, Adv.  
Mr. Jinendra Jain, AOR

WP 955/20 (R-4)	<p>Mr. Syed Jafar Alam, AOR  Mr. Shankh Sengupta, Adv.  Mr. Tine Abraham, Adv.  Ms. Chhavi Jain, Adv.</p>
WP 925/20	<p>Mr. Devashish Bharuka, AOR  Mrs. Jaya Bharuka, Adv.  Mr. Ravi Bharuka, Adv.  Ms. Sarvshree, Adv.  Mr. Justine George, Adv.  Ms. Srishti Agarwal, Adv.</p>
WP 802, 829, 826/20	<p>Mr. Ashish Virmani, AOR  Mr. Himanshu Dhuper, Adv.</p>
WP 825/20 - Intervenor - Indian Bank Association	<p>Mr. Harish Salve, Sr. Adv.  Mr. Sanjay Kapur, AOR  Mr. V.M. Kannan, Adv.  Ms. Megha Karnwal, Adv.</p>
WP 825/20 - Intervenor State Bank of India	<p>Mr. Mukul Rohatgi, Sr. Adv.  Mr. Sanjay Kapur, AOR  Mr. V.M. Kanna, Adv.  Mr. Harshal Narayan, Adv.  Mr. Sambit Panja, Adv.</p>
IA 53439/20 (Intervenor) IA 53442/20	<p>Mr. Arnav Narain, AOR  Mr. Vinayak Bhandari, Adv.</p>
WP 825/20 (Intervenor) D.12389/20	<p>Mr. P. Chidambaram, Sr. Adv.  Mr. Abhimanyu Bhandari, Adv.  Ms. Roohe Hina Dua, AOR  Mr. Cheitanya Madan, Adv.</p>
IA 96215/20 (Intervenor)	<p>Mr. Huzefa Ahmadi, Sr. Adv.  Mr. Mahesh Agarwal, Adv.  Mr. Vijayesh Atre, Adv.  Mr. Ankur Saigal, Adv.  Mr. E.C. Agrawala, AOR</p>
IA 80902/20 (Intervenor)	<p>Mr. K. Rajeev, Adv.  Mr. Shinoj K. Narayanan, Adv.  Mr. Bijo Mathew Joy, Adv.</p>
WP 945/20 (Intervenor)	<p>Mr. Biswajit Das, Adv.  Mr. Abhigya, AOR  Ms. Anamika Sharma, Adv.  Mr. Pradeep Kumar Dubey, Adv.  Mr. Siddharth Rajkumar Murarka, Adv.  Ms. Sunita Yadav, Adv.  Ms. Anamika Kushwaha, Adv.  Ms. Nandita Rao, Adv.</p>



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IA 52329/20 (Impleader) IA 52324/20	Mr. Siddharth Jain , AOR
IA 53722-57723/20	Ms. Swati Setia, AOR
IA 53785/20 in WP 825/20	Mr. Raghwendra Tiwari, Adv. Ms. Amrita Kumari, AOR Ms. Mamta Tiwari, Adv. Mr. Ravi Mishra, Adv. Mr. Ajay Kumar, Adv.
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IA 88923/20 in WP 825/20	Mr. Kunal Cheema, AOR Mr. Jeetendra Ranaawat, Adv. Ms. Aditi Parkhi, Adv.
IA 96996/20	Mr. Abhikalp Pratap Singh, AOR Mr. Ajinkya Shinde, Adv. Mr. Ajinkya Udane, Adv.
IA 88898-99/20	Mr. Gaurav Goel, AOR Mr. Rajesh Kumar, Adv.

**UPON hearing the counsel the Court made the following  
O R D E R**

**Heard.**

An additional affidavit dated 02.10.2020 has been filed on behalf of the Union of India in compliance of order dated 10.09.2020. Learned counsel appearing for the different writ petitioners submit that the affidavit dated 02.10.2020 does not deal with several other issues, which have been raised in different writ petitions. It is further submitted that although in paragraph

18 of the affidavit it has been mentioned for waiver with regard to interest-on-interest upto 2 crores in 8 categories but no consequential notification, circulars have been issued either by the Reserve Bank of India or by the Central Government, to implement the same. It is further submitted that with regard to reference made in paragraph 21 of the affidavit regarding Kamath Committee Report, but the said Committee report has not been brought on the record. Shri Tushar Mehta, learned Solicitor General, as well as Shri V. Giri, learned senior counsel, submitted that said report shall be brought on the record alongwith the additional affidavit. It is further submitted that whatever recommendations made by the Kamath Committee, they are to be considered by the Central Government as well as by the Reserve Bank of India and necessary orders to be issued to implement those recommendations, which are accepted, so that benefit of which accrue from the said report and the report may percolate to all the needy persons. It is also submitted that no resolution as well as policy decision, by the individual banks, have been brought on the record as to what manner the various decisions taken by the Central Government and the Reserve Bank of India will be implemented.

Shri Harish Salve, learned Senior Counsel, appearing for the Indian Bank Association submits that he should also be allowed short time, to deal with the issues raised and bring on record, the individual policy decisions of each bank with regard to implementation of various directions issued by Central Government and the Reserve Bank of India.

In our earlier order dated 10.09.2020 we have directed

following:

"In view of the aforesaid request made by Shri Tushar Mehta, learned Solicitor General and the learned counsel for banks, we grant two weeks time to file appropriate affidavit to reply the issues which have been raised before us. All decisions taken by the Government of India, Reserve Bank of India or the different banks should be placed before the Court for consideration."

The affidavit, which does not give necessary details, as were required by this Court's order dated 10.09.2020, Shri Tushar Mehta, learned Solicitor General and Shri V. Giri, learned senior counsel, pray for further time to file additional affidavit bringing on record the relevant decisions and circulars issued.

Learned counsel appearing for the petitioners including the writ petitioners, related to different sectors, have also prayed for time to file reply to the affidavit, which we are inclined to grant. We, thus, allow one week's time to file reply to the additional affidavit dated 02.10.2020. During the said period, the learned counsel appearing for the Reserve Bank of India and learned Solicitor General as well as learned counsel appearing for the different banks and the Indian Bank Association may also file their additional affidavit bringing on record the relevant policy decisions, guidelines consequent to decision of the Government and Reserve Bank of India. The Union of India and the Reserve Bank of India may also file counter affidavit in other writ petitions where certain additional issues have been raised. The Government of India as well as Reserve Bank of India in the additional affidavit may also give their response with regard to different sectors grievances highlighted by different writ petitioners in the

intervention applications.

Shri Tushar Mehta, learned Solicitor General, as well as Shri V. Giri, learned senior counsel, pray that they shall be filing consolidated affidavit, copy of which shall be sent to all.

Let the affidavit be filed by 09.10.2020. List on 13.10.2020.

(ARJUN BISHT)  
COURT MASTER (SH)

(RENU KAPOOR)  
BRANCH OFFICER