

**IN THE HIGH COURT OF GUJARAT AT AHMEDABAD****R/SPECIAL CIVIL APPLICATION NO. 1388 of 2026**

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AMIT S. BHATNAGAR &amp; ORS.

Versus

UCO BANK LIMITED

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Appearance:

MR M. R. BHATT, SR COUNSEL with MR. MAYUR KISHANCHANDANI for  
MR MUNJAAL M BHATT(8283) for the Petitioner(s) No. 1,2,3

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**CORAM:HONOURABLE MR. JUSTICE ANIRUDDHA P. MAYEE****Date : 05/02/2026****ORAL ORDER**

Heard the learned senior counsel Mr. M. R. Bhatt for the petitioners.

It is submitted that the impugned letters dated 31.12.2025 have been issued in breach of principles of natural justice and also in violation of Master Directions passed by the Reserve Bank of India in respect of declaration of fraud account. He submits that despite the petitioner having submitted its response, the same has been rejected on the ground that it was not received within the time-framed of 21 days as stated in the show cause notice. He submits that the impugned letters be quashed and set aside and the respondent be directed follow the principles of natural justice and Master Directions.

Issue Notice, returnable on 10.03.2026.

By way of ad-interim relief, it is directed that the impugned letters dated 31.12.2025 shall remain stayed till the next date of hearing.

Direct service is permitted.

**(ANIRUDDHA P. MAYEE, J.)**

cmk