

**IN THE HON'BLE SUPREME COURT OF INDIA
(CIVIL ORIGINAL JURISDICTION)
PUBLIC INTEREST LITIGATION**

WRIT PETITION (CIVIL) NO. _____ OF 2020

IN THE MATTER OF: -

Vishal Tiwari

.....Petitioner

Versus

Union of India & Anr.

.....Respondent

With

I.A. NO.....OF 2020

An Application for permission to Appear and Argue In Person

With

I.A. NO.....OF 2020

An Application for exemption from filing duly Affirmed Affidavit

PAPER BOOK

(FOR KINDLY SEE INSIDE)

PETITIONER IN PERSON – VISHAL TIWARI (ADVOCATE)

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PROFORMA FOR FIRST LISTING

The case pertains to (Please tick/Check the correct box):

*	Central Act : (Title)	Article -32 of the Constitution of India.
*	Section :	N.A
*	Central Rule : (Title)	N.A
*	Rule No(s).	N.A.
*	State Act: (Title)	N.A.
*	Section.	N.A.
*	State Rule : (Title)	N.A.
*	Rule No(s)	N.A.
*	Impugned Interim Order :	(Dated) N.A.
*	Impugned Final Order/Decree :	
*	High Court : (Name) High Court	N.A.
*	Names of Judges :	N.A.
*	Tribunal/Authority : (Name)	N.A.
1.	Nature of Matter	CIVIL.
2(a).	Petitioner/Appellant No.1.	Vishal Tiwari
(b)	E-mail ID :	vishalnigha@gmail.com
(c)	Mobile Phone Number :	9887681097
3 (a)	Respondent No.1 :	Union of India and ors.
(b)	E-mail ID :	N.A.
(c)	Mobile Phone Number :	N.A.
4 (a)	Category classification :	Civil matters
(b)	Sub classification :	0812-letter petition & pil matters : others

6.	a. Similar disposed off matter with citation, if any & case details: b. Similar pending matter with case details:	No similar matter disposed off No similar matter is pending.
7.	Criminal Matters :	
(a)	Whether accused/convict has surrendered	N.A.
(b)	FIR No.	N.A.
(c)	Police Station :	N.A.
(d)	Sentence Awarded :	N.A.
(e)	Sentence Undergone :	N.A.
8.	Land Acquisition Matters :	N.A.
(a)	Date of Section 4 notification :	N.A.
(b)	Date of Section 6 Notification	N.A.
(c)	Date of Section 17 notification :	N.A.
9.	Tax Matters : State the tax effect :	N.A.
10.	Special Category (first petitioner/appellant only) :	N.A.
*	Senior citizen 65 years DC/ST * Woman/child * Disabled * Legal Aid case * In custody.	N.A.
11.	Vehicle Number (in case of Motor Accident Claim matters):	N.A.

Vishal Tiwari

Vishal Tiwari

P.I.P, Advocate Supreme Court of India
Mobile- 9887681097, vishalnigha@gmail.com

SYNOPSIS AND LIST OF DATES

The Financial Crises and Slump for service sector/lawyers, Transport and Tourist Industry is not going to Recover and Run smoothly just after 31st of August 2020, it will take time and till the smooth and Regular functioning it will be in the public Interest to extend the Moratorium and Defer the loan Instalments Till 31st December 2020.

The emergence of COVID 19 pandemic in India has brought a drastic financial difficulty along with the health disaster that is going on in this country. Various people have lost jobs during this situation of biological emergency and various professionals and independent litigators have gone through real financial hardship. Due to the lockdown scenario in the country because of the pandemic, it has become a real struggling issue to pay off the monthly loan instalments as there is no constant and secured income of the legal professionals and independent litigators due to the closure of the physical hearing in various Courts of the country including the Supreme Court of India. The Reserve Bank of India Notice RBI/2019-2020/186 DOR. No. BP.BC. 47/21.04.048/2019-20 dated 27th March, 2020 was brought in to grant the relief of suspension of monthly loan instalment and the Notice RBI/2019-2020/244 DOR. No. BP.BC. 71/21.04.048/2019-2020 dated 23rd May, 2020 was again brought in to extend the relief for another 3 months that is till 31st, August, 2020. However, the closure of the court as per the lockdown notification till 31st August, 2020 without any physical hearing in

C.

various courts of the country has brought in the problem to various legal professionals which is a significant number to think upon.

like this there are several other sectors who are facing serious financial crises during this period and requires more moratorium period to overcome the crises. some of them are Transport sector, Travel agencies including Drivers, Tourist guides and others who are part of tourist Industry.

Therefore, if after 31st August, 2020, the instalments are demanded by the bank, the individuals will be in a real struggle and hardship to pay such Installment with no income in hand and that action would directly lead to the infringement of fundamental right of livelihood and dignity enshrined under Article 21 of the Constitution of India.

27-3-2020 : After the Announcement of lockdown COVID19 The Reserve Bank of India Notice RBI/2019-2020/186 DOR. No. BP.BC. 47/21.04.048/2019-20 dated 27th March,2020 was brought in to grant the Moratorium and relief of suspension of monthly loan instalments.

23-5-2020 : The Notice RBI/2019-2020/244 DOR. No. BP.BC. 71/21.04.048/2019-2020 dated 23rd May, 2020 was again brought in to extend the relief for another 3 months that is till 31st, August, 2020.

D.

6-8-2020 : The Reserve bank of India by its circular dated
6.8.2020 RBI/2020-21/17 DOR.No.BP.BC/4/21.04.048/2020-21 didn't
Extended the moratorium but allowed only restructuring of loans of
MSME's.

Hence this present Writ Petition Civil (PIL)

**IN THE HON'BLE SUPREME COURT OF INDIA
(CIVIL ORIGINAL JURISDICTION)
PUBLIC INTEREST LITIGATION**

WRIT PETITION (CIVIL) NO. _____ OF 2020

(A Petition in the nature of Public Interest Litigation filed under Article 32 of the Constitution of India praying for a writ of Mandamus or any other appropriate writs seeking issuance of specific Directions for the extension of the moratorium period for at least three months from 31st August, 2020 to 31st November, 2020 [Last Moratorium Extension Circular RBI/2019-2020/244 DOR. No. BP.BC. 71/21.04.048/2019-2020] till the time court reopens with the direction to all the banks to kindly adhere to the same so as to bring a relief for the public interest at large wherein a lot of legal professionals and other sectors like Transport, Tourist Industry are helpless in this situation.)

IN THE MATTER OF:

1. Vishal Tiwari

S/o. Mahendra Prasad Tiwari

Age 36, R/o. B-2,

Indira Gandhi Nagar,

Bharatpur, Rajasthan. 321001

At present House No.1,

Nangli Razapur Near Sarai Kale Khan

Nizamuddin East. 110013

... Petitioner

VERSUS

1. Union of India, through Secretary

Ministry of Finance, North Block,

Central Secretariat, New Delhi.

Delhi – 110001.

AND

Ministry of Home Affairs,

Through secretary

North Block, Central Secretariat,
New Delhi,
Delhi 110001.

2. Reserve Bank of India

Through The Governor,

Shahid Bhagat Singh Road,

Mumbai-400 001

.....All Contesting Respondents

A WRIT PETITION CIVIL IN THE NATURE OF PUBLIC INTEREST LITIGATION IS FILED UNDER ARTICLE 32 OF THE CONSTITUTION OF INDIA PRAYING FOR A WRIT OF MANDAMUS OR ANY OTHER APPROPRIATE WRITS SEEKING ISSUANCE OF SPECIFIC DIRECTION TO EXTEND THE RELIEF BY STRETCHING UP THE MORATORIUM PERIOD AFTER 31ST OF AUGUST 2020 FOR ATLEAST A MINIMUM OF THREE MONTHS OR ELSE SUCH NON RELIEF WITH THE DEMAND OF SUBSEQUENT LOAN INSTALLMENTS WOULD LEAD TO THE VIOLATION OF THE FUNDAMENTAL RIGHT OF LIVELIHOOD & DIGNITY ENSHRINED UNDER ARTICLE – 21 OF THE CONSTITUTION OF INDIA AND SUCH RELIEF OF EXTENDED MORATORIUM IS TILL 31ST AUGUST, 2020 UNDER THE CIRCULAR RBI/2019-2020/244 DOR. No. BP.BC. 71/21.04.048/2019-2020.

To,
The Hon'ble Chief Justice of India
And His Companion Justices
Of the Supreme Court of India.

The Writ Petition of the
Petitioner above named

MOST RESPECTFULLY SHOWETH

1. The present Writ Petition civil in the nature of Public Interest Litigation is filed under Article 32 of the Constitution of India by the Petitioner to enforce the fundamental rights, particularly the Right to Livelihood and Right to Dignity which is enshrined under Article 21 by increasing the Moratorium period for at least three months so as to heal the financial situation of the legal professionals as the courts are also not functioning well due to this present pandemic therefore there is no source of income for such professionals.

ARRAY OF PARTIES

2. The Petitioner is a citizen of India, who is a practising Advocate in Supreme court of India and a regular member of Supreme court Bar

Association (SCBA). Petitioner is always vigilant about the Supreme court of India's Judgements and guidelines issued from time to time for the protection and safeguard of the Fundamental rights of the citizens. The petitioner PAN card No. is AHRPT8051C and e-mail address is vishalnigha@gmail.com

3. The Petitioner does not have any personal interest or any persona gain or private motive or any other oblique reason in filing this Writ Petition in Public Interest. The Petitioner has not been involved in any other civil or criminal or revenue litigation, which could have legal nexus with the issues involved in the present Petition. No similar petition has been filed before this court and any High court.

4. The Respondent No. 1 is the Union of India, represented by Ministry of Finance, which is the appropriate ministry dealing with safeguarding the financial policies of our country.

5. The Respondent No.2, the Reserve bank of India, Represented by its Governor, which is appropriate authority for the extension of moratorium period and granting financial relief during COVID19.

FACTS OF THE CASE

6. The emergence of COVID 19 pandemic in India has brought a drastic financial difficulty along with the health disaster that is going on in this country. Various people have lost jobs during this situation of biological emergency and various professionals and independent litigators have gone through real financial hardship. Due to the lockdown scenario in the country because of the pandemic, it has become a real struggling issue to pay off the monthly loan instalments as there is no constant and secured income of the legal professionals and independent litigators due to the closure of the physical hearing in various Courts of the country including the Supreme Court of India. The Reserve Bank of India Notice RBI/2019-2020/186 DOR. No. BP.BC. 47/21.04.048/2019-20 dated 27th March, 2020 was brought in to grant the relief of suspension of monthly loan instalment and the Notice RBI/2019-2020/244 DOR. No. BP.BC. 71/21.04.048/2019-2020 dated 23rd May, 2020 was again brought in to extend the relief for another 3 months that is till 31st, August, 2020. However, the closure of the court as per the lockdown notification till 31st August, 2020 without any physical hearing in various courts of the country has brought in the problem to various legal professionals which is a significant number to think upon. Therefore, if after 31st August, 2020, the instalments are demanded by the bank, the individuals

will be in a real struggle and hardship to pay such installment with no income in hand and that action would directly lead to the infringement of fundamental right of livelihood and dignity enshrined under Article 21 of the Constitution of India.

7. That the petitioner himself is the borrower from the few banks. A vehicle/car loan is running on the petitioner from the Axis bank limited. The loan under Pradhan mantri mudra yojna (PMMY) also exist, the lender is Punjab National Bank (PNB) MSME Branch Barahkhamba Road, New Delhi. Petitioner has also credit cards issue by PNB and canara Bank And few other personal loan is also running from the India bulls finance limited. The petitioner has to pay Approximately ₹20,000 as in Total EMI's to the various Financial Institutions. Till now Petitioner EMI's are deferred as to the Moratorium Given.

7. The petitioner like other professionals is also a practising lawyer in Supreme court of India, he is also among the legal fraternity who is passing through the present economic crises. The earning of petitioner/lawyers solely depends upon the practise. In Delhi till 31st August 2020 All courts including Supreme court of India will not functioning physically, neither there is Access to the public/clients to the premises as it was in Normal days. The most of young lawyers depend upon the fresh cases for the earning and

7.

to carry out their monthly expenses. In the present time when the functioning of the courts are restricted to the limited working and that is also through online mode only, which is very hard for the professionals/Lawyers it is very difficult to earn the money for the monthly expenses. Hen the days were normal than we earned sufficient to run and mange our expenses and the petitioner also paid Income Tax. But as the time has changed and entire world is facing economic crises due to lockdown in pandamic than the hardship of the professionals/lawyers shall be understood.

8. like this there are several other sectors who are facing serious financial crises during this period and requires more moratorium period to overcome the crises. some of them are Transport sector, Travel agencies including Drivers, Tourist guides and others who are part of tourist Industry.

9. The maximum Number of population is self employed, professionals/service sector or running small business whose work and earning has suffered a lot in the present COVID19 period and during lockdown.

10. The lending institutions adopted illegal and violent methods for the recovery. Several incidents have been reported through out the country. Recently a very terrible incident took place in Agra. Employees of a finance company allegedly seized control of a bus with passengers sitting inside in Uttar Pradesh's Agra on Wednesday over non-payment of loan taken by the owner of the vehicle. The incident reportedly took place in the Malpura police station in Agra UP on Wednesday morning when the bus was enroute to Gwalior in Madhya Pradesh from Gurgaon in Haryana, according to the police.

As per initial reports, some men stopped the private bus after it crossed Raigad toll near New Southern Bypass in Agra. The recovery agents of the finance company allegedly seized control of the vehicle as 34 people sat inside. People who got off the bus informed the police that representatives of the finance company had boarded the vehicle. Preliminary information reveals the bus has been taken away by the people from a finance company which had financed this bus. A case has been registered and police teams formed to search for it. Such activities are against the law and order and cannot be permitted for the safety of the public. Sometimes lending institutions instead of adopting proper recourse under law for the Recovery of loan amount create nuisance.

GROUNDS

A. Because by the circular dated 6.8.2020 Reserve Bank of India has only allowed the Restructure of the Term loans of Micro, medium and Small Enterprises (MSME's) with some limitations. Moratorium has not been extended as per to this circular. Restructuring is not going to help the service sector (Professionals/lawyers) nor to the Tourism Industry, Drivers ,Tourist Guide and others who are self-employed and passing through the hard times due to the slump in their work and profession.

B. Because the earning of service sector (Professionals/lawyers) solely depends upon the practise. In Delhi till 31st August 2020 All courts including Supreme court of India will not functioning physically, neither there is Access to the public/clients to the premises as it was in Normal days. The most of young lawyers depend upon the fresh cases for the earning and to carryout there monthly expenses. In the present time when the functioning of the courts are restricted to the limited working and that is also through online mode only, which is very hard for the professionals/Lawyers it is very difficult to earn the money for the monthly expenses. Hen the days were normal than we earned sufficient to run and mange our expenses and the petitioner also paid Income Tax. But as the time has changed and entire

world is facing economic crises due to lockdown in pandemic than the hardship of the professionals/lawyers shall be understood.

C. Because Lockdown has brought great disparity within various sections of the society across the country, so much so amongst the legal professionals who have been deprived of their day to day professional work. In the legal arena of our country, things are set to take a paradigm shift. We all are aware that some of the legal professionals in India are well established and their image in the public is that of who move around in Audis and BMWs, who have become rich on charging hefty counsel fees. However this section of rich lawyers is a small fraction and majority of lawyers, especially in the lower courts, who function on a case-to-case basis and when the courts do not function, their economic condition, becomes precarious. The noble profession of advocacy is balanced only due to the service being provided by this majority section.

D. Because the entire legal profession has come to halt, Lawyers have been deprived of their work due to imposition of nationwide lockdown. On imposition of the lockdown with an insistence on social distancing, the

Judiciary, from the Supreme Court of India to the lowest court in the pyramid, has decided that they would only attend to extremely urgent matters through video conferencing. What counts as an urgent matter has been left to the discretion of the court officials, for example, a lawyer has to file a petition online with the court officials who will look into the urgency of a matter and will decide if it should be listed before the Court or not. In this manner only limited numbers of cases are being listed in the Courts, which are approximately less than normal listing of the cases. Due to the imposition of complete lockdown and curfew etc. and on account of restricted movements, our clients are also not able to reach in order to meet or take assistance of their lawyers. Thus in present scenario it can be said that the legal profession in the country has been halted. The struggling lawyers were not fully prepared for this rough patch situation due to the Corona virus pandemic. In the lawyers' circles, we often state that the vast majority of lawyers are almost daily wage workers particularly the junior lawyers. These young lawyers have to face such economic distress even when the courts go on for two months vacations. In many lawyer households, the preparation for such vacations starts at least a month earlier, when expenses are cut to brace for the impact of holidays. A person who has

to especially carryout professional activity won't be able to earn anything for his livelihood unless he works.

E. Because there are several other sectors who are facing serious financial crises during this period and requires more moratorium period to overcome the crises. Some of them are Transport sector, Travel agencies including Drivers, Tourist guides and others who are part of tourist Industry. The worst situation in the country is being seen in the automobiles and aviation sector. At the same time, the hospitality and service sectors are also running in a very bad condition. All the sectors work has come to a standstill, due to which either the employees are being fired or sent on paid leave. Even the salary is being reduced from 40 to 60 percent. The road transport sector in India is highly distressed, reeling in deep financial crisis due to fallout of corona-induced lockdowns and there is little hope of its revival in the current Financial Year. The critical condition of the road transport sector is impacting more than 20 crore people, directly and indirectly,” AIMTC said in a letter to the RBI Governor. Urging it to extend the moratorium on payment of loans, it said after the extension of current moratorium period till August 31, 2020, majority of transporters are merely making break-even, and that is only because their EMIs are under moratorium.

F. Because lending institutions create nuisance when EMI's are missed or not paid even for one month. For recovery of the EMI the lending institutions/Banks they adopt illegal and violent methods, which are against law and order. They snatch the vehicles from the borrowers. Sometimes these things turn violent and physical injuries are caused to the people/borrowers. When still several sectors are facing slump and even after 31st August they will not be able to pay the debts than such incidents will occur which will create more disturbances in the Nation. Petitioner also receives threatening calls During this period.

Recently a very terrible incident took place in Agra. Employees of a finance company allegedly seized control of a bus with passengers sitting inside in Uttar Pradesh's Agra on Wednesday over non-payment of loan taken by the owner of the vehicle. The incident reportedly took place in the Malpura police station in Agra UP on Wednesday morning when the bus was Enroute to Gwalior in Madhya Pradesh from Gurgaon in Haryana, according to the police.

As per initial reports, some men stopped the private bus after it crossed Raigad Toll near New Southern Bypass in Agra. The recovery agents of the finance company allegedly seized control of the vehicle as 34 people sat inside. People who got off the bus informed the police that representatives

of the finance company had boarded the vehicle. Preliminary information reveals the bus has been taken away by the people from a finance company which had financed this bus.

G. Because no relief or any financial Aid in the shape of loan has been given by the Government to the Lawyers/Service sector, So that they could recover from this financial crises. Honorable Supreme court of India took Suo Moto Cognizance of the issue in Suo Moto Writ petition civil No.8/2020 and issued Notices to the Central Government. The issue for granting Interest free loan of ₹300000 (Three lacs) and other financial Aids were also included in the matter. But till now no response or no any Scheme has been launched by the Government for relief to the lawyers.

H. Because the lawyers and other sector due to slump in their work which has caused shortage of funds and obstruction in cash flow, will not be able

to repay their Debts/EMI's Suddenly after 31st of August which is the end of moratorium period. More time is needed to for their work to come on track. Till then Moratorium relief is required in the public Interest.

11. That the Petitioner has not filed any other Petition before this Hon'ble Court or before any other Court seeking the same relief.

PRAYER

In the said premises it is most respectfully prayed that this Hon'ble Court may graciously be pleased to:

- i. Issue writ of mandamus/directions to the Respondents to Extend the Moratorium period till 31st December 2020 [Last Moratorium Extension Circular RBI/2019-2020/244 DOR. No. BP.BC. 71/21.04.048/2019-2020 dated 23.5.2020] till the time court reopens with the direction to all the banks to kindly adhere to the same for the Lawyers/Service Sector, Transport and Tourist Industry including Drivers, tourist guides and other covered under these sector and Defer the EMI payment on Term loans;
- ii. Direct the respondents to ensure that the lending Institutions Shall not use any kind of illegal, Violent, threatening and harassing methods against borrowers for the recovery loan Installments; And further Direct that in case such Acts are committed by the lending Institutions than Strict Action shall be taken against them in Accordance with law.

Pass such other appropriate relief which this Hon'ble Court may deemed fit in the facts and circumstances of the case.

FOR THIS ACT OF KINDNESS THE PETITIONER/APPLICANT
HEREIN AS IN DUTY BOUND SHALL EVER PRAY.

DRAWN ON- 20.08.2020

FILED ON – 21-08-2020

DRAWN BY

FILED BY

Vishal Tiwari

Vishal Tiwari (Advocate Supreme court of India)
S/o. Mahendra Prasad Tiwari Age 37, R/o. B-2, Indira Gandhi Nagar,
Bharatpur, Rajasthan. 321001
At present House No.1,Nangli Razapur Near Sarai Kale Khan
Nizamuddin East. 110013 Mobile 9887681097, e-mail-

vishalnigha@gmail.com

PETITIONER IN PERSON

**IN THE HON'BLE SUPREME COURT OF INDIA
(CIVIL ORIGINAL JURISDICTION)
PUBLIC INTEREST LITIGATION**

WRIT PETITION (CIVIL) NO. _____ OF 2020

AFFIDAVIT

IN THE MATTER OF :

Vishal Tiwari ... Petitioner

Versus

Union of India and ors. ... Respondent

A F F I D A V I T

I, Vishal Tiwari (Advocate Supreme court of India) S/o. Mahendra Prasad Tiwari Age 37, R/o. B-2, Indira Gandhi Nagar, Bharatpur, Rajasthan. 321001 At present House No.1,Nangli Razapur Near Sarai Kale Khan Nizamuddin East. 110013, at present New Delhi:

1. That I am the petitioner in person of the above Petition (PIL), I am well acquainted with the facts and circumstances of the case, and as such, I am competent to swear this affidavit.

2. The Petitioner does not have any personal interest or any personal gain or private motive or any other oblique reason in filing this Writ Petition in Public Interest. The Petitioner has not been involved in any other civil or criminal or revenue litigation, which could have legal nexus with the issues involved in the present Petition. No similar petition has been filed before this court and any High court.

Vithal Tiwari

DEPONENT

VERIFICATION:

Verified at New Delhi on this 21st day of AUGUST, 2020, that the facts stated herein are true to the best of my knowledge and belief, no part of it is false and nothing material has been concealed therefrom.

Vithal Tiwari

DEPONENT

APPENDIX

Article 32 in The Constitution Of India 1949

32. Remedies for enforcement of rights conferred by this Part

(1) The right to move the Supreme Court by appropriate proceedings for the enforcement of the rights conferred by this Part is guaranteed

(2) The Supreme Court shall have power to issue directions or orders or writs, including writs in the nature of habeas corpus, mandamus, prohibition, quo warranto and certiorari, whichever may be appropriate, for the enforcement of any of the rights conferred by this Part

(3) Without prejudice to the powers conferred on the Supreme Court by clause (1) and (2), Parliament may by law empower any other court to exercise within the local limits of its jurisdiction all or any of the powers exercisable by the Supreme Court under clause (2)

(4) The right guaranteed by this article shall not be suspended except as otherwise provided for by this Constitution

**IN THE HON'BLE SUPREME COURT OF INDIA
(CIVIL ORIGINAL JURISDICTION)
PUBLIC INTEREST LITIGATION**

I.A NO _____ 2020

IN

WRIT PETITION (CIVIL) NO. _____ OF 2020

IN THE MATTER OF :

Vishal Tiwari ... Petitioner

Versus

Union of India and ors. ... Respondent

**AN APPLICATION FOR PERMISSION TO APPEAR AND
ARGUE IN PERSON**

To,
The Hon'ble Chief Justice and his
Companion judges of the Hon'ble
Supreme Court of India

The humble petition of

The above named petitioner

MOST RESPECTFULLY SHOWETH:

1. That the above-mentioned writ Petition criminal (PIL) is being filed by the petitioner under Article 32 of the Constitution of India praying for the order by this Hon'ble Court for issuing the writ of mandamus for seeking issuance of specific Directions for the

Extension of the moratorium period for at least three months from 31st August, 2020 to 31st December, 2020 [Last Moratorium Extension Circular RBI/2019-2020/244 DOR. No. BP.BC. 71/21.04.048/2019-2020] till the time court reopens with the direction to all the banks to kindly adhere to the same so as to bring a relief for the public interest at large wherein a lot of legal professionals and also other sectors like transport, Tourist Industry are helpless in this situation.

2. The petitioner for the sake of brevity has avoided to repeat the averments made in the accompanying contempt petition as the petitioner has comprehensively and substantially substantiated the material facts and relied upon the averments made herein and the averments made therein may kindly be read as part and parcel of this application.
3. That the petitioner to appear and argue in person in the above mentioned case as he himself is an Advocate, practicing in the Supreme Court of India, he is the member of Supreme Court of India, he is the member of Supreme Court Bar Association and he is well conversant with the facts and circumstances of the case. The

petitioner wants to appear and argue IN-PERSON and he does not want any Advocate.

PRAYER

In the above circumstances it is therefore most respectfully prayed that this Hon'ble Court may pleased to :

- (a) to the petitioner to appear and argue in person in this petition;
- (b) Pass such other order or orders as this Hon'ble would deem fit and proper in the facts and circumstances of the case.

AND FOR THIS ACT OF KINDNESS THE PETITIONERS AS DUTY BOUND SHALL EVER PRAY.

Vishal Tiwari

Filed by:

Vishal Tiwari
Advocate
Supreme Court of India
Petitioner-in Person
Mobile- 9887681097
E-mail- vishalnigha@gmail.com

**IN THE HON'BLE SUPREME COURT OF INDIA
(CIVIL ORIGINAL JURISDICTION)
PUBLIC INTEREST LITIGATION**

I.A NO _____ 2020

IN

WRIT PETITION (CIVIL) NO. _____ OF 2020

IN THE MATTER OF :

Vishal Tiwari

... Petitioner

Versus

Union of India and ors.

... Respondent

**AN APPLICATION FOR EXEMPTION FROM FILING DULY
AFFIRMED AFFIDAVIT**

To,
The Hon'ble Chief Justice and his
Companion judges of the Hon'ble
Supreme Court of India

The humble petition of

The above named petitioner

MOST RESPECTFULLY SHOWETH:

1. That the above-mentioned writ Petition criminal (PIL) is being filed
by the petitioner under Article 32 of the Constitution of India

praying for for issuing the writ of mandamus for seeking issuance of specific Directions for the extension of the moratorium period for at least three months from 31st August, 2020 to 31st December, 2020 [Last Moratorium Extension Circular RBI/2019-2020/244 DOR. No. BP.BC. 71/21.04.048/2019-2020] till the time court reopens with the direction to all the banks to kindly adhere to the same so as to bring a relief for the public interest at large wherein a lot of legal professionals and also other sectors like Transport, Tourist Industry are helpless in this situation.

2. The petitioner for the sake of brevity has avoided to repeat the averments made in the accompanying contempt petition as the petitioner has comprehensively and substantially substantiated the material facts and relied upon the averments made herein and the averments made therein may kindly be read as part and parcel of this application.
3. That the petitioner seeks exemption from filing the duly affirmed and attested Affidavit as due to COVID19 lockdown the oath commissioner or Notary public is not Available nearby to the place of petitioner.

PRAYER

In the above circumstances it is therefore most respectfully prayed that this Hon'ble Court may pleased to :

- (a) Exempt the petitioner from filing duly Affirmed and Attested Affidavit;
- (b) Pass such other order or orders as this Hon'ble would deem fit and proper in the facts and circumstances of the case.

AND FOR THIS ACT OF KINDNESS THE PETITIONERS AS DUTY BOUND SHALL EVER PRAY.

FILED ON- 12-7-2020

Vishal Tiwari

Filed by:

Vishal Tiwari
Advocate
Supreme Court of India
Petitioner-in Person
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E-mail- vishalnigha@gmail.com

SECTION -PIL W

**IN THE HON'BLE SUPREME COURT OF INDIA
(CIVIL ORIGINAL JURISDICTION)**

PUBLIC INTEREST LITIGATION

**WRIT PETITION (CIVIL) NO. _____ OF 2020
IN THE MATTER OF**

VISHAL TIWARI

..PETITIONER

VERSUS

UNION OF INDIA AND ORS.

...RESPONDENTS

Sl. No.	PARTICULARS	COPIES	COURT FEE
1.	WRIT PETITION	E-FILING	N.A
2.			
3.			
4.			
5.			
6.			
7.			
8.			
9.			
10.			

Filed on: 21-8-2020

Vishal Tiwari

Advocate

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