

Shabnoor

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

COMMERCIAL ARBITRATION APPLICATION NO. 528 OF 2026

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Armeka Financial Consultants Private
Limited

... Applicant

V/s.

Bharat Financial Inclusion Limited

... Respondent

Mr. Sankalp Anantwar with Ronak Mistry i/b SMA Law
Partners, for the Applicant.

CORAM : AMIT BORKAR, J.

DATED : SEPTEMBER 18, 2026

P.C.:

1. The present Application has been filed under Section 11 of the Arbitration and Conciliation Act, 1996 (“the Act”), seeking the appointment of an Arbitrator for adjudication of the disputes and differences stated to have arisen between the parties under the Master Service Agreement dated 30 January 2024 at page 43 read with Engagement Letter dated 25 November 2024 at page 80 of the Application. The arbitration agreement between the parties is contained in Clause 13.3 of the said Agreement, a copy whereof is placed at pages 56 and 56A of the Application. In the interest of brevity, the said arbitration clause is not reproduced herein. It would suffice to observe that the present Application falls within the jurisdiction of this Court.

2. The record indicates that the Applicant invoked the arbitration agreement by issuing a notice dated 9 April 2026.

3. Upon perusal of the material placed on record, it is evident that the arbitration agreement has been duly invoked by the Applicant.

4. This Court is satisfied that a valid and subsisting arbitration agreement exists between the parties and that the said agreement has been duly invoked. It would, therefore, be appropriate to refer the disputes and differences arising out of or in connection with the aforesaid Master Service Agreement dated 30 January 2024 read with Engagement Letter dated 25 November 2024 to arbitration before a Sole Arbitrator.

5. In the aforesaid circumstances, the present Application under Section 11 of the Act, is deserved to be disposed of in terms of the following order:

A) Mr. Abhishek Kothari Advocate of this court, is hereby appointed as the Sole Arbitrator to adjudicate upon the disputes and differences between the parties arising out of and in connection with the Agreement referred to above; Office Address:- C/o Sr. Adv. Ashish Kamat, 501, Oval House, British Hotel Lane, Kala Ghoda, Mumbai – 400001.

Email: abhishekkothary@gmail.com

B) A copy of this Order will be communicated to the Learned Sole Arbitrator by the Advocates for the Applicant within a period of one week from today. The Applicant shall provide the contact and communication particulars of the parties to the Arbitral Tribunal along with a copy of this Order;

C) The Learned Sole Arbitrator is requested to forward the statutory Statement of Disclosure under Section 11(8) read with Section 12(1) of the Act to the Advocates for the Applicant so as to enable them to file the same in the Registry of this Court. The Registry of this Court shall retain the said Statement on the file of this Applicant and a copy of the same shall be furnished by the Advocates for the Applicant to the Advocates for the Respondent;

D) The Learned Sole Arbitrator is requested to forward the statutory Statement of Disclosure under Section 11(8) read with Section 12(1) of the Act to the parties within a period of two weeks from receipt of a copy of this Order;

E) The parties shall appear before the Learned Sole Arbitrator on such date and at such place as may be indicated by the Learned Sole Arbitrator, for obtaining appropriate directions with regard to the conduct of the arbitral proceedings, including fixing the schedule for filing of pleadings, examination of witnesses, if any, and dates of hearing. At such meeting, the parties shall furnish to the Arbitral Tribunal valid and functional email addresses, together with the mobile and landline telephone numbers of their respective Advocates. Communications sent to the said email addresses shall constitute valid service of correspondence in connection with the arbitral proceedings.

- F) All arbitral costs and fees of the arbitration and of the Arbitral Tribunal shall be borne by the parties equally in the first instance. The same shall, however, remain subject to any final Award that may be passed by the Arbitral Tribunal in relation to costs.
6. The Learned Sole Arbitrator shall be at liberty to adjudicate upon the claims and counterclaims, if any, and to determine all questions relating to merits, in accordance with law.
7. All actions required to be taken pursuant to this order shall be taken upon receipt of a downloaded copy as available on this Court's website.

(AMIT BORKAR, J.)