

Wilful defaulter - Banking - Declaration - Order of the Review Committee being unreasoned - The recital of conclusions does not substitute for an expression of reasons The least that is expected of the Review Committee is to consider, howsoever briefly, the representations made by the petitioners against the order of the Screening Committee and to give its reasons for rejection of the representation - This order is wholly unsatisfactory to meet the requirements of natural justice - RBI Master Circular on Wilful defaulter.

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