

IN THE HIGH COURT OF JHARKHAND AT RANCHI
(Civil Writ Jurisdiction)
W.P. (C) No.323 of 2025

M/s Ginni Industries, through one of its partners Sri Zorawar Singh

.... **Petitioner(s)**

Versus

Central Bank of India & Ors.

.... **Respondent(s)**

CORAM: HON'BLE MR. JUSTICE RAJESH KUMAR

For the Petitioner(s) : Mr. Amit Kr. Das, Adv.

For the Respondent(s) : Ms. Amrita Sinha, Adv.

Mr. Saurabh Raj, Adv.

10/Dated: 08th September, 2025

1. Learned counsel for the petitioner has now confined his argument to the composition of the committee as mandated under Clause 3.3 of the Framework for Revival and Rehabilitation of Micro, Small and Medium Enterprises (MSMEs) which reads as under:-

“3.3. The Composition of the Committee shall be as under:

- (a) The regional or zonal head of the convener bank, shall be the Chairperson of the Committee;
- (b) Officer-in-charge of the Micro, Small and Medium Enterprises Credit Department of the convener bank at the regional or zonal office level, shall be the member and convener of the Committee;
- (c) One independent external expert with expertise in Micro, Small and Medium Enterprises related matters to be nominated by bank.
- (d) One representative from the concerned State Government. Endeavour should be made to bring representative from the respective State Government in the Committee. In case State Government does not nominate any member, then the convening bank should proceed to include an independent expert in the Committee, namely a retired executive of another bank of the rank of AGM and above.
- (e) When handling accounts under consortium or MBA, senior representatives of all banks/lenders having exposure to the borrower.”

2. Referring to the counter affidavit, it has been submitted that the committee has not been constituted as per the mandate of the guidelines of the Reserve Bank of India.

3. Learned counsel for the respondents are directed to give specific affidavit regarding composition of the committee giving details of the members.

4. As prayed for, put up this case on 09.10.2025.

(Rajesh Kumar, J.)