SCHEDULE I

FORM A

PUBLIC ANNOUNCEMENT

(Regulation 14 of the Insolvency and Bankruptcy Board of India (Voluntary Liquidation Process) Regulations, 2017)

FOR THE ATTENTION OF THE STAKEHOLDERS OF SATHI SAI FINANCE AND INVESTMENTS LIMITED

1.	NAME OF CORPORATE PERSON	SATHI SAI FINANCE AND INVESTMENTS LIMITED
2.	DATE OF INCORPORATION OF CORPORATE PERSON	06/08/1990
3.	AUTHORITY UNDER WHICH CORPORATE INCORPORATED / REGISTERED	ROC-CHENNAI
4.	CORPORATE IDENTITY NUMBER / LIMITED LIABILITY IDENTITY NUMBER OF CORPORATE PERSON	U65991TN1990PLC019483
5.	ADDRESS OF THE REGISTERED OFFICE AND PRINCIPAL OFFICE (IF ANY) OF CORPORATE PERSON	2, AYYANARA KOIL STREET,KORANAD MAYILADUTHURAI, NAGAPATTINAM - 609002
6.	LIQUIDATION COMMENCEMENT DATE OF CORPORATE PERSON	29/03/2021
7.	NAME, ADDRESS, EMAIL ADDRESS, TELEPHONE NUMBER AND THE REGISTRATION NUMBER OF THE LIQUIDATOR	NITHYA PASUPATHY 10/17, ANANDAM COLONY, SOUTH CANAL BANK ROAD, MANDAVELI, CHENNAI – 600 028 nithya@prowiscoporate.com 9566033007 , 044-45128000 IBBI/IPA-002/IPN00911/2020-2021/13144
8.	LAST DATE FOR SUBMISSION OF CLAIMS	28/04/2021

Notice is hereby given that the Sathi Sai Finance And Investments Limited has commenced voluntary liquidation on 29th Day of March, 2021.

The stakeholders of Sathi Sai Finance And Investments Limited are hereby called upon to submit a proof of their claims, on or before 28th Day of April, 2021 to the liquidator at the address mentioned against item 7.

The financial creditors shall submit their proof of claims by electronic means only. All other stakeholders may submit the proof of claims in person, by post or by electronic means.

Submission of false or misleading proofs of claim shall attract penalties.

Name and Signature of the Liquidator:

SD/-
Nithya Pasupathy
IBBI/IPA-002/IPN00911/2020-2021/13144

INSOLVENCY PROFESSIONAL
CS. NITHYA PASUPATHY

Date: 31.03.2021
Place: Mayiladuthurai

அட்டவணை-I, படிவம்-A

பொது அறிவிப்பு

இந்திய திவால் நிலை மற்றும் திவால் வாரியத்தின் ஒழுங்குமுறை 14இன் கீழ் (தன்னிச்சையாக கலைப்பு நடைமுறைகள்) விதிமுறைகள் 2017

சதி சாய் பைனான்ஸ் அண்ட் இன்வஸ்ட்மெண்ட்ஸ் லிமிடெட்-ன் கடனீந்தோரின் கவனத்திற்கு

1.	பெருநிறுவன நபரின் பெயர்	சதி சாய் பைனான்ஸ் அண்ட் இன்வஸ்ட்மெண்ட்ஸ் லிமிடெட்
2.	பெருநிறுவன நபரை இணைத்த தேதி	06.08.1990
3.	பெருநிறுவன நபரை இணைத்த / பதிவு செய்த அதிகாரி	ஆர்ஓசி - சென்னை
4.	பெருநிறுவன நபரின் பெருநிறுவன அடையாள எண்/ வரையறுக்கப்பட்ட பொறுப்பு அடையாள எண்	U65991TN1990PLC019483
5.	பெருநிறுவன நபரின் பதிவு அலுவலகம் மற்றும் தலைமை அலுவலகம் (ஏதேனும் இருந்தால்) முகவரி	2, அப்பணார் கோயில் தெரு, கொரனாடு, மயிலாடுதுறை, நாகப்பட்டினம்-609 002.
6.	பெருநிறுவன நபரின் கலைப்பு துவங்கிய தேதி	29.03.2021
7.	கலைப்பாளரின் பெயர், முகவரி, இமெயில் முகவரி, டெலிபோன் எண் மற்றும் பதிவு எண்.	**நித்யா பசுபதி,** 10/17, ஆனந்தம் காலனி, தெற்கு கெனல் பேங்க் ரோடு, மந்தைவெளி, சென்னை-600 028, nithya@prowiscorporate.com, Mobile: 95660 33007, Ph: 044 - 4512 8000 IBBI/IPA-002/IPN00911/2020-2021/13144
8.	கோரிக்கைகளை சமர்ப்பிப்பதற்கான கடைசி தேதி	28.04.2021

சதி சாய் பைனான்ஸ் அண்ட் இன்வஸ்ட்மெண்ட்ஸ் லிமிடெட் தன்னார்வ கலைப்பானது **29.03.2021** அன்று துவங்கியது என்பது இந்த அறிவிப்பின் மூலம் தெரிவிக்கப்படுகிறது.

சதி சாய் பைனான்ஸ் அண்ட் இன்வஸ்ட்மெண்ட்ஸ் லிமிடெட்-ன் பங்குதாரர்கள் தங்கள் கோரிக்கைகளுக்கான ஆதாரத்தை 28.04.2021 அன்றோ அல்லது அதற்கு முன்னரோ இங்கு எண்.7-ல் கொடுக்கப்பட்டுள்ள முகவரியில் உள்ள கலைப்பாளருக்கு சமர்ப்பிப்பதற்கு இதன் மூலம் கேட்டுக் கொள்ளப்படுகிறார்கள்.

நிதிசம்பந்தப்பட்ட கிரிடிட்டார்கள் தங்கள் கோரிக்கைகளுக்கான ஆதாரத்தை மின்னணு வாயிலாக மட்டுமே சமர்ப்பிக்க வேண்டும் இதர அனைத்து பங்குதாரர்களும் தங்கள் கோரிக்கைகளுக்கான ஆதாரத்தை நேரில், தபால் மூலம் அல்லது மின்னணு வாயிலாக சமர்ப்பிக்கலாம்.

கோரிக்கைகளுக்கான ஆதாரத்தை தவறான அல்லது உண்மைக்கு மாறானதாக சமர்ப்பிப்பது அபராதம் விதிப்பதற்கு வழிவகுக்கும்.

கலைப்பாளரின் பெயர் மற்றும் கையொப்பம்
Sd/- நித்யா பசுபதி
IBBI/IPA-002/IPN00911/2020-2021/13144

தேதி : 31.03.2021
இடம் : மயிலாடுதுறை

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SCHEDULE-I, FORM-A

PUBLIC ANNOUNCEMENT

(Regulation 14 of the Insolvency and Bankruptcy Board of India (Voluntary Liquidation Process) Regulations, 2017)

For the attention of the **"Stakeholders of SATHI SAI FINANCE AND INVESTMENTS LIMITED"**

1.	Name of Corporate Person	Sathi Sai Finance and Investments Limited
2.	Date of Incorporation of Corporate Person	06.08.1990
3.	Authority under which Corporate Incorporated / Registered	ROC- Chennai
4.	Corporate Identity Number/Limited Liability Identity Number of Corporate Person	U65991TN1990PLC019483
5.	Address of the Registered Office and Principal Office (if any) of Corporate Person	2, Ayyanar Koil Street, Koranad Mayiladuthurai, Nagapattinam-609002
6.	Liquidation Commencement Date of Corporate Person	29.03.2021
7.	Name, Address, Email Address, Telephone number and the Registration Number of the Liquidator	**Nithya Pasupathy,** 10/17, Anandam Colony, South Canal Bank Road, Mandaveli, Chennai-600028, nithya@prowiscorporate.com, **Mob: 95660 33007, Ph: 044 - 4512 8000, IBBI/IPA-002/IPN00911/2020-2021/13144**
8.	Last Date for Submission of Claims	28.04.2021

Notice is hereby given that the Sathi Sai Finance And Investments Limited has commenced voluntary liquidation on 29th Day of March, 2021.

The stakeholders of Sathi Sai Finance And Investments Limited are hereby called upon to submit a proof of their claims, on or before 28th Day of April, 2021 to the liquidator at the address mentioned against item 7.

The financial creditors shall submit their proof of claims by electronic means only. All other stakeholders may submit the proof of claims in person, by post or by electronic means.

Submission of false or misleading proofs of claim shall attract penalties.

Date : 31.03.2021
Place: Mayiladuthurai

Name and Signature of the Liquidator
Sd/- Nithya Pasupathy
IBBI/IPA-002/IPN00911/2020-2021/13144

SATHI SAI FINANCE AND INVESTMENTS LIMITED
No.2, Ayyanar Koil Street, Koranad,
Mayiladuthurai – 609001
CIN: U65991TN1990PLC019483
Contact – 04364 222129 E-Mail: Sathisaifinance@yahoo.com

NOTICE

NOTICE IS HEREBY GIVEN THAT THE EXTRA ORDINARY GENERAL MEETING OF THE MEMBERS OF SATHI SAI FINANCE AND INVESTMENTS LTD WILL BE HELD AT A SHORTER NOTICE ON MONDAY, THE 29th DAY OF MARCH, 2021 AT THE REGISTERED OFFICE OF COMPANY SITUATED 2, AYYANARA KOIL STREET,KORANAD, MAYILADUTHURAI, NAGAPATTINAM - 609002 AT 11:00 A.M.

TO TRANSACT THE FOLLOWING SPECIAL BUSINESS:

ITEM NO. 1 PROPOSAL FOR VOLUNTARY LIQUIDATION OF THE COMPANY

To consider and if thought fit, to pass with or without modification(s), the following resolution as **Special Resolution**:

"**RESOLVED THAT** pursuant to provisions of Section 59 and other applicable provisions, if any, of the Insolvency and Bankruptcy Code, 2016 read with the Insolvency and Bankruptcy Board of India (Voluntary Liquidation Process) Regulations, 2017, any other legislations governing voluntary liquidation and the provisions of the Companies Act, 2013 as may be applicable and subject to approval of creditors having at least two-thirds in value of the debts of the corporate person within seven days of this resolution, the consent of the members be and is hereby accorded to initiate voluntary liquidation of the Company;

RESOLVED FURTHER THAT the Board of Directors have made an inquiry into the affairs of the Company and have reasonable grounds to form the opinion that the Company, has no debts as on date of Declaration of Solvency .

RESOLVED FURTHER THAT Ms. Nithya Pasupathy, Insolvency professional (Reg No. IBBI/IPA-002/IPN00911/2020-2021/13144), Chennai being eligible to be appointed as liquidator pursuant to the provisions of Regulation 6 of the insolvency and Bankruptcy Board of India (Voluntary Liquidation Process) Regulation 2017, be and is hereby appointed as a liquidator of the Company and subject to approval of creditors having at least two-thirds in value of the debts of the corporate person within seven days of this resolution, on the remuneration of Rs.1,00,000/- plus GST, exclusive of costs of engaging other professionals, statutory expenses, expenses incurred on publication of notices, other incidental expenses and applicable taxes.

RESOLVED FURTHER THAT, all the directors of the Company be and are hereby severally/jointly authorized to file and/or deliver all the documents including affidavits in relation to voluntary liquidation process of corporate person at the office of Registrar of Companies, Chennai and to do all other acts as may be necessary to give effects to all the aforesaid resolution."

On behalf of the Board

For SATHI SAI FINANCE AND INVESTMENTS LIMITED

RParasuraman

Rangian Parasuraman
Managing Director
DIN: 00759359

Place : Mayiladuthurai
Date : 25.03.2021

SATHI SAI FINANCE AND INVESTMENTS LIMITED

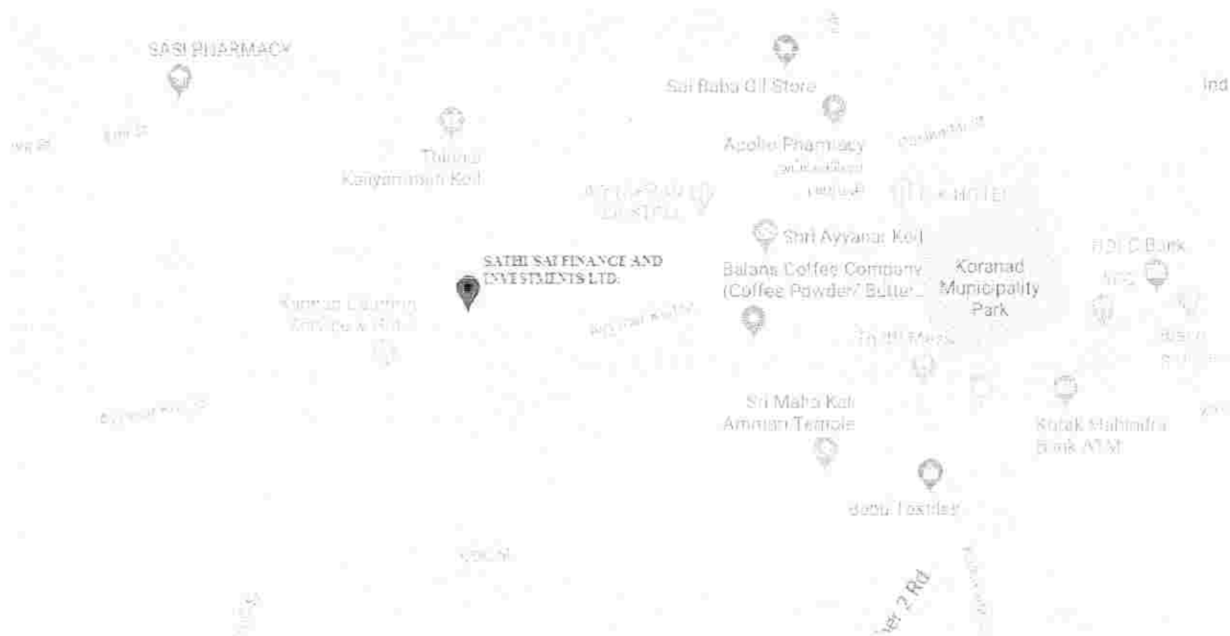
No.2, Ayyanar Koil Street, Koranad,
Mayiladuthurai – 609001
CIN: U65991TN1990PLC019483
Contact – 04364 222129 E-Mail: Sathisaifinance@yahoo.com

NOTES

1. A member entitled to attend and vote at the meeting is entitled to appoint a proxy to attend and vote instead of himself and the proxy need not be a member. A person can act as proxy on behalf of members not exceeding fifty (50) and holding in aggregate not more than ten (10) percent of total share capital of the company carrying voting rights. The Instrument of Proxy, in order to be effective, should be deposited at the Registered Office of the Company, duly completed and signed, not less than 48 hours before the commencement of the meeting. Proxies submitted on behalf of limited companies, societies, etc., must be supported by appropriate resolutions/authority, as applicable.

2. Explanatory Statement pursuant to Section 102(1) of the Companies Act, 2013, is annexed and forms part of this notice.

3. Route Map:



EGM Venue: 2, AYYANARA KOIL STREET, KORANAD, MAYILADUTHURAI-609002

EXPLANATORY STATEMENT PURSUANT TO SECTION 102 OF THE COMPANIES ACT, 2013

ITEM NO. 1

The Company was originally incorporated on August 06, 1990 with the main object of Hire Purchase financing of Motor vehicles, Domestic appliances and to advance monies on hypothecation of Building Plant & Machineries and to advance loans on pledge of gold jewels and ornaments. The Company had submitted application dated June 30, 1997 to Reserve Bank of India (RBI) for grant of Certificate of Registration (CoR) under the provisions of Section 45-IA of the Reserve Bank of India Act,1934 ("the RBI Act") to carry on the business of Non - Banking Financial Institution (NBFI). Accordingly, the company was granted CoR bearing No. B-07.00524 dated November 15, 2000 & thus company was bound by the terms and conditions subject to which the CoR was issued and other Directions issued by RBI from time to time under the provisions of Chapter IIIB of the RBI Act and had accordingly carrying on its business activity.

In terms of circular DNBS (PD) No.CC.10/02.59/98-99 dated April 20, 1999, the requirement of minimum Net Owned Fund (NOF) of Rs. 25 Lakhs was raised to Rs. 200 Lakh for Non - Banking Financial Company (NBFC) commencing the business of a NBFI on or after April 21, 1999. The stipulation, however, was not applicable to NBFCS which were already registered with the Bank or to such companies whose applications for a CoR were submitted on or before April 20, 1999. However, in terms of Revised Regulatory Framework for NBFCs vide DNBR (PD) CC. No. 002/03.10.001/2015-15 dated November 10, 2014 read with Notification No.DNBR.007/CGM(CDS) – 2015 dated March 27, 2015, a NBFC holding a CoR issued by the Bank and having NOF of less than Rs. 200 lakh may continue to carry on the business of a NBFI, if such company achieves NOF of Rs.100 Lakh before April 1, 2016 and Rs. 200 lakh before April 1, 2017.

NBFC's failing to achieve the prescribed ceiling within the stipulated time period shall not be eligible to hold the CoR as NBFCs and RBI would initiate the process for cancellation of CoR against such NBFCs. Whereas the company was advised vide Bank's letter dated October 06, 2017 to submit business plan for achieving the stipulated minimum NOF of Rs.200 Lakhs.

Whereas RBI had observed from the Return on Financial Indicators with asset size below 100 Lakh (NBS-9) submitted by Company that it had only 68.65 Lakh as on March 31, 2017, indicating that the company had not met the stipulated minimum NOF as per notification No.DNBR.007/CGM (CDS) -2015.

A Show cause Notice (SCN) dated April 23, 2018 was issued to the Company and its Directors, as to why the CoR issued should not be cancelled and why penal action may not be initiated against the company under the previous section 58B of the RBI Act. Whereas the company vide letter dated May 10, 2018 has requested to grant six months time to comply with the requirements. Since the request was not acceded to and since the stipulated minimum NOF was not able to be met with by the Company, in terms of sub – section (6) of Section 45 – IA of the RBI Act 1934, the RBI had cancelled the CoR granted to the Company, as an Non – Banking Financial Company. The Company has not been functioning since then and suspended its operations. Further, consequent to the Covid-19 pandemic, the company couldn't process the further action or continue the business.

Hence the Board of Directors after a detailed deliberation at its meeting held on 25.03.2021 deliberated on the possibility of sourcing Net worth and had thought it fit to drop the proposal of continuing the business of NBFI. Accordingly, the Board of Directors made a Declaration of Solvency and approved the proposal for winding up the company under voluntary liquidation process so that capital invested by the Shareholders can be returned to them, subject to the approval of members and had decided to Voluntary Liquidate the Company; pursuant to Insolvency and Bankruptcy Code, 2016 read with the Insolvency and Bankruptcy Board of India (Voluntary Liquidation Process) Regulations, 2017.

SATHI SAI FINANCE AND INVESTMENTS LIMITED
No.2, Ayyanar Koil Street, Koranad,
Mayiladuthurai – 609001
CIN: U65991TN1990PLC019483
Contact – 04364 222129 E-Mail: Sathisaifinance@yahoo.com

The voluntary liquidation process of corporate person shall be effected in accordance with provisions of Insolvency and Bankruptcy Code, 2016 and the regulations made there under. Section 59 of the Insolvency and Bankruptcy Code, 2016 read with Insolvency and Bankruptcy Board of India (Voluntary Liquidation Process) Regulations, 2017 provides that the voluntary liquidation process of corporate person shall require the approval of the shareholders by a way of Special Resolution and approval of the creditors representing two-thirds in value of the debt of the company. Hence, the said resolution is proposed to be passed as a Special Resolution.

In accordance with the provisions of Section 59 of the Insolvency and Bankruptcy Code, 2016, your board of directors propose to appoint Ms. Nithya Pasupathy, Insolvency Professional (Reg No. IBBI/IPA-002/IPN00911/2020-2021/13144) as the Liquidator for the proposed voluntary liquidation process at such remuneration as provided in the resolution, subject to your approval.

Copy of Declaration of Solvency approved by the Board is available for inspection to members during the office hour from 11.00 A.M. to 5.00 P.M. on all working days, at the Registered Office of the Company, till the date of the Extraordinary General Meeting.

None of the Directors, Key Managerial Persons of the Company and/or their respective relatives shall be considered to be concerned or interested in the proposed Special Resolution except to the extent of their respective shareholding in the Company.

On behalf of the Board
For SATHI SAI FINANCE AND INVESTMENTS LIMITED

RParasuraman

Rangian Parasuraman
Managing Director
DIN: 00759359

Place: Mayiladuthurai
Date: 25.03.2021

SATHI SAI FINANCE AND INVESTMENTS LIMITED
No.2, Ayyanar Koil Street, Koranad,
Mayiladuthurai – 609001
CIN: U65991TN1990PLC019483
Contact – 04364 222129 E-Mail: Sathisaifinance@yahoo.com

EXTRACTS OF RESOLUTION PASSED AT THE EXTRAORDINARY GENERAL MEETING OF THE MEMBERS OF SATHI SAI FINANCE AND INVESTMENTS LIMITED HELD ON MONDAY, THE 29th DAY OF MARCH, 2021 AT THE REGISTERED OFFICE OF THE COMPANY SITUATED AT 2, AYYANARA KOIL STREET, KORANAD, MAYILADUTHURAI, NAGAPATTINAM -609002 AT 11.00 A.M.

ITEM NO. 1

SPECIAL RESOLUTION

PROPOSAL FOR VOLUNTARY LIQUIDATION OF THE COMPANY

"**RESOLVED THAT** pursuant to provisions of Section 59 and other applicable provisions, if any, of the Insolvency and Bankruptcy Code, 2016 read with the Insolvency and Bankruptcy Board of India (Voluntary Liquidation Process) Regulations, 2017, any other legislations governing voluntary liquidation and the provisions of the Companies Act, 2013 as may be applicable and subject to approval of creditors having atleast two-thirds in value of the debts of the corporate person within seven days of this resolution, the consent of the members be and is hereby accorded to initiate voluntary liquidation of the Company.

RESOLVED FURTHER THAT the Board of Directors have made an inquiry into the affairs of the Company and have reasonable grounds to form the opinion that there the Company, has no debts as on date of Declaration of Solvency.

RESOLVED FURTHER THAT Ms. Nithya Pasupathy, Insolvency professional (Reg No. IBBI/IPA-002/IPN00911/2020-2021/13144), Chennai being eligible to appoint as liquidator pursuant to the provisions of Regulation 6 of the Insolvency and Bankruptcy Board of India (Voluntary Liquidation Process) Regulation 2017, be and is hereby appointed to act as a liquidator of **Sathi Sai Finance And Investments Limited** and subject to approval of creditors having atleast two-thirds in value of the debts of the corporate person within seven days of this resolution, on the remuneration of Rs. 1,00,000/- plus GST, exclusive of costs of engaging other professionals, statutory expenses, expenses incurred on publication of notices, other incidental expenses and applicable taxes.

RESOLVED FURTHER THAT, all the directors of the Company be and are hereby severally/jointly authorized to file and/or deliver all the documents including affidavits, indemnity bonds in relation to voluntary liquidation process of corporate person at the office of Registrar of Companies, Chennai and to do all other acts as may be necessary to give effects to all the aforesaid resolution."

//CERTIFIED TRUE COPY//
For SATHI SAI FINANCE AND INVESTMENTS LIMITED

R Parasuraman

RANGIAN PARASURAMAN

MANAGING DIRECTOR

DIN: 00759359

2, AYYANARA KOIL STREET, KORANAD, MAYILADUTHURAI-609001

SATHI SAI FINANCE AND INVESTMENTS LIMITED
No.2, Ayyanar Koil Street, Koranad,
Mayiladuthurai – 609001
CIN: U65991TN1990PLC019483
Contact – 04364 222129 E-Mail: Sathisaifinance@yahoo.com

Date: 27.03.2021

To,

Mr. Nithya. Pasupathy
Insolvency Professional
10/17, Anandam Colony,
South Canal Bank Road,
Mandaveli,
Chennai – 600028

Dear Sir,

Sub: ***Appointment of proposed Company liquidator for the purpose of member's voluntary winding up.***

We are glad to inform that, we propose to appoint you as a Company liquidator of the Company, on such a remuneration to be decided in the Extraordinary General Meeting to be held on 27st March, 2021 for the purpose of voluntary winding up of M/s. Sathi Sai Finance and Investments Ltd, pursuant to the provisions of Section 59 of the Insolvency and Bankruptcy Code, 2016 and other rules and regulation framed there under.

We hereby request you to give your confirmation and consent/certificate with respect to your independence in line with section 149 of the Companies Act, 2013 read along with rules and regulation framed there under

Thanking you,

For **SATHI SAI FINANCE AND INVESTMENTS LTD**

R Parasuraman

Rangian Parasuraman
Managing Director
Din: 00759359
2, Ayyanar Kovil Street, Koranadu,
Mayiladuthurai – 609001.

SATHI SAI FINANCE AND INVESTMENTS LTD
2, AYYANARKOIL STREET, KORANAD. 609 002
MAYILADUTURAI

CS.Nithya Pasupathy
Insolvency Professional

Date: 25.03.2021

To,

The Board of Directors
M/s. Sathi Sai Finance Investment Limited
2, Ayyanara Koil Street, Koranad,
Mayiladuthurai, Nagapattinam - 609002.

Dear Sir,

Sub: Certificate and Consent for Appointment of Company Liquidator for the purpose of voluntary liquidation of the Corporate Person/ Company.

I, Nithya Pasupathy, a registered Insolvency Professional with Insolvency and Bankruptcy Board of India under Reg. No. IBBI/IPA-002/IPN00911/2020-2021/13144, having office at 10/17 Anandam Colony, South Canal Bank Road, Mandaveli, Chennai – 600028 hereby give my consent to be appointed as the Liquidator, for the voluntary liquidation of the Corporate Person/ Company in accordance with the Insolvency and Bankruptcy Code, 2016 read with Regulations made there under.

I hereby certify and affirm that:

1. I am eligible to be appointed as the Liquidator of the Company;
2. There are no disciplinary proceedings or restraint orders pending against me with the Insolvency and Bankruptcy Board of India
3. I adhere to the provision as set out in the Insolvency and Bankruptcy Board of India (Insolvency Professionals) Regulations, 2016

INSOLVENCY PROFESSIONAL
CS. NITHYA PASUPATHY

4. I am independent of the Company and its Board and hereby disclose the following in accordance with Rule 6 Insolvency and Bankruptcy Board of India (Voluntary Liquidation process) Regulation, 2017:

(a) I am eligible to be appointed as an independent director on the board of the corporate person under section 149 of the Companies Act, 2013 (18 of 2013), where the corporate person is a company;

(b) I am not a related party of the Company;

(c) I am not been an employee or proprietor or a partner of firm of auditors or company secretaries or cost auditors of the Company; or of a legal or a consulting firm, that has or had any transaction with the Company contributing ten per cent or more of the gross turnover of such firm, at any time in the last three years.

(d)I had/have no pecuniary or personal relationship with the Company or any of its stakeholders.

(e)I am not/was a Director or Partner, or any other partner or director of such insolvency professional entity represents any other stakeholder in the same liquidation.

INSOLVENCY PROFESSIONAL CS. NITHYA PASUPATHY

CS. Nithya Pasupathy
Insolvency Professional
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