

Prevent NRIs’ PAN from being declared inactive



TRUTH BE TOLD

HARSH ROONGTA

Kripa, an overseas client, recently forwarded an email from her mutual fund registrar. It warned her to link her permanent account number (PAN) to her Aadhaar card by March 31, 2022, failing which there would be higher TDS (tax deduction at source), restrictions on further transactions, and a possible income-tax (I-T) penalty.

Kripa holds an Overseas Citizen of India (OCI) card. According to the Aadhaar Act, she is not entitled to apply for Aadhaar unless she spends 182 days in India. The notification (<https://bit.ly/34xzJoh>) that allowed non-resident Indians (NRIs, who are Indian citizens) to apply for Aadhaar on arrival in India doesn't apply to OCIs. Kripa was worried as the MF registrar informed her it doesn't have any option to exempt NRIs' PANs from linking with Aadhaar.

The I-T Act does not require NRIs or OCIs not eligible to apply for Aadhaar to link their PANs with Aadhaar. The tax department hasn't made any provision for allowing those not eligible for Aadhaar to mark their PANs as such, so that their PANs can be kept active after March 31, 2022. There is a fear that the tax department will automatically mark such PANs as inactive.

NRI investors face several other travails. The adverse TDS provisions have given rise to many *jugaad* solutions. The most common example is in renting and sale of property by an NRI taxpayer. If the property owner is a resident, tax is deducted by the lessee once a year at 5 per cent if the rent exceeds ₹50,000 per month. This can be paid through a sim-

ple challan cum return. But if the owner is a non-resident, the lessee must apply and get a tax deduction account number (TAN), deduct tax at 30 per cent from each monthly rental, pay it every month, and file separate TDS returns with the TDS section.

In case of sale, if the seller is a resident, the buyer deducts tax at 1 per cent if the sale value exceeds ₹50 lakh and pays it through a simple challan cum return. But if the seller is an NRI, the buyer must deduct tax at 20 per cent on the entire sales consideration (not just capital gain) since the buyer can't calculate the capital gain. Again, the buyer must register for TAN and file periodic TDS returns for a one-time purchase. While getting a certificate for tax deduction at a lower rate is possible, it takes time, effort and "money". The hassles of getting a TAN number and filing periodic TDS returns remain.

The *jugaad* solution is for property owners to omit letting the lessees/buyers know they are NRIs. The lessees/buyers have no way of knowing this, especially if the owner has an Indian address. The buyer/lessee proceeds on the basis that the owner is a resident.

These onerous TDS provisions for NRIs were put in place in an era when it was assumed that if the lessee or buyer didn't deduct maximum tax at source, it wouldn't be possible for the department to recover the tax amount.

Meanwhile, NRIs can remit proceeds based on tax-payer self-certification backed by a chartered accountant's certificate that is uploaded on the tax department's website. It demonstrates trust in the taxpayer but through a verifiable process. One wonders why the same process can't be followed for TDS.

The tax department should proactively provide a solution to NRIs' impending problem of PANs being made inactive from April 1, 2022. It should also use the occasion to overhaul the complex TDS provisions relating to them.

The writer heads Fee-Only Investment Advisors LLP, a Sebi-registered investment advisor
Twitter: @harshroongta

Allowing life policy to lapse carries a high cost

Pick insurance cover carefully, so that you are able to stick to it for the long haul

SANJAY KUMAR SINGH

Persistence ratio continues to be low in the life insurance industry, according to data published in the Handbook on Indian Insurance Statistics for financial year 2020-21 (FY21). The industry's median 61-month persistence ratio for FY21 was 39.4 per cent. It means that in case of half the insurers, 39.4 per cent or less of their policies were alive after five years. While the persistence figures are improving (*see table*), the pace is slow.

Persistence ratios also indicate customers' level of satisfaction with an insurer, since satisfied customers tend to keep their policies alive for a longer period.

Hurried purchases, mis-selling
Several factors are responsible for the life insurance industry's low persistence numbers. One is that insurance is a fairly complex product. "A large part of the persistence challenge comes in because people buy a product without clarifying their expectations from it. Do they want a pure term cover or an insurance-cum-investment plan?" says Manu Lavanya, director and chief operations officer, Max Life Insurance.

When customers buy a product without clarity on the financial need it is supposed to fulfil, there is disappointment later. For instance, they often buy policies at the last-minute for tax saving without paying heed to its features. Later, when they find the policy unsuitable, they allow it to lapse.

Mis-selling is another reason for high lapse rates. "Sometimes policies are sold forcibly by friends or relatives, or an institution the customer approached for a loan," says Kapil Mehta, co-

founder and managing director, Secure Now Insurance Broker.

Often the customer's payment obligations are not explained properly. "The customer may think he has purchased a single-premium policy. When he realises he has to pay a premium every year, he abandons it," adds Mehta.

Sometimes, customers have incorrect return expectations. They compare the returns from an insurance-cum-investment product with a pure investment product, not accounting for the fact that a part of the premium goes towards meeting the mortality charge (note that high product costs can also produce low returns).

In case of unit-linked insurance plans (Ulips), customers at times take short-term calls: When the markets are up, they cash out.

During the pandemic, many people suffered loss of income and stopped paying their premiums.

In the case of some insurers and products, only the annual premium mode is available. "When half-yearly, quarterly and monthly options are not available, insurers witness low persistence due to the unavailability of funds in the policyholder's account," says Sanjay Radhakrishnan, chief executive officer (CEO) and principal officer, Hero Insurance Broking.

One operational cause is that customers change the bank account from which they paid their premiums. "But they don't change the NACH forms. This results in non-approval of renewal premiums," says Radhakrishnan.

Insurers' initiatives

Insurers take several steps nowadays to ensure customers don't abandon their policies



PERSISTENCY RATIO: SLOW IMPROVEMENT

Median persistency ratio (%)					
Year	13-mth	25-mth	37-mth	49-mth	61-mth
2014-15	57.3	46.0	42.5	38.0	19.0
2015-16	61.2	47.4	41.8	38.1	28.0
2016-17	64.9	53.1	43.9	38.3	31.9
2017-18	69.0	58.2	49.5	41.8	33.8
2018-19	71.8	61.4	52.6	45.0	37.8
2019-20	70.5	62.3	53.3	46.4	37.6
2020-21	72.4	62.9	55.8	51.0	39.4

Persistence figures are for life insurance policies based on number of policies. Mth stands for month. Data as on March 31, 2021 Source: Handbook on Indian Insurance Statistics

prematurely. One is to select the right customers. "Insurers use data analytics to select people with the right financial profile who can meet this long-term financial commitment," says Lavanya.

They also try to ensure the customer understands the policy terms and conditions. They offer simplified benefit illustrations with easy-to-understand graphics. They also conduct a pre-issuance verification call to ensure the customer has understood key aspects like the premium amount, the period for which it has to be paid, and the benefits. "Only if the customer has fully understood what he has purchased will he be able to answer the questions asked in this call," says Lavanya.

Insurers also send reminders asking customers to ensure that the bank account from which the payment will happen is

funded. In the past two years, when customers failed to pay the premium due to financial distress, many insurers waived the late payment fee.

To ease customers' burden, insurers also allow them to convert annual premiums into quarterly or monthly payments.

High cost of policy lapse

The key fallout of discontinuing a policy is that you are no longer covered. This had serious consequences during the pandemic, when in many cases the breadwinner passed away shortly after allowing his policy to lapse. Says Ashish Rao, chief customer experience and operations, ICICI Prudential Life Insurance, "Allowing a policy to lapse adversely impacts the purpose and goals for which it was purchased, like income replacement."

Surrendering a policy carries

a considerable cost. "If you surrender a traditional policy before paying three premiums, you get nothing back. After three premiums, the policy acquires a surrender value and you get some amount back, but the penalty is high. If, for instance, you surrender your policy after paying three premiums, you won't get back more than 25-30 per cent of total premiums paid," says Mehta.

If you tell the insurer that you would like to keep the policy alive but will not pay any further premiums (these should be deducted from the value accumulated in the policy), the sum assured could be reduced to 1/10th or 1/20th.

"Customers also lose out on benefits like bonus pay-outs," says Lavanya.

In Ulips, if you stop paying the premium before five years, the fund value (after deducting surrender charges) goes into a discontinuance fund where it earns 4.5 per cent interest.

When the customer goes to buy a new term policy, he typically has to pay a higher premium (since he would be older now).

Make the right purchase

The key prerequisite to not allowing a policy to lapse is that you are motivated to pay the premiums and stick to it.

Do research and compare policies on the websites of insurers or aggregators. "Our digital platform facilitates matching products with the needs of customers," says Rao.

Make sure you buy a term policy that scores high on key parameters. "Evaluate the insurer's claim settlement ratio and the average time taken to settle claims," says Rao.

Go through the policy document, especially the benefits illustration: What benefits will you get and at what intervals? How much will you get if you surrender at different stages? Also understand your obligations — the premium amount and the period for which it has to be paid.

Before deciding to discontinue, consider alternatives like getting paid-up additions or bonus adjusted against the premium.

JUBILANT BIOSYS LIMITED
(CIN: U24110UP1998PLC029591)
Registered Office: Plot 1A, Sector 16A, Noida, 201301, Uttar Pradesh, India
Tel: +91 120 4361000
Website: www.jubilantbiosys.com

NOTICE

Pursuant to the provisions of Section 201 of the Companies Act, 2013 ("the Act"), the Company intends to make an application to the Central Government under Section 196, 197, 203 read with Schedule V and other applicable provisions, if any, of the Act and the Rules made thereunder, for seeking its approval towards appointment of Mr. Giuliano Perfetti (DIN: 09357368) (Non-Resident) appointed as Chief Executive Officer and Managing Director of the Company for a period of 3 years effective from January 27, 2022 in terms of the approval conferred by the Board of Directors of the Company at its Meeting held on Thursday, January 27, 2022 and by the Shareholders at their Extra Ordinary General Meeting held on Friday, February 4, 2022.

For Jubilant Biosys Limited

Sd/-

Irfan Ali

Date: 18.02.2022

Place: Noida

Company Secretary

Membership No.: A20129

GUJARAT ENERGY TRANSMISSION CORPORATION LTD.
Regd. Office: Sardar Patel Vidyut Bhavan, Race Course, Vadodara (Gujarat) - 390007
e-TENDER NOTICE INVITING TENDERS OF GETCO CORPORATE OFFICE, VADODARA
GETCO: www.getcojaguar.com Dept-GOG: <http://guj-epd.gov.in>
Tender Notice No. CE (P&C)/TN - 19-21-22
[A] C.E. (Proc. & Contract)/ 1507-R/ V/ AMC-Computers/2021-22,
[B] CE (Proc. & Contract)/E-2881/N/Computed Radiography/Veterinary Dispensary/2020-21.
Above Tender are available on web-site www.gseb.com & www.getcojaguar.com (for view and download only) & <https://getco.nprocure.com> (For view, download and on line tender submission).
Note: Bidders are requested to be in touch with our website till opening of the Tender.
"Energy Saved is Energy Generated" Chief Engineer (Procurement & Contracts)

Housing and Urban Development Corporation Ltd.
(A Govt. of India Enterprise)
CIN:L74899DL1970G0005276, GST No.:07AAACH0632A1ZF
Regd Office: HUDCO Bhawan, India Habitat Centre, Lodhi Road, New Delhi - 110003, Tel: (011) 24625308, Fax: (011) 24625308, Email: vjsihl@hudco.org, Website: www.hudco.org
Fax No. :+91-(011) 24625308, Email: vjsihl@hudco.org, Website: www.hudco.org

NOTICE INVITING EXPRESSION OF INTEREST
EoI No. HUDCO/C&P/EMPANELMENT/2022 Date : 21.02.2022
HUDCO, a premier techno-financial institution, in the field of Housing & Urban Development, invites Expression of Interest (EoI) for Empanement of Consultants in various fields related to Architecture, Planning and Allied Services, as per details contained in the EoI document.
Interested agencies can download the EoI document from Hudco's website <http://www.hudco.org> or www.eprocure.gov.in/epublish/app. Corrigendum, if any, shall be posted on above websites only.
Executive Director (C&C)

SCHEDULE II
FORM B
PUBLIC ANNOUNCEMENT
(Regulation 12 of the Insolvency and Bankruptcy Board of India (Liquidation Process) Regulations, 2016)
FOR THE ATTENTION OF THE STAKEHOLDERS OF TERRA ENERGY LIMITED (In Liquidation)

SR. NO.	PARTICULARS	DETAILS
1	Name of corporate debtor	TERRA ENERGY LIMITED
2	Date of incorporation of corporate debtor	08.03.1995
3	Authority under which corporate debtor is incorporated / registered	Registrar of Companies, Chennai
4	Corporate Identity No. / Limited Liability Identification No. of corporate debtor	U40105TN1995PLC030420
5	Address of the Registered office and principal office (if any) of corporate debtor	Eldorado, V Floor, 112 Uthamar Gandhi Salai, Chennai-600 034
6	Date of closure of Insolvency Resolution Process	31.08.2021 (330 th Day of CIRP based on NCLT Order dated 06.08.2021)
7	Liquidation commencement date of corporate debtor	17.02.2022
8	Name & Registration No. of the insolvency professional acting as liquidator	Ramakrishnan Sadasivan IBBI/IPA-001/IP-P00108/2017-18/10215
9	Address and e-mail of the liquidator, as Registered with the Board	New No. 28, Old No. 22 Menod Street, Pursawalkam, Chennai-600 007 sadasivanr@gmail.com
10	Address and e-mail to be used for correspondence with the liquidator	New No. 28, Old No. 22 Menod Street, Pursawalkam, Chennai-600 007 liq.terra@gmail.com
11	Last date for submission of claims	19th March, 2022

Notice is hereby given that the National Company Law Tribunal Chennai-Division Bench-I has ordered the commencement of liquidation of the **Corporate Debtor - Terra Energy Limited** under section 33 of the Code. The stakeholders of **Terra Energy Limited (In Liquidation)** are hereby called upon to submit their claims, with proof on or before **19th March, 2022**, to the liquidator at the address mentioned against item 10.

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

The Claim may be submitted in their specified forms. FORM C-Operational Creditor (Other than Workman or Employee), FORM D-Financial Creditor, FORM E-Workman or Employee, FORM F-Authorised Representative of Workman or Employee, FORM G-Other Stakeholders. The Prescribed forms can be downloaded from the IBBI Website-Liquidation Process (<https://www.ibbi.gov.in/home/downloads>)

Submission of false or misleading proof of claims shall attract penalties.

Sd/-

Ramakrishnan Sadasivan

IBBI/IPA-001/IP-P00108/2017-18/10215

Date : 21st February, 2022
Place : Chennai

E Auction Sale Notice under Insolvency and Bankruptcy Code, 2016
PETRON ENGINEERING CONSTRUCTION LIMITED
(In Liquidation)
CIN: L45202MH1978PLC019135
Regd. Off: Swastik Chambers, 6th Floor Sion Trombay Road, Chembur Mumbai MH 400071
Date & Time of Auction: 10.03.2022 from 02:00 P.M. to 04:00 P.M.
(With unlimited extension of 5 minutes each)

Sale of Assets of Petron Engineering Construction Limited (Corporate Debtor) which are part of the Liquidation Estate formed by the Liquidator, appointed by the Hon'ble National Company Law Tribunal, Mumbai Bench vide order dated 23.01.2020. The sale of assets will take place through the e-auction platform <https://ncltauction.auctiontiger.net>. The details of the assets to be auctioned, their Reserve Price, EMD Amount & Incremental Bid is given in the below table:

Assets	Reserve Price (In Rs.)	EMD Amount (In Rs.) & its submission timeline	Incremental Bid Amount (In Rs.)
Plant, Machineries & Equipments (Assets) of the Corporate Debtor located within the premises of 'M/s. Ramco Cement Ltd., Village: Jayanthipuram, Jagdayapath (Mandal), District: Krishna, Andhra Pradesh - 521457' (the Auction Site).	8,57,000/-	85,700/- From 21.02.2022 To 28.02.2022	20,000/- Or above

For more details in relation to Assets and terms & conditions of the auction, please refer the Process Document available on the website of the Corporate Debtor: <http://petronengineering.com/liquidation-process/liquidation-process>

Notes:

- The sale of assets through e-auction is on "AS IS WHERE BASIS", "AS IS WHAT BASIS", "WHATEVER THERE IS" AND "NO RECOURSE BASIS".
- For any further information or clarification, you may please reach out to the Liquidator at 011-49121644-45 or his team member, Mr. Manish Vyas at +91 9667090135 or Mr. Divish Ahuja at +91 8860588209.

For **Petron Engineering Construction Limited (In Liquidation)**

Sd/-

CS Vineet K Chaudhary

Liquidator

In the matter of **Petron Engineering Construction Limited**
IBBI Registration No.: **IBBI/IPA-002/IP-N00103/2017-18/10246**
liquidatorpeel@vkcindia.com (process specific)
ip.vineetchaudhary@gmail.com (registered with IBBI)
Address of the Liquidator registered with IBBI: D-38, LGF (L/3), South Extension, Part-II, New Delhi-110049

Date: 21.02.2022
Place: New Delhi

FORM NO. CAA. 2
(Pursuant to Section 230 (3) and rule 6 and 7))
C.P.(CAA)/73(CHE)2021
In the matter of Sections 230 to 232 and other applicable provisions of the Companies Act, 2013 and In the matter of Scheme of Arrangement between **Access Matrix Technologies Private Limited ('Demerged Company')** And **Wolters Kluwer Elm Solutions Private Limited ('Resulting Company')** And their respective Shareholders and Creditors **WOLTERS KLUWER ELM SOLUTIONS PRIVATE LIMITED**
3rd Floor, Neville Tower, Ramanujan IT City
Rajiv Gandhi Salai, Taramani, Chennai – 600113, Tamil Nadu
...Second Petitioner /Resulting Company

NOTICE OF PETITION
Notice is hereby given that a Joint Petition under sections 230 to 232 of the Companies Act, 2013 with respect to the Scheme of Arrangement between M/s. Access Matrix Technologies Private Limited [Demerged Company] and M/s. Wolters Kluwer ELM Solutions Private Limited [Resulting Company] and their Respective Shareholders and Creditors was filed by the Petitioner Companies with the Hon'ble National Company Law Tribunal, Chennai Bench ('NCLT') on 8th December 2021 and the said petition was admitted on 6th January, 2022. The Hon'ble NCLT, Chennai Bench, vide its order dated 3rd February, 2022, has fixed the date of hearing of the said Joint Petition on the 10th day of March, 2022.

Any person desirous of opposing the proposed Scheme of Arrangement should send to the Petitioners' Authorized Representative, notice of his intention, signed by him or his Advocate, with his name and address, so as to reach the Petitioners' Authorized Representative not later than thirty days from the date of the publication of this Notice. Where he seeks to oppose the Petition, the grounds of opposition or a copy of his affidavit shall be furnished with such notice. A copy of the Petition will be furnished to any person requiring the same on payment of the prescribed charges for the same.

CS I B HARIKRISHNA
Authorized Representative
1st Floor, No.44/38, Veerabadran Street, Nungambakkam, Chennai – 600 034

Place: Chennai
Date: 18-02-2022

FORM NO. CAA. 2
(Pursuant to Section 230 (3) and rule 6 and 7))
C.P.(CAA)/73(CHE)2021
In the matter of Sections 230 to 232 and other applicable provisions of the Companies Act, 2013 and In the matter of Scheme of Arrangement between **Access Matrix Technologies Private Limited ('Demerged Company')** And **Wolters Kluwer Elm Solutions Private Limited ('Resulting Company')** And their respective Shareholders and Creditors **ACCESS MATRIX TECHNOLOGIES PRIVATE LIMITED**
44/38, 1st Floor, Veerabadran Street, Nungambakkam, Chennai - 600034, Tamil Nadu
...First Petitioner /Demerged Company

NOTICE OF PETITION
Notice is hereby given that a Joint Petition under sections 230 to 232 of the Companies Act, 2013 with respect to the Scheme of Arrangement between M/s. Access Matrix Technologies Private Limited [Demerged Company] and M/s. Wolters Kluwer ELM Solutions Private Limited [Resulting Company] and their Respective Shareholders and Creditors was filed by the Petitioner Companies with the Hon'ble National Company Law Tribunal, Chennai Bench ('NCLT') on 8th December 2021 and the said petition was admitted on 6th January, 2022. The Hon'ble NCLT, Chennai Bench, vide its order dated 3rd February, 2022, has fixed the date of hearing of the said Joint Petition on the 10th day of March, 2022.

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CS I B HARIKRISHNA
Authorized Representative
1st Floor, No.44/38, Veerabadran Street, Nungambakkam, Chennai – 600 034

Place: Chennai
Date: 18-02-2022

NOTICE FOR EXTENSION
BHUVEE STENOVAE PRIVATE LIMITED (IN LIQUIDATION)
CIN: U27100WB2007PTC120297
LIQUIDATOR - CA. KANNAN TIRUVENGADAM
Further to the public announcement dated 21-01-22 in national dailies regarding inviting interested applicants for sale of assets of M/s BHUVEE STENOVAE PRIVATE LIMITED, it is hereby informed to the public in general that the date of e-auction is hereby extended to 7th March 2022. The interested applicants may refer to the detailed e-auction process memorandum available at www.brggroup.in. The revised schedule is as below :

Date of e-Auction	March 7th 2022
Last Date for Submission of Bid Documents	February 26th 2022
Last Date for Submission of Earnest Money Deposit ("EMD")	March 03rd 2022 up to 6 PM (Indian Standard Time)

All other terms and conditions remain the same.

Sd/-

CA. KANNAN TIRUVENGADAM
Reg. No. IBBI/IPA-001/IP-P00253/2017-18/10482
Liquidator of BHUVEE STENOVAE PRIVATE LIMITED
Address: Netaji Subhas Villa, 18 Karunamoyee Ghat Road
Flat 3C, Kolkata 700082, West Bengal, India
Place : Kolkata
Date : February 21st 2022. E-mail: caikannan@gmail.com / auctionbspl@gmail.com

FORM G
INVITATION FOR EXPRESSION OF INTEREST
(Under Regulation 36A (1) of the Insolvency and Bankruptcy (Insolvency Resolution Process for Corporate Persons) Regulations, 2016)

Relevant Particulars	
1. Name of the corporate debtor	Oren Hydrocarbons Private Limited
2. Date of Incorporation of Corporate Debtor	20th July 1990
3. Authority under which Corporate Debtor is incorporated / registered	Registrar of Companies, Chennai, Tamil Nadu
4. Corporate identity number / limited liability identification number of corporate debtor	U73100TN1990PTC019419
5. Address of the registered office and principal office (if any) of the Corporate Debtor	28/2 B Saravana Street, T. Nagar, Chennai - 600017
6. Insolvency commencement date in respect of Corporate Debtor	24.02.2021
7. Date of invitation of expression of interest	21.02.2022
8. Eligibility for resolution applicants under section 25(2)(h) of the Code is available at:	Can be obtained on request from Resolution Professional by sending an email at rp.orenhydro@gmail.com
9. Norms of ineligibility applicable under section 29A are available at:	As per Section 29A and other provisions of the Insolvency and Bankruptcy code, 2016 are available on the website of https://ibbi.gov.in/uploads/legalframw_ork/9156d71cc77b67c2eb221b357b6a817.pdf
10. Last date for receipt of expression of interest	10.03.2022
11. Date of issue of provisional list of prospective resolution applicants	19.03.2022
12. Last date for submission of objections to provisional list	24.03.2022
13. Date of issue of final list of prospective resolution applicants	03.04.2022
14. Date of issue of information memorandum, evaluation matrix and request for resolution plans to prospective resolution applicants	24.03.2022
15. Manner of obtaining request for resolution plan, evaluation matrix, information memorandum ("IM") and further information	Details can be sought by sending an email to the Resolution Professional at rp.orenhydro@gmail.com
16. Last date for submission of resolution plans	26.04.2022(subject to permissible extensions)
17. Manner of submitting resolution plans to resolution professional	In electronic form to the email id rp.orenhydro@gmail.com or by speed post or by hand delivery in sealed envelope at D3, Triumph Apartments, 114 Jawaharlal Nehru Salai, Arumbakkam, Chennai - 600106
18. Estimated date for submission of resolution plan to the Adjudicating Authority for approval	31.05.2022 (subject to permissible extensions)
19. Name and registration number of the resolution professional	Radhakrishnan Dharmarajan Reg No: IBBI/IPA-001/IP-P00508/2017-2018/10909
20. Name, Address and e-mail of the resolution professional, as registered with the Board	Radhakrishnan Dharmarajan Address: D3, Triumph Apartments, 114 Jawaharlal Nehru Salai, Arumbakkam, Chennai - 600106, Email: dharmad3@gmail.com
21. Address and email to be used for correspondence with the resolution professional	Radhakrishnan Dharmarajan Address: D3, Triumph Apartments, 114 Jawaharlal Nehru Salai, Arumbakkam, Chennai - 600106, Email: rp.orenhydro@gmail.com
22. Further Details are available at or with	Radhakrishnan Dharmarajan (Resolution Professional) at email rp.orenhydro@gmail.com
23. Date of publication of Form G	21.02.2022

*Exclusion application filed with NCLT Chennai Bench for excluding period starting from 24.02.2021 to 24.12.2021, as the CIRP was impacted due to ongoing litigations.

Signature of the Resolution Professional **Radhakrishnan Dharmarajan**
(For Oren Hydrocarbons Private Limited)
IBBI/IPA-001/IP-P00508/2017-2018/10909

Date: 21.02.2022
Chennai

Address: D3 Triumph Apartments, 114 Jawaharlal Nehru Salai
Arumbakkam, Chennai 600106