

NATIONAL COMPANY LAW TRIBUNAL: NEW DELHI
SPECIAL BENCH (COURT-II)

Company Petition No. (IB)-536(ND)2021

IN THE MATTER OF :

**Union Bank of India
(Erstwhile Corporation Bank)
having its registered office at
Union Bank Bhavan
239, Vidhan Bhavan Marg,
Nariman Point, Mumbai,
Maharashtra - 400021**

**Branch Office at :
M-93, Connaught Place,
New Delhi-110001
Through its Attorney
Shri Dheerai Gupta**

...Financial Creditor/ Applicant

Versus

**Sh. Amit Katyal
S/o Shri O.P Katyal
House no C-654,
New Friends Colony,
New Delhi-110065**

....Personal Guarantor/ Respondent

Order Delivered on: 17.05.2022

SECTION: 95(1) of IBC 2016

CORAM:

SH. BACHU VENKAT BALARAM DAS, HON'BLE MEMBER (J)

SH. L. N. GUPTA, HON'BLE MEMBER (T)

PRESENT:

For the Applicant	:	Adv. Ekta Choudhary
For the Respondent	:	Sr. Adv. P. Nagesh along with Adv. Siddharth Dass, Adv. Kirodiwal, Adv. Aditya Rathee

ORDER

PER SHRI L. N. GUPTA, MEMBER (T)

The Union Bank of India (the Erstwhile Corporation Bank) **(the ‘Applicant/Financial Creditor’)** has preferred the present Application under Section 95(1) of IBC, 2016 read with Rule 7(2) of the Insolvency and Bankruptcy (Application to Adjudicating Authority for IRP for Personal Guarantors to Corporate Debtor) Rules, 2019 for initiating the Insolvency Resolution Process **(the “IR Process”)** against Mr. Amit Katyal (hereinafter, referred to as **Personal Guarantor/Debtor**), being the Guarantor of M/s. Angel Infrastructure Private Limited **(the ‘Corporate Debtor’)**.

2. It has been submitted by the Applicant that the aforesaid Personal Guarantor/Debtor by virtue of Deeds of Guarantee dated 30.10.2014 and 22.02.2017 has secured the debt/facilities granted to the account of M/s. Angel Infrastructure Private Limited, the 'Corporate Debtor. The Applicant has given the List of important dates and events, which led to filing of the instant application, as reproduced below :

LIST OF DATES & EVENTS

DATES	EVENTS
07/08/2014	Sanction letter reference no. CDS:CSI:SK:CAC:88:2014-15 the bank

	sanctioned and granted term loan to the extent of Rs. 90,00,00,000/ (Rupees Ninety Crores only) was sanctioned. Copy of sanction letter dated 07/08/2014 is Appended as <u>Annexure P1</u>. Copy of Letter of acceptance dated 30.10.2014 is appended and marked as <u>Annexure P 2</u>
30.10.2014 & 28.10.2014 & 06.11.2014& 15.11.2014	Loan & Security documents duly executed were:- i) Escrow account agreement appended and marked as <u>Annexure P 3</u> ii) Agreement for term loan dated 30.10.2014 appended and marked as <u>Annexure P 4</u> iii) Common deed of hypothecation for movables dated 30.10.2014 is appended and marked as <u>Annexure P 5</u> iv) Letter of undertaking/ Declaration from Defendant no 1 dated 30.10.2014 is appended and marked as <u>Annexure P 6</u> v) Letter of consent for disclosure by Corporate Debtor dated 30.10.2014 is appended and marked as <u>Annexure P</u>

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- vi) Letter of consent for disclosure by Debtor dated 30.10.2014 is appended and marked as Annexure P 8.
- vii) Details of legal hier is appended and marked as Annexure P 9.
- viii) Board Resolution dated 10.10.2014 is appended and marked as Annexure P 10
- ix) Letter of undertaking dated 10.10.2014 is appended and marked as Annexure P 11
- x) Deed of guarantee in favor of the creditor dated 30.10.2014 is appended and marked as Annexure P 12.

Primary security was created in respect of property being land and residential buildings to be constructed thereon (land) admeasuring 13.456 acre situated at sector-70, Gurgaon. Title documents deposited are as under:-

- a) Copy of memorandum of deposit of title deed is appended and marked as Annexure P 13.
- b) Letter confirming deposit of documents

	dated 28.10.2014 is appended and marked as <u>Annexure P 14.</u> c) Letter dated 06/11/2014 confirming the submission of documents is appended and marked as <u>Annexure P 15.</u> d) Undertaking declaration of Corporate Debtor is appended and marked as <u>Annexure P 16.</u> e) Letter requesting sub-registrar to note banks lien is appended and marked as <u>Annexure P 17.</u> Charge was also created in respect of assets being:- Charge & assignment of the all developmental rights consisting of entire planning, designing, development, construction, marketing, sales, transfer rights, sanction and permission. Hypothecation/Escrow of receivables of the project. Charge was registered with the Ministry of corporate affairs pursuant to section 77(1) and 78 of the companies act, 2013. Copy of registration of charge is appended and marked as <u>Annexure P 18.</u>
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22.02.2017	The applicant bank granted financial assistance to the extent of Rs. 55,00,000/- (Rupees fifty five lakhs only) for the purchase of Ford Mustang, New Saloon, engine 4951. The documents were duly executed in pursuance to board resolution dated 22nd February 2017. Loan & security Documents were executed. a) Board Resolution is appended and marked as <u>Annexure P 19.</u> b) Agreement for Term Loan dated 02.02.2017 is appended and marked as <u>Annexure P 20.</u> c) Agreement for Hypothecation of vehicle dated 22nd February, 2017 is appended and marked as <u>Annexure P 21.</u> d) Letter of undertaking and declaration is appended and marked as <u>Annexure P 22.</u> e) Letter of undertaking/ declaration from the Corporate Debtor is appended and marked as <u>Annexure P 23.</u> f) Deed of guarantee is appended and marked as <u>Annexure P 24.</u> That charge was registered with Ministry of

	Corporate affairs, Registrar of Companies in accordance with companies act. Copy of certificate of registration of charge is appended and marked as <u>Annexure P 25.</u>
06.09.2017	Sanction of Rs. 55,00,000/- (Rupees fifty five lakhs only) was ratified by the Zonal office of the bank vide reference no ZO/DLI/ADV/OR/1254/2017-18 dated 06.09.2017. Sanction is appended and marked as <u>Annexure P 26.</u>
26.09.2017	Corporate Debtor accepted/acknowledged their liability and thus executed Acknowledgement of debt. Acknowledgement of debt dated 26.09.2017 is appended and marked as <u>Annexure P 27.</u> Board Resolution dated 26.09.2017 is appended and marked as <u>Annexure P 28.</u>
17.02.2018	Extension of commencement of commercial operations was given. Memorandum of agreement to amend repayment schedule is appended and marked as <u>Annexure P 29.</u>
31.03.2019	Account was classified as NPA.
20.05.2019	Notice under section 13(2) was served. Copy of Notice under section 13(2) dated 20.05.2019 is herein appended and marked as <u>Annexure P 30</u>

31.10.2019	Defendants accepted/acknowledged their liability and thus executed Acknowledgement of debt Acknowledgement of debt dated 31.10.2019 is appended and marked as <u>Annexure P 31.</u> Board Resolution is appended and marked as <u>Annexure P 32.</u>
18.02.2020	Original Application no 237 of 2020 was filed. Copy of order in original application is appended as <u>Annexure P 33.</u>
26.04.2021	Demand Notice dated 26.04.2021 under Clause B of Sub Section 4 of Section 95 issued in Form B which was duly served upon the guarantor. Copy of Demand Notice dated 26.04.2021 is appended as <u>Annexure P 34.</u>
10.06.2021	Representation was made by the Debtor vide letter dated 10.06.2021. Copy of representation is appended as <u>Annexure P 35.</u>
	Representations were replied. Copy of reply is appended as <u>Annexure P 36.</u> CIBIL of the debtor is appended as <u>Annexure P 37.</u> Statement of account for vehicle loan is appended and marked as <u>Annexure P 38</u>

	Statement of account for Term Loan facility is appended and marked as <u>Annexure P 39</u>
July, 2021	The present application is filed within the period of Limitation.

3. That the Applicant has averred the detailed particulars of transactions in Part III of its Application, pursuant to which it had claimed a total debt of Rs. 114,83,00,000/- with the date of default being of 31.03.2019. The relevant extracts of the Part III of the Application are reproduced below :

Part III

PARTICULARS OF DEBT		
1.	Total debt (including any interest or penalties)	The total outstanding debt due is Rs. 114,83,00,000/- (One hundred and fourteen crores and eighty three lakhs only) as on 26.04.2021 plus interest and other expenses thereon
2.	Amount in default	Rs. 114.83 Crores(Rupees One Hundred Fourteen Crores Eighty Three Lakhs Only) plus interest and other expenses thereon
3.	Date on which debt was due	31.03.2019 i.e the date on which the account of Corporate Debtor was classified as NPA.
4.	Date on which default occurred	The account of the corporate debtor was classified as an NPA. Thereafter the notice under Section 13 (2) was issued to the guarantor on 20.05.2019 Subsequently the original

		application for recovery of outstanding amount was filed against the corporate debtor as well as guarantor on 18.02.2020 which is pending before the Ld. Debts Recovery Tribunal-II, New Delhi as O.A. No. 237/2020. The Demand Notice in Form B was issued to the guarantor on 26.04.2021. After receipt of Demand Notice issued under Rule 7 (1) the period of 14 days has since lapsed and the same may be considered as the date of default.
5.	Nature of Debt	Secured Debt

4. That the Applicant has annexed with the Application, the Guarantee Deeds dated 30.10.2014 and 22.02.2017 executed by Shri. Amit Katyal, the Personal Guarantor/Debtor in favour of the erstwhile Corporation Bank and now Union Bank of India to secure the loan in favour of Angel Infrastructure Private Limited, the Corporate Debtor.

5. That the Applicant has submitted that the Corporate Debtor failed to maintain financial discipline and its account was classified as Non Performing Asset (NPA) on 31.03.2019. The Applicant has also placed on record the Notice dated 20.05.2019 duly served by it to the Corporate Debtor as well as the Personal Guarantor herein, under Section 13(2) of SARFAESI Act 2002.

6. It is further stated by the Applicant that it had sent a Demand Notice dated 26.04.2021 in Form B under Rule 7(1) of Insolvency & Bankruptcy (Application to Adjudicating Authority for Insolvency Resolution Process of Personal Guarantors to Corporate Debtors) Rules, 2019 to the Personal Guarantor invoking guarantees and demanding payment of the total outstanding dues of Rs. 114.83 Crore.

7. It is added by the Applicant that the Personal Guarantor had sent a reply dated 10.06.2021 to the said Demand Notice. The copy of the reply is reproduced overleaf :



Annexure P-35

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Through E-Mail, Speed Post and Courier

To,

date: 10.06.2021

Union Bank of India

M-93, Cannaught Circus,

New Delhi-110 001

E-mail: cb0606@unionbankofindia.com

Subject: Reply to the Demand Notice dated 26.04.2021 received by our Client Mr. Amit Katyal on 28.05.2021.

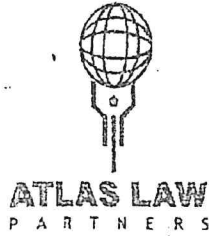
Sir,

1. We write to you, under the instruction of and on behalf of Mr. Amit Katyal, R/o: House No. C-654, New Friends Colony, New Delhi-110065 (herein after referred to as "our Client"), guarantor of Angle Infrastructure Pvt. Ltd., (herein after referred to as "the Company") who have placed in our hands, the Notice referred to above (herein after referred to as "Demand Notice") issued under Rule 7(1) of the Insolvency and Bankruptcy (Application to Adjudicating Authority for Insolvency Resolution Process of Personal Guarantors to Corporate Debtors) Rules, 2019 (hereinafter referred to as the "Insolvency Rules") demanding / claiming an alleged sum of Rs.114.83 Crore (Rupees One Hundred Fourteen Crore and Eighty Three Lakhs only) as an alleged Debt purportedly due to Union Bank of India (hereinafter referred to as "Bank").
2. That at the outset, the contents of the Notice are specifically denied as false and misconceived and nothing contained in the demand Notice may be deemed to have been admitted, unless specifically admitted to herein below. Your Notice is untenable and you have no right to claim payments of the alleged sum of Rs.114.83 Crore (Rupees One Hundred Fourteen Crore and Eighty Three Lakhs only) from our Client under the Code or otherwise.
3. That all the allegations and averments contained in your Notice under Reply, which are contrary to the response made hereinafter, and/or which have not been admitted hereinafter, may be considered to have been specifically denied and controverted.

250, 3rd Floor, Okhla Industrial Estate Phase - III, New Delhi - 110020
Tel: +91-11-4054 2305 Email: admin@atlaslawpartners.com

That your Demand Notice is completely based on incorrect appreciation of facts, occasioned due concealment of material facts. In the circumstances, the contents of your Demand Notice are not only baseless and unfounded, but they are also completely devoid of any merit.

5. That Angle Infrastructure Pvt. Ltd. is a company incorporated under the Companies Act, 1956 and existing under the Companies Act, 2013, having its registered office at 201, Elegance Tower, Plot No.8, District Centre Jasola, New Delhi-110025. The Company is developing a group housing project namely "Florence Estate" (hereinafter referred to as "the said Project") at Sector 70, District: Gurugram, State: Haryana. Directorate of Town and Country Planning, Haryana, (hereinafter referred to as "DTCP") issued a License bearing No. 170 of 2008 dated 22.09.2008 to M/s. Capital Builders (erstwhile owner of the land) for development of the said Project. M/s. Capital Builders subsequently transferred the license to the Company.
6. That Corporation Bank sanctioned a term loan facility of Rs.90,00,00,000.00 (Rupees Ninety Crores only) to the Company vide letter dated 17.07.2014 to part finance the development of the said Project. Our Client is the guarantor of the said loan facility availed by the Company. An Agreement dated 30.10.2014 was executed between Corporation Bank and the Company. A Common Deed of Hypothecation of Moveables/Assets/Debts dated 30.10.2014 creating charge on all the development rights and receivables of the Project.
7. That the Company is going through tough times and facing financial constraints due to the Pandemic of COVID-19 and various litigations against the Company.
8. That as you are well aware that sometime in the year 2013, one Mr. Ballu Ram filed a Writ Petition (CWP No. 17737 of 2013) before the Hon'ble High Court of Punjab and Haryana challenging grant of license No. 170 of 2008 issued by DTCP. The Hon'ble High Court vide order directed the parties maintain status-quo with regard to transfer and construction in respect to the said Project. In view of the said order passed by the Hon'ble High Court of Punjab and Haryana, the Company failed to continue with any kind of construction at the project site. All the construction work at the project site came to stand still. The Hon'ble High Court of Punjab and Haryana vide order dated 17.11.2014 dismissed the said Writ Petition. In view of the said order dated 16.08.2013,



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the Company unable to do any kind of construction work at the project site for about fifteen (15) months.

9. You are also well aware that in the matter of M/s. Capital Builders v/s. Angle Infrastructure Pvt. Ltd. EFA-15-2015 (O&M), the Hon'ble High Court of Punjab and Haryana vide order dated 10.09.2015 restrained the Company from creating any third party interest in respect to the unsold areas of the said Project. The Hon'ble High Court in only in the year 2019, vide order dated 08.05.2019 allowed the Company to sell the unsold areas in the said Project. In view of the circumstances beyond its control, the Company was unable to sell the unsold areas in the said Project and pay the due amounts to the bank within the stipulated period of time.
10. That further as you are well aware that the Company had also applied with the DTCP for grant of permission for higher FAR to develop commercial component in the said Project. The sale value of the commercial area will be around Rs.80-90 Crores approx.
11. That as you are also aware that the related group companies Krrish Shalimar Projects Pvt, Ltd. and Jasmine Buildmart Pvt. Ltd. have also availed various loan facilities from various banks and financial institutions and they have duly paid/ paying the due loan amounts to the banks and financial institutions.
12. That due to the ongoing unprecedented crisis of Pandemic of COVID-19 and lockdown and restrictions laid by the Government and further due to unavailability of manpower since March, 2020, the Company failed to continue the development work at the Project site and the same has further delayed the whole project. The circumstances are still uncertain and unpredictable.
13. The Company is in the process of completing and developing the said Project. The details of the status of the construction of the project as on 31.01.2021 are as under:

Work	Tower A	Tower B	Tower C	Tower D	Tower E
Description					



ATLAS LAW
PARTNERS

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Floor Slabs	28th Floor + Terrace + Mumty Machine Room	27th Floor + Terrace + Mumty Machine Room	19th floor + Terrace + Mumty Machine Room	20th Floor	20th Floor
Brick/Block work	28th Floor + Terrace	27th Floor + Terrace + Mumty Machine Room	19th floor + Terrace + Mumty Machine Room	20th floor	19th floor
Door frame Fixing	28th floor	27th floor	19th floor	14th floor	14th floor
Electrical Conducting	28th floor	27th floor	19th floor	09th floor	09th floor
Plumbing	28th floor	27th floor	19th floor	06th floor	05th floor
Internal Plaster	27th floor	27th floor	19th floor	09th floor	09th floor
Fire Fighting	28th floor	27th floor	19th floor	---	---
Flooring	27th floor	27th floor	19th floor	---	---
PVC Doors / Windows	26th Floor	25th Floor	17th Floor	---	---
Fire NOC (will be Applied)	May-June 2021	May-June 2021	May-June 2021		

Completion Date (Tentative)	31.12.2021	31.12.2021	31.12.2021	March 2023	March 2023
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Further the Non Tower Area work has been completed 78%. Copies of the photographs of the project are attached for ready reference.

14. That the Company will receive a sum of approx. Rs.158,26,81,027.00 (Rupees One Hundred Fifty Eight Crore Twenty Six Lakhs Eighty One Thousand and Twenty Seven only) from sold as well unsold areas of the said project. The Company will use these receivables to pay the due amounts to payable to the Bank. The details of the sold and unsold units and receivable in the said Project are as under:

	Tower A	Tower B	Tower C	Tower D	Tower E	Total
Total Units	112	106	74	106	112	510
Sold	98	96	60	71	69	394
Unsold	9	4	7	26	27	73
Outstanding Balance from Sold areas	24,20,96,681/-	9,88,02,458/-	12,44,39,204/-	9,89,85,496/-	20,85,41,187/-	77,28,65,027/-
Receivables from	9,98,20,000/-	4,69,00,000/-	7,96,88,000/-	28,68,60,000/-	29,65,48,000/-	80,98,16,000/-

8. That the Applicant has also served the copy of this Application to the Personal Guarantor vide email dated 26.04.2021 in compliance of the provisions contained in Section 95(5) of IBC, 2016.

9. That vide order dated 23.11.2021, this Adjudicating Authority has issued limited notice to the Personal Guarantor. That pursuant to that notice, Ld. Sr. Counsel for the Personal Guarantor appeared before this Adjudicating Authority on 30.03.2022 and stated that as on the date of filing of the present application under Section 95 of IBC, 2016, there was no application pending to initiate CIR process of the Corporate Debtor. Per Contra, the Applicant stated that after the filing of this application, one application under Section 7 of IBC, 2016 bearing no. 704/2021 has been filed in NCLT for initiation of the CIR process of the Corporate Debtor.

10. That the Ld. Sr Counsel for the Personal Guarantor further contended that since there is no CIRP initiated against the Corporate Debtor on the date of filing of the present application, therefore, the present application is not maintainable. That he further relied upon Section 60(2), Section 5(40), Section 5(12), Section 5(11) and Section 12 of IBC, 2016 in support of his contentions.

11. That the Personal Guarantor/Debtor has filed its written submissions and has averred the following :

“7.. It is most respectfully submitted that the Hon’ble Supreme Court of India in the matter of Mahendra Kumar Jajodia v/s. State Bank of India Stressed Asset Management Branch (Civil Appeal No. 1871-1872 of 2022) vide order dated 21.03.2022 stayed the order dated 27.01.2022 passed by the Hon’ble National Company Law

Appellate Tribunal in Company Appeal (AT) Insolvency No. 60 of 2022 allowing an Appeal to proceed under Section 95(1) of the Code, in absence of a Corporate Insolvency Resolution Process of Liquidation Process against the Corporate Debtor...”

12. We have heard the parties and perused the Application and Written Submissions placed on record. Here, we consider it worthwhile referring to the Judgment of Hon'ble NCLAT passed in **Company Appeal (AT) Insolvency No. 60 of 2022 in the matter of State Bank of India vs. Mahendra Kumar Jajodia dated 27.01.2022**, the relevant extracts of which are reproduced below :

“10. Sub-Section 1 of Section 60 provides that Adjudicating Authority in relation to Insolvency or Liquidation for Corporate Debtor including Corporate Guarantor or Personal Guarantor shall be the NCLT having territorial jurisdiction over the place where the Registered Office of the Corporate Person is located. The substantive provision for an Adjudicating Authority is Section 60, sub-Section (1), when a particular case is not covered under Section 60(2) the Application as referred to in sub-section (1) of Section 60 can be very well filed in the NCLT having territorial jurisdiction over the place where the Registered Office of corporate Person is located.

11. The Adjudicating Authority erred in holding that since no CIRP or Liquidation Proceeding of the Corporate Debtor are pending the application under Section 95(1) filed by the Appellant is not maintainable. The Application having been filed under Section 95(1) and the Adjudicating Authority for application under Section 95(1) as referred in Section 60(1) being the NCLT, the Application filed by the Appellant was fully maintainable and could not have been rejected only on the ground that no CIRP or Liquidation Proceeding

of the Corporate Debtor are pending before the NCLT. In result, we set aside the order dated 05th October, 2021 passed by the Adjudicating Authority. The Application filed by the Appellant under Section 95(1) of the Code is revived before the NCLT which may be proceeded in accordance with the law..."

13. That we are aware of the fact that the Judgement of Hon'ble NCLAT dated 27.01.2022 passed in the matter of **State Bank of India Vs. Mahendra Kumar Jajodia** has been upheld by **Hon'ble Supreme Court** vide order dated 06.05.2022 in the matter of **Mahendra Kumar Jajodia Vs SBI. In Civil Appeal No. 1871 and 1872 of 2022**. The copy of the Order is reproduced below :

IN THE SUPREME COURT OF INDIA
CIVIL APPELLATE JURISDICTION
CIVIL APPEAL No(s). 1871-1872 OF 2022

MAHENDRA KUMAR JAJODIA ETC. Appellant(s)

VERSUS

STATE BANK OF INDIA,
STRESSED ASSET MANAGEMENT BRANCH Respondent(s)

O R D E R

We have heard learned Solicitor General and learned senior counsel for the parties and perused the record. We do not see any cogent reason to entertain the Appeals. The judgment impugned does not warrant any interference.

The Appeals are dismissed.

.....J.
(S. ABDUL NAZEER)

.....J.
(VIKRAM NATH)

NEW DELHI
MAY 06, 2022

14. Hence, from the Judgement of the Hon'ble NCLAT in **Mahendra Kumar Jajodia (Supra)**, it can be inferred that Application filed under Section 95 of IBC cannot be rejected merely on the ground that no CIRP or Liquidation Proceeding of the Corporate Debtor is pending before the NCLT.

15. Accordingly, we would like to proceed ahead with the matter.

16. That the interim-moratorium has already commenced as stipulated under Section 96 (1) (a) in relation to all the debts of the personal guarantor and shall cease to have effect on the date of admission of this Application and during the interim- moratorium period, the following are prohibited:

- (a) Any pending legal action or proceeding in respect of any debt of the personal guarantor shall be deemed to have been stayed; and
- (b) The Creditors of the personal guarantor shall not initiate any legal action or proceedings in respect of any debt.

This shall, however, not apply to such transactions as notified, if any, by the Central Government in consultation with any Financial Sector Regulator.

17. The Applicant has not proposed the name of any Resolution Professional. Therefore, from the panel of IPs suggested by the IBBI, **this Bench appoints Mr. Ajay Kumar Jain, Insolvency Professional having registration no. IBBI/IPA-002/IP-N00415/2017-2018/11188**, as the Resolution Professional subject to filing of an affidavit that there is no disciplinary proceeding pending against Mr. Ajay Kumar Jain, the RP proposed herein, within seven days.

18. **The Resolution Professional Mr. Ajay Kumar Jain shall exercise all the powers as enumerated under Section 99 of the IBC, 2016 read with the Rules made thereunder. He is directed to initiate the Insolvency Resolution (IR) Process and make the recommendations with the reasons in writing for acceptance or rejection of this Application within stipulated time as envisaged under the provisions of Section 99 of the IBC, 2016. The RP shall give a copy of the report under Section 99(7) to the Applicant/Creditor, as soon as the same is filed before this Adjudicating Authority.**

19. The Applicant and his Counsel are directed to serve the copy of this Order along with copy of the Application and documents on the Resolution Professional immediately by all modes for information and compliance.

20. List the matter on 01.06.2022.

- Sd -

(L. N. GUPTA)
MEMBER (T)

- Sd -

(BACHU VENKAT BALARAM DAS)
MEMBER (J)