

**IN THE NATIONAL COMPANY LAW TRIBUNAL
HYDERABAD BENCH, HYDERABAD**

CP (IB) No.187/7/HDB/2020
U/s. 7 of the Insolvency and Bankruptcy Code, 2016,
R/w Rule 4 of the Insolvency and Bankruptcy
(Application to Adjudicating Authority) Rules, 2016.

In the matter of:-

**M/s. RAIGARH CHAMPA RAIL INFRASTRUCTURE
PRIVATE LIMITED
(U60300TG2009PTC063665)**

Between:

Axis Bank Limited
Regd. Office at Trishul, 3rd Floor,
Opp. Samatheshwar Temple, Near Law Garden,
Ellisbridge, Ahmedabad – 380006, Gujarat.
Represented by Mr. Subba Rao K. V.

...Financial Creditor/
Petitioner

And

M/s. Raigarh Champa Rail Infrastructure Private Limited
Regd. Office is at #8-2-293/82/A/431.A,
Road No.22 Jubilee Hills, Hyderabad,
Telangana – 500 033, India.

...Corporate Debtor/
Respondent

Sd/-

Sd/-

IA No.1160/2020
In
CP (IB) No. 187/7/HDB/2020

In the matter of: RAIGARH CHAMPA RAIL INFRASTRUCTURE
PRIVATE LIMITED

Aditya Birla ARC Limited,
18th Floor, One India Bulls Center,
Jupiter mills Compound,
841, SB Marg,
Mumbai, Maharstra,
India – 400 013.

...Applicant

VERSUS

Axis Bank limited

...Respondent No. 1

Raigarh Champa Rail Infrasturcture Pvt
Ltd

...Respondent No. 2

Date of Order: 01.01.2021.

Coram: Shri. K. Anantha Padmanabha Swamy, Member Judicial.
Dr. Binod Kumar Sinha, Member Technical.

Parties/Counsel Present:

For the Financial Creditor/
Petitioner

: Mr. S. Ravi, Senior counsel.

S.R.

S.R.

For the Corporate Debtor/
Respondent : Mr. Trivikram, counsel.

Per: K. Anantha Padmanabha Swamy, Member Judicial

ORDER

1. Under consideration is Company Application filed by M/s. Axis Bank Limited (in short, “**Petitioner/Financial Creditor**”) against M/s. Raigarh Champa Rail Infrastructure Private Limited (in short, “**Respondent/Corporate Debtor**”) under section 7 of the Insolvency and Bankruptcy Code, 2016 (in short, **IB Code, 2016**) read with Rule 4 of the Insolvency and Bankruptcy (Application to Adjudicating Authority) Rules, 2016 (for brevity, **IB Rules, 2016**).
2. The background facts of the case are as hereunder:
 - a) That the Axis Bank Limited (hereinafter referred as “Applicant Bank”) extended Rupee Loan Facility Agreement dated 14.02.2014 (hereinafter referred as “Original Rupee Loan Facility Agreement”), entered by and among,
 - i. Raigarh Champa Rail Infrastructure Private Limited (herein after referred as “Corporate Debtor”)
 - ii. The Financial Creditor
 - iii. Axis Trustee Services Limited
 - iv. Other Rupee Lenders viz. Canara Bank, Union Bank of India, Bank of Baroda and PTC India Financial Services Limited.

Sd/-

Sd/-

- b) That the Corporate Debtor availed a Rupee Loan Facility, in an aggregate principal amount not exceeding Rs.990,00,00,000/- from the Financial Creditor.
- c) That the Rupee Loan Facility was reduced to Rs.355,46,00,000/- vide an Amendment Agreement dated 15.03.2017, amending and restating the Original Rupee Loan Facility Agreement dated 14.02.2014.
- d) That in terms of the Rupee Loan Facility Agreement, the Financial Creditor disbursed amounts as detailed in the table hereunder, totaling Rs.153,46,32,160/-.

Date of Disbursement	Amount in INR
29.04.2014	35,00,00,000.00
06.05.2014	35,00,00,000.00
14.08.2014	25,34,51,794.00
23.08.2014	25,11,80,366.00
01.09.2014	33,00,00,000.00
Total Amount Disbursement	1,53,46,32,160.00

- e) That the total amount due and claimed as on 17.02.2020 is Rs.208,01,69,346.53/- (hereinafter referred to as "Outstanding Amount") which includes the interest calculated at Base Rate +3% per annum and penal interest calculated at 2%. Per clause 8 of the Original Rupee Loan Facility Agreement read with the repayment

S/A

S/A

schedule provided at Schedule VII of that agreement as amended vide Clause 3.1.79 of the Amended Rupee Loan Facility Agreement, the Rupee Loan Facility shall be repaid in 40 unequal quarterly installments.

- f) Per Clause 15.3 (a) of the Amended Rupee Loan Facility Agreement, upon the occurrence of an event of default, the rupee lenders, the facility agent, the issuing bank or the security trustee, under the agreement, may declare all amounts in respect of the Rupee Loan Facility to be due and payable by the Corporate Debtor, immediately.
- g) That Corporate Debtor defaulted in the payments of installments as per the repayment schedule on 30.11.2017. The Financial Creditor in its capacity as Facility Agent issued a default notice to the Corporate Debtor on 27.04.2018, declaring all amounts under the Amended Rupee Loan Facility Agreement to be immediately due and payable as per the terms of the Amended Rupee Loan Facility Agreement. As per the default notice, the Financial Creditor was owed Rs.160.88 crores by the Corporate Debtor, which the Corporate Debtor has failed to repay despite the default notice.
- h) That the KSK Mahanadi Power Company Limited (hereinafter referred as Corporate Guarantor) stood as Corporate Guarantor to the Corporate Debtor vide Corporate Guarantee executed on 14.02.2014 bearing certificate No IN-DL20983166804209M. The Corporate Guarantor also executed a Memorandum of Entry dated

Sdt

Sdt

07.03.2016 recording mortgage of deposit of title deeds in favour of Axis Trust Services Limited as Security Trustee.

- i) That Power Finance Corporation filed an Application numbered CP(IB)No.492/HDB/2019 under section 7 of the I&B Code, 2016, against the Corporate Guarantor. The same was admitted by this Adjudicating Authority vide order dated 03.10.2019. The Financial Creditor has filed claim under Form – C dated 17.10.2019 in the CIRP of the Corporate Guarantor for an amount of Rs.1,53,56,32,160.00 as invocation of the Corporate Guarantee.
 - j) That the Corporate Debtor, the Corporate Guarantor, and KSK Water Infrastructure Private Limited function as a cohesive entity, and it is desirable to have consolidated CIRP for the three entities. Punjab National Bank has filed an application dated 24.10.2019 under section 7 of the I&B Code, 2016, against the KSK Water Infrastructure Private Limited before this Adjudicating Authority. An application seeking consolidation of proceedings has been filed in the said proceedings.
 - k) That the existence of debt owing to default has been acknowledged by the Corporate Debtor in its undertaking to repay the loan amount.
3. The Financial Creditor filed the following documents to prove the existence of financial debt.
- i. Computation of the amount claimed up to 17.02.2020.
 - ii. Copy of Corporate guarantee executed on 14.02.2014 by KSK Power Venture PLC bearing certificate No.IN-DL20982561635954M.

Sd/-

Sd/-

- iii. Copy of Corporate Guarantee executed on 14.02.2014 by KSK Mahanadi Power Company Limited bearing certificate No. IN DL20983166804209M.
- iv. Copy of Corporate Guarantee executed on 14.02.2014 b KSK Energy Company Private Limited bearing certificate No.IN-DL209831744028214M.
- v. Copy of Memorandum of Entry dated 19.03.2014 recording mortgage of deposit of title deeds in favor of Axis Trust Services Limited as Security Trustee by Mr. B.N.Prakash Director of the Corporate Debtor as the Mortgage.
- vi. Copy of share Pledge Agreement executed on 14.02.2014 between KSK Energy Company Private Limited, Axis Trustee Services and Raigarh Champa Rail Infrastructure Private Limited.
- vii. Copy of Security Trustee Agreement executed on 14.02.2014 between Rupee Lenders, Axis Trustee Services and Raigarh Champa Rail Infrastructure Private Limited.
- viii. Copy of Amended and Restated Corporate Guarantee executed on 15.03.2017 executed by KSK Energy Company Private Limited in favor of Axis Trustee Services Limited.
- ix. Amended and Restated Corporate Guarantee executed on 15.03.2017 executed by KSK Power Venture PLC in favor of Axis Trustee Services Limited.
- x. Copy of Amended and Restated Security Trustee Agreement executed on 15.03.2017 by and among Rupee Leaders, Raigarh Champa Rail Infrastructure Private Limited and Axis Trustee Services Limited.

S/d

S/d

- xi. Copy of Amended and Restated Security Trustee Agreement executed on 15.03.2017 executed by and among Rupee Leaders, Raigarh Champa Rail Infrastructure Private Limited, Axis Trustee Services Limited.
- xii. Copy of Amended and Restated Security Trustee Agreement executed on 15.03.2017 executed by and among Raigarh Champa Rail Infrastructure Private Limited, Rupee Leaders, Axis Trustee Services Limited as a Facility Agent and Account Bank and Axis Trustee Services Limited.
- xiii. Copy of Memorandum of Entry dated 07.03.2016 recording mortgage of deposit of title deeds in favor of Axis Trust Services Limited ad Security Trustee by Mr. H.S.Rajore Authorized signatory, Raigarh Champa Rail Infrastructure Private Limited, Axis Trustee Services Limited as the Mortgagor.
- xiv. Copy of Letter from KSK Mahanadi Power Company Limited depositing the original deeds in terms of safe keeper agreement dated 14.02.2014.
- xv. Copy of Rupee Loan Facility Agreement dated 14.02.2014 entered by and among Raigarh Champa Rail Infrastructure Private Limited, Rupee Lenders viz., Canara Bank, Union Bank of India, Bank of Baroda and PTC India Financial Services Limited and Axis Trustee Services.
- xvi. Copy of the Amendment Agreement dated 15.03.2017 by and among Raigarh Champa Rail Infrastructure Private Limited, Axis Bank Limited, Rupee Lenders and Axis Trustee Services Limited.

S/d

S/d

- xvii. Copy of Letter dated 10.02.2014 issued by KSK Mahanadi Power Company Limited to the financial creditor.
- xviii. Copy of Corporate Debtor's undertaking to repay the loan amount.
- xix. Copy of Pledge invocation notice dated 10.05.2018 and pledge invocation report dated 20.06.2018 issued by the NSDL.

Reiterating the above averments, the counsel for the Financial Creditor prayed to admit the petition.

4. Respondent filed counter, inter-alia, stating as under:-

- a) That the Financial Creditor has filed this Petition U/s.7 of the I&B Code with regard to the amounts disbursed by the Financial Creditor to the Corporate Debtor towards construction of railway infrastructure from Akaltara Railway Station to the plant site of KSK Mahanadi Power Company (hereinafter referred as "KMPCL") which was being developed with a capacity of 3600 MW at Village Nariyara, District Janjgir-Champa, Chhattisgarh.
- b) That the Corporate Debtor is a Special Purpose Vehicle promoted by the KSK Group (hereinafter referred as KSK). The Corporate Debtor Company was established for the purposes of developing private railway siding and other related infrastructure facilities, in Chhattisgarh for KMPCL's 3600 MW thermal power plant at Village Nariyara, District Janjgir-Champa, Chhattisgarh (hereinafter referred as "Project")
- c) The Corporate Debtor had entered into Agreement for Infrastructure Utilization for Transportation of Coal dated 20.03.2014 with KMPCL. Subsequently, an amended and restated agreement was executed on 31.03.2014 with KMPCL for

S/d

S/d

construction and providing rail infrastructure for transportation of coal and other commodities through Indian Railways and to establish and operate railway sidings and other related infrastructure facilities to KMPCL's plant.

- d) That the initial Project cost was estimated to be Rs.1,320 crores. That to develop the said Project, the Corporate Debtor availed a Rupee Term Loan Facility from the consortium of lenders lead by the Financial Creditor to the tune of Rs.990,00,00,000/- and entered into a Rupee Loan Facility Agreement dated 14.02.2014 to avail the said financial facility and also executed other financial facility documents for the same.
- e) That in the year 2014, the Hon'ble Supreme Court in the matter of Manohar Lal Sharma vs The Principal Secretary and other WP (CrL.) No.120 of 2012 cancelled allocation of 214 out of 218 coal blocks allocated since 1993. This included coal blocks allotted to Government Companies as well and therefore the two coal blocks (Morga II and Gare Pelma III), allocated to GMDC and GIDC were deallocated. Due to this reason the scope of the Project was revised to constructing route along with bridges & laying railway line from KMPCL's Plant Entry Point to Akaltara Railway Siding (15.7 track km from Akaltara to KMPCL's plant site) thereby resulting into revision of the Project cost to Rs.488 crores (approx.). The cancellation of coal blocks not only led to revision of scope of the Project but also had an immense and adverse effect on the prospects of earning for the Corporate Debtor.

S/d

S/d

- f) That due to aforementioned event of revision of the scope of the Project, the Rupee Term Loan facility was accordingly reduced to Rs.355,46,00,000/- and an Amendment Agreement dated 15.03.2017 was executed to this effect. The Financial Creditor disbursed an amount of Rs.153,46,32,160/- pursuant to the execution of loan agreements and security documents by the Corporate Debtor.
- g) That Corporate Debtor is totally dependent on KMPCL as the entire Project was envisaged for the power project of the KMPCL. Further, the overall performance of the Corporate Debtor purely depends upon the performance of KMPCL as the revenues for Corporate Debtor's Project come from the power project as KMPCL is the sole customer of Corporate Debtor.
- h) That even though the Corporate Debtor has been facing severe cash flow issues, it has managed to fulfil its obligations under various facility documents to the best possible extent. As the cash flow situation became worse, the Corporate Debtor's business has landed in severe financial distress on account of number of factors and circumstances that are way beyond its control.
- i) That it is an admitted fact that the Corporate Debtor has availed financial facilities from the Financial Creditor for implementation of its project. However, due to reasons beyond the control of the Corporate Debtor, the servicing of financial facilities could not be done regularly and at present the Corporate Debtor could not meet its obligation to service the payment obligations towards the financial facilities availed from the Applicant.

S/d

P/d

Reiterating above, counsel for the Petitioner prayed this Adjudicating Authority to take the above mentioned facts into consideration while adjudicating the matter in the interest of justice and pass such other order/orders as this Adjudicating authority may deem fit in the facts and circumstances.

5. Counsel for the Financial Creditor, further filed a memo placing reliance on the judgement passed by Hon'ble NCLAT in the matter of *State Bank of India Vs Athena Energy Ventures Pvt Ltd Company Appeal (AT)(Ins) No. 633 of 2020* dated 24.11.2020.
6. That an Application bearing IA No. 1160/2020 came to be filed in the instant matter, *inter-alia*, stating that during the pendency of the above Company Petition, the Axis Bank/Applicant in main CP has executed an Assignment Agreement dated 29.09.2020 in favor of the Asset Reconstruction Company (hereinafter to be referred as "ARC") namely Aditya Birla ARC Limited, duly assigning the Rupee Loan disbursed under the Rupee Loan Facility Agreement. That as the said ARC has been duly assigned all of the Axis Banks rights, interest and title the Rupee Loan under the Facility Agreement, the ARC is desirous to step into the shoes of the Axis Bank and prosecute the CP(IB) No. 187/7/HDB/2020 and all or any of the Interlocutory Applications or any other proceedings.
7. Stating so, counsel for the Applicant prayed to pass following order:-
 - a. Order substitution of the Applicant herein as the Financial Creditor/Applicant in C.P. (I.B.) No. 187/7/HDB/2020 and permit the Applicant herein to prosecute the pending C.P. (I.B) No. 187/7/HDB/2020 as a Financial Creditor and;

S/S

S/S

- b. Permit the Applicant to amend and modify the Financial Creditor/Applicant in the cause title of C.P. (I.B.) No. 187/7/HDB/2020 from **Axis Bank Limited**, Trishul 3rd Floor, Opp Samartheshwar Temple, Near Law Garden, Ellisbridge, Ahmedabad – 380 006, Gujarat, India, to **Aditya Birla ARC Limited**, 18th Floor, One India Bulls Center, Jupiter mills Compound, 841, SB Marg, Mumbai, Maharashtra, India - 400 013.
8. During the hearing conducted on 24.12.2020, the Counsel for Corporate Debtor stated no objection to the proposed substitution of Financial Creditor Axis Bank by the assignee Aditya Birla ARC Ltd. Considering the submissions and having satisfied with the reasons as stated by the Applicant and also as mentioned in the CP, the Application bearing IA No. 1160/2020 stands allowed and accordingly, Aditya Birla ARC Limited, hereinafter stands substituted as Financial Creditor in the place of Axis Bank Limited in CP(IB) No. 187/7/HDB/2020.
9. Heard both sides and perused the record.
10. It is the case of the Applicant that it has sanctioned a loan of Rs. 1,53,46,32,160/- on various occasions between 29.04.2014 to 01.09.2014 and an amount of Rs. 208,01,69,346.53/- as on 17.02.2020 is due and payable by the Corporate Debtor. Corporate Debtor in its counter nowhere denied the debt and default of the same. However, during the course of hearing the point regarding lodging the claim with regard to the same set of debts in the CIRP of M/s KSK Mahanadi Power Company Ltd., being the Corporate Guarantor to the Rupee loans availed by the Corporate Debtor, was raised.

SB

S/d

11. It was stated that the KSK Mahanadi Power Company Limited (hereinafter referred as Corporate Guarantor) stood as Corporate Guarantor to the Corporate Debtor vide Corporate Guarantee executed on 14.02.2014 bearing certificate No IN-DL20983166804209M. The Corporate Guarantor also executed a Memorandum of Entry dated 07.03.2016 recording mortgage of deposit of title deeds in favour of Axis Trust Services Limited as Security Trustee. Meanwhile, Power Finance Corporation filed an Application numbered CP(IB)No.492/HDB/2019 under section 7 of the I&B Code, 2016, against the Corporate Guarantor, which was admitted by this Adjudicating Authority vide order dated 03.10.2019. The Financial Creditor has filed claim under Form – C dated 17.10.2019 in the CIRP of the Corporate Guarantor for an amount of Rs.1,53,56,32,160.00 as invocation of the Corporate Guarantee.
12. The Respondents contend that since the aforesaid claims have already been made in the CIRP of the Corporate Guarantor, admission of the instant application would give rise to duplication of such claims which relate to same set of debts and default.
13. We have given due consideration to the above contention. It is pertinent to note here that in a very recent judgement dated 24.11.2020 in the case of SBI vs M/s Athena Energy Ventures Ltd.,(Company Appeal (AT) (Ins) No.633 of 2020), Hon'ble National Company Law Appellate Tribunal have categorically held as under:

"15. The learned Counsel for the Appellant is relying on the above observations of the ILC to argue that the Creditor cannot be restrained from initiating CIRP against both the Principal Borrower as well as the surety and also maintaining the same. The learned Counsel submitted that when remedy is available

S/d

S/d

against both, Application can be maintained against both and only at the stage of disbursement, adjustment may have to be made.

16. We find substance in the arguments being made by the learned Counsel for Appellant which are in tune with the Report of ILC. The ILC in para – 7.5 rightly referred to subsequent Judgement of “Edelweiss Asset Reconstruction Company Ltd. v. Sachet Infrastructure Ltd. and Ors.” dated 20th September, 2019 which permitted simultaneously initiation of CIRPs against Principal Borrower and its Corporate Guarantors. In that matter Judgment in the matter of Piramal was relied on but the larger Bench mooted the idea of group Corporate Insolvency Resolution Process in para – 34 of the Judgement. The ILC thus rightly observed that provisions are there in the form of Section 60(2) and (3) and no amendment or legal changes were required at the moment. We are also of the view that simultaneously remedy is central to a contract of guarantee and where Principal Borrower and surety are undergoing CIRP, the Creditor should be able to file claims in CIRP of both of them. The IBC does not prevent this. We are unable to agree with the arguments of Learned Counsel for Respondent that when for same debt claim is made in CIRP against Borrower, in the CIRP against Guarantor the amount must be said to be not due or not payable in law. Under the Contract of Guarantee, it is only when the Creditor would receive amount, the question of no more due or adjustment would arise. It would be a matter of adjustment when the Creditor receives debt due from the Borrower/Guarantor in the respective CIRP that the same should be taken note of and adjusted in the other CIRP. This can be conveniently done, more so when IRP/RP in both the CIRP is same. Insolvency and Bankruptcy Board of India may

S/d

S/d

have to lay down regulations to guide IRP/RPs in this regard."

14. Following the guidance available in the Hon'ble NCLAT's decisions *supra*, we observe that the instant Application is maintainable and proceed to decide the question regarding it's admission.
15. In the present case, this Adjudicating Authority is satisfied with the submissions put forth by the Petitioner/Financial Creditor regarding existence of 'financial debt' and occurrence of 'default'. Further, the Financial Creditor has fulfilled all the requirements as contemplated under IB Code in the present Company Petition and has also proposed the name of IRP after obtaining his written consent in Form-2. In view of the above, this Adjudicating Authority is inclined to admit the petition.
16. The instant petition is hereby admitted and this Adjudicating Authority Orders the commencement of the Corporate Insolvency Resolution Process which shall ordinarily get completed as per the time line stipulated in section 12 of the IB Code, 2016, reckoning from the day this order is passed.
17. This Adjudicating Authority hereby appoint Mr. Sumit Binani, having *IP Regn. No. IBBI/IPA-001/IP-N00005/2016-17/10025* (IRP) as the name proposed by the Financial Creditor and his name is reflected in IBBI website. He has also filed his written consent in Form - 2. He is directed to file a valid Authorization for Assignment (AoA) within 3 days of this order. The IRP is directed to take charge of the Respondent/Corporate Debtor's management immediately. He is also directed to cause public announcement as prescribed under Section 15 of the I&B Code, 2016

S/d

S/d

within three days from the date of this order, and call for submissions of claim in the manner as prescribed.

18. This Adjudicating Authority hereby declares the moratorium which shall have effect from the date of this Order till the completion of corporate insolvency resolution process for the purposes referred to in Section 14 of the I&B Code, 2016. We order to prohibit all of the following, namely:

a) The institution of suits or continuation of pending suits or proceedings against the corporate debtor including execution of any judgment, decree or order in any court of law, tribunal, arbitration panel or other authority;

b) Transferring, encumbering, alienating or disposing of by the corporate debtor any of its assets or any legal right or beneficial interest therein;

c) Any action to foreclose, recover or enforce any security interest created by the corporate debtor in respect of its property including any action under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (54 of 2002);

d) The recovery of any property by an owner or lessor where such property is occupied by or in the possession of the corporate debtor.

e) Notwithstanding anything contained in any other law for the time being in force, a license, permit, registration, quota, concession, clearances or a similar grant or right given by the Central Government, State Government, local authority, sectoral regulator or any other authority constituted under any other law for the time being in force, shall not be suspended or terminated on the grounds of insolvency,

S/d

S/d

subject to the condition that there is no default in payment of current dues arising for the use or continuation of the license, permit, registration, quota, concessions, clearances or a similar grant or right during the moratorium period.

19. However, the supply of essential goods or services of the Corporate Debtor shall not be terminated or suspended or interrupted during moratorium period. Further, the provisions of Sub-section (1) of Section 14 shall not apply to such transactions, as notified by the Central Government.
20. The IRP shall comply with the provisions of Sections 13(2), 15, 17 & 18 of the Code. The directors, Promoters or any other person associated with the management of Corporate Debtor are directed to extend all assistance and cooperation to the IRP as stipulated under Section 19 and for discharging his functions under Section 20 of the I&B Code, 2016.
21. The Petitioner/Financial Creditor as well as the Registry is directed to send the copy of this Order to IRP so that he could take charge of the Corporate Debtor's assets etc. and make compliance with this Order as per the provisions of I&B Code, 2016.
22. The Registry is also directed to communicate this Order to the Financial Creditor and the Corporate Debtor.
23. The Registry is also directed to send a copy of this order to concerned RoC for updating the status of the Corporate Debtor in the MCA website.
24. The address details of the IRP are as follows:-

S/d

S/d

Mr. Sumit Binani
Reg.No. IBBI/IPA-001/IP-N00005/2016-17/10025
2A, Ganesh Chandra Avenue, Commerce House,
Fourth Floor, Room no.6, Kolkata – 700013.
Email : sumit_binani@hotmail.com.

25. The present Petition bearing CP(IB)No.187/7/HFB/2020 is hereby admitted and IA No. 1160/2020 is disposed of as allowed.

S/d

Dr. BINOD KUMAR SINHA
MEMBER TECHNICAL

S/d

K. ANANTHA PADMANABHA SWAMY
MEMBER JUDICIAL

Rathi/alekhya