GIRNAR

Housing Development Finance Corporation Ltd.

Plot No.: 108-D, 1st Floor, Opp. Lalchand

Jewellers, Master Canteen Square,

Bhubaneswar-751001

Date of

Possession

Whereas the Authorised Officer/s of Housing Development Finance Corporation Limited, under Securitisation an

Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 and in exercise of powers conferred unde

Section 13 (12) read with Rule 3 of the Security Interest (Enforcement) Rules, 2002 issued a Demand Notice under Section 13 (2

of the said Act, calling upon the following borrower(s) / Legal Heir(s) and Legal Representative(s) to pay the amounts mentioned

against their respective names together with interest thereon at the applicable rates as mentioned in the said notices, within

60 days from the date of the said Notice/s, incidental expenses, costs, charges etc. till the date of payment and / or realisation

11.04.2019 (Symbolic

No.: C/302 in the project called MX Cloud City together with the construction there on existing and future situated Hal Khata

No.: 384/1077, Plot No.: 530/1139/3203, Sabak Khata No.: 245/45, Mouza: Uttarmunda Muhan, Tahasil: Jatni, Bhubaneswar

Dist.: Khurda, SRO: Jatni, Bouted and Bounded by North: Plot No.: 529, South: Rest Part of the Plot (Rajeswar Mishra), East

*With further interest as applicable, incidental expenses, costs, charges etc incurred till the date of payment and / or realisation However, since the borrower(s) / legal Heir(s) and legal Representative(s) mentioned hereinabove have failed to repay the

mounts due, notice is hereby given to the borrower(s) / Legal Heir(s) and Legal Representative(s) mentioned hereinabov and to the public in general that the Authorised Officer/s of HDFC have taken Symbolic Possession of the movable property (ies) / secured asset(s) described hereinabove in exercise of powers conferred on him/them under

leir(s) and Legal Representative(s) mentioned hereinabove in particular and the public in general are hereby cautioned noise of the said Rules on the dates mentioned above. The borrower(s) / Lega

o deal with the aforesaid Immovable Property(ies) / Secured Asset(s) and any dealings with the said Immovable Propert es) / Secured Asset(s) will be subject to the mortgage of **Housing Development Finance Corporation Ltd.** Borrower(s

Legal Heir(s) / Legal Representative(s) attention is/are invited to the provisions of sub-section (8) of section 13 of the Act

in respect of time available to redeem the secured asset (s. Copies of the Panchanam drawn and Inventory made are available with the undersigned, and the said Borrower(s) / Legal Heir(s) / Legal Representative(s) is / are requested to

Regd. Office : Ramon House, H.T. Parekh Marg, 169, Backbay Reclamation, Churchgate, Mumbai-400 020.

ollect the respective copy from the undersigned on any working day during normal office hours.

Demand

Notice

Outstanding Date of

dues as on 31.01.2019

618623078

GIRNAR

MY CHAI MY TIM

GIRNAR

POSSESSION

<u>NOTICE</u>

Description of immovable property /

Secured Asset(s)

Area of 1611 sqft. / 0.037 Dec. Approx. and

Sd/- Authorized Officer, HDFC Limited

29.11.2019 A simplex admeasuring in aggregate Land

Possession) built up Area: 1000 Sqft., Situated at bunglow

GIRNAR

Staying energetic is

my cup of lea

GIRNAR

HOUSING DEVELOPMENT FINANCE CORPORATION LIMITED

Name & Address of Borrower(s)

Kumar. Qtr No.: JIB 38. Talcher

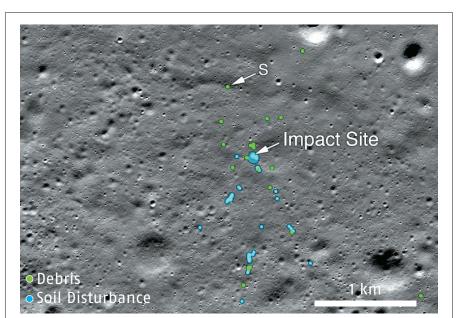
Balanda, Balanda, Angul-759116

Plot No.: 539, West: 20ft Wide Road.

Place : Bhubaneswar, Date : 04.12.2019

Borrower: Pattnaik Bijaya ₹35,30,921/-

GIRNAR



'I found Vikram lander'

A 33-year-old techie from Chennai, Shanmuga Subramanian, has achieved a rare feat, finding out the debris of Indian Space Research Organisation's (Isro) Vikram lander which was dispatched in Chandrayaan 2

SPACE STAR



- Nasa lauded Shan who used lunar images from the space agency's Moon's Lunar Reconnaissance Orbiter and studied them to locate the debris of the lander
- Nasa, in a tweet, confirmed the news and released images of the impact site on Moon's surface
- Both Isro and Nasa were on the lookout for the debris

HOW HE FOUND?

Shan, who hails from Madurai is a mechanical engineer, blogger, app developer, QA engineer. When he heard that even Nasa was not able to identify the debris, he took it as a challenge

- Having some idea about the location of the landing, he took a closer look at the particular area in the images with the help of Nasa's telemetry data
- He said in a television interview that he searched the images for almost 7 to 8 hours daily for around four days

Trump plans to slap 100% tariffs on **French** wine

RFIITERS Washington, 3 December

The US government on Monday said it may slap punitive duties of up to 100 per cent on \$2.4 billion in imports from France of Champagne, handbags, cheese and other products, after concluding that France's new digital services tax would harm US tech companies.

US Trade The Representative's office said its "Section 301" investigation found that the French tax was "inconsistent with prevailing principles of international tax policy, and is unusually burdensome for affected US companies.' including Alphabet's Google, Facebook, Apple and Amazon.com.

US Trade Representative Robert Lighthizer said the government was exploring whether to open similar investigations into the digital services taxes of Austria, Italy and Turkey.

The USTR is focused on countering the growing protectionism of EU member states, which unfairly targets US companies," Lighthizer said. His statement made no mention of proposed digital taxes in Canada or Britain.

The US trade agency said it would collect public comments through January 14 on its proposed tariff list as well as the option of imposing fees or restrictions on French services, with a public hearing scheduled for January 7.

That I am swearing this affidavit to declare that Umesh Agarwal, S/O -Ganesh Prasad and Umesh Prasad Agarwal, S/O - Ganesh Modi is the same and one identical person in the eye of law and this affidavit may kindly be treated as and when requires by the concerned authority.

Business Standard BHUBANESWAR EDITION

Printed and Published by Joydeen Chakraborty on behalf of Business Standard Private Limited and printed at ijukti Khabar Prakasan, Plot No. TS-3/193 Mancheswar Ind. Est. Bhubaneswar-10 and published at 10th floor. IDCO Tower, . Janpath, Bhubaneswar - 751022

Editor : Shyamal Majumdar RNI NO: ODIENG/2007/22777

Readers should write their feedback at **feedback@bsmail.in** Ph. 011-23720202, Fax :+91-11-23720201 For Subscription and Circulation

enquiries please contact Ms. Mansi Singh Head-Customer Relations Business Standard Private Limited H/4 & I/3, Building H,Paragon Centre, Opp Birla Centurion, P.B.Marg, Worli, Mumbai - 400013

"or sms, SUB BS to 57007"

rticles in Business Standard seek to presen n unbiased nicture of developments in the arkets, the corporate world and the vernment. Actual developments can tur out to be different owing to circumstances beyond Business Standard's control and owledge. Business Standard does not take ny responsibility for investment or busines ecisions taken by readers on the basis o eports and articles published in the ewspaper. Readers are expected to form thei wn iudaement. siness Standard does not associate its vith or stand by the contents of any of the advertisements accepted in good faith and published by it. Any claim related to the dvertisements should be directed to the tisers concerned. Jnless explicitly stated otherwise, all rights

contents, in any form or by any means, is prohibited without the prior written consent o ohibited and unauthorised act by any son/legal entity shall invite civil and

MAHANADI COALFIELDS LIMITED

(A Subsidiary of Coal India Limited) Jagruti Vihar, Burla-768020, Dist - Sambalpur, Odisha Ph.(EPABX): 0663-2542461 to 469, Website : www.mahanadicoal.in

E-TENDER NOTICE

Fhe following e-Tenders of Mahanadi Coaldfields Limited have been published on the Coal India Ltd. E-Tender portal (http://coalindiatenders.nic.in) and also mirrored on Central Public Procurement portal (http://eprocure.gov.in). Kindly visit these websites for further details

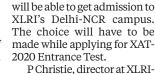
	mirrored on Central Public	Procurement portal (http://eprocure.gov.in). Kindly visit these websites for further details.	Tender value			
SI No.	Tender ID	Name of work/service				
1	2019_MCL_156575_1	Hiring of three(03) nos. of Bolero/ Sumo or equivalent covered vehicle(6 plus 1 seater) with AC fitted (Diesel)	in ₹ 5537468.00			
2	2019 MCL 156835 1	for 24 hours duty for a period of two years for Balram OCP, Hingula Area(Duty in mines). PROCUREMENT OF TRACK TENSIONER GREASE SEALS FOR TATA-1200(38)	81608.00			
3	2019_MCL_156740_1	AMC for operation and supervision of different crushers and conveyor chutes, vibrating screens, pumps etc	4213876.00			
4	2019 MCL 156752 1	of CHP of Jagannath Colliery for two years Operation of Main Coal face sump pumps for a period of two years at Jagannath OCP, Jagannath Area	2716253.00			
5	2019_MCL_156812_1	Repairing of iron scrap yard Iron doors of aluminum and copper scrap room and other repair of steel yard etc	524674.00			
6	2019_MCL_156852_1	at Regional store of CWS(X)Talcher (ReTender) Day to day maintenance of lawn and up-keeping of GM Bunglow (D3 at Dera) of Hingula Area.	654040.00			
7	2019_MCL_156875_1	Spraying of water through water tanker in Coal Corridor Road from Baidya Sahi Chawk to old Saraswati	923749.00			
	2013_WOL_100070_1	Sishu Mandir Chawk under Bhubaneswar OCP, Jagannath Area. (For a period of 180 days) (Re-tender) Hiring of one no. AC running covered jeep (Bolero or equivalent) seating capacity 6 plus 1 on 12 hrs duty	323149.00			
8	2019_MCL_156955_1	basis with deployment of one no. of driver having staggered rest max run 2500 km/month for 02 yrs (682 days) for GM Secretariat, Lakhanpur Area	921382.00 526162.00			
9	2019_MCL_156933_1	Supply of spares for Motor Grader BG825 at Lingaraj OCP (Exclusively for OEM/OPM/OES) Providing RCC sign boards and miscellaneous development works in front of entrance gate of Jagruti Vihar				
10	2019_MCL_156873_1	-1568/3_1 township, MCLHQ, Sambalpur. Repairing, rewiring, partial wiring, replacement of damaged electrical towards maintenance and repair				
11	2019_MCL_156876_1	when required for a period of 01 year				
12	2019_MCL_156891_1	Jagannath OCP of Jagannath Area for a period of one year	5408731.00			
13	2019_MCL_156946_1	Providing GOAB and Drop out fuse arrangement to different locations of existing 11kV overhead line from Balanda Substation to Ananta Vihar Colony Sub-station of Ananta OCP of Jagannath Area Providing street lighting at Quarry no. 6 new diversion road from Khaliapali side to Ubuda of Lakhanpur OCP,				
14	2019_MCL_157033_1	Lakhanpur Area, MCL	1353800.00			
15	2019_MCL_157021_1	Procurement of Top Brackets and Stool Post for 1000 mm Belt Conveyor. (As per Drawing enclosed) PROCUREMENT OF SPARES FOR TRAVEL DEVICE OF EX-1200 TATA HITACHI HYD. EXCAVATOR	1012204.00			
16	2019_MCL_157020_1	FOR CWS_TALCHER.	1073120.00			
17	2019_MCL_156995_1	Partition Work of Existing Shed behind canteen for establishment of Innovation Cell and misc. other works at MCL HQ.	334054.00			
18 19	2019_MCL_157054_1 2019_MCL_156694_1	Up-keeping of residential area of Anand Vihar Township for Two years MCL, HQ. PROCUREMENT OF DIFFERENT SIZE OF GLAND PACKING	13054015.00 526440.00			
20	2019_MCL_156699_1	PROCUREMENT OF SPARES FOR ZOOMLIN ZD-320 DOZER	258222.00			
21	2019_MCL_156705_1	PROCUREMENT OF EQUALISING GEAR FOR VISHWA MAKE DRIVE HEAD	461567.00			
22	2019_MCL_157064_1	DEPLOYMENT OF COURIER SERVICES AT MCL JAGANNATH AREA Re - Tender - Drilling of 03 nos. Large dia(650/600 mm) borehole(20 inch finished dia - boreholes) for	630125.00			
23 24	2019_MCL_157043_1 2019 MCL 157105 1	Re - tender - Drilling of US nos. Large dia(650//600 mm) borehole(20 inch finished dia - boreholes) for dewatering at L-1 area, G-1/H-1 area and Drift Bottom section of Talcher Colliery Supply of DieselAdditive for HEMM at Lingaraj OCP	7335365.00 566400.00			
25	2019_MCL_156952_1	Annual maintenance of lawn and garden of D-06 quarter at BIT of Lakhanpur Area. (for two years)	903744.00			
26	2019_MCL_156977_1	Spraying of water over road from out check post to junction of NH-49 at LKP OCP of Lakhanpur Area.(2nd Re-tender)	4416560.00			
27	2019_MCL_156982_1	Spraying of water over coal transportation road from Milan Chowk to Charla siding at LKP OCP of Lakhanpur Area (3rd Re-tender).	3180052.00			
28	2019_MCL_157027_1	Procurement of Portable Fire Extinguisher for regional store MCL Talcher Area.	211000.00			
29	2019_MCL_157057_1	Hiring of one no. AC running covered jeep (Bolero or equivalent) seating capacity 6 plus 1 on 12 hrs duty basis with deployment of one no. of driver having staggered rest max run 2500 km/month, for 02 yrs (682 days) for GM Secretariat, LakhanpurArea	921382.00			
30	2019_MCL_157122_1	Underground Construction of 16 Nos. of RCC Isolation Stoppings in Section-1 of Lajkura Seam for Sealing all three sections in north flank from 1L to 20L at 2nd phase of Orient Colliery Mine No-3, OSA, OA, MCL	4705467.00			
31 32	2019_MCL_157081_1 2019_MCL_157087_1	Supply of UNIFORMAND SHOES FOR SECURITY GUARDS SUPPLY OF FIRE RESISTANT fast moving hoses for BD355 Dozer	358917.00 272963.00			
32	2019_MCL_157087_1 2019_MCL_157091_1	SUPPLY OF FIRE RESISTANT fast moving noses for BD355 Dozer SUPPLY OF FIRE RESISTANT HOSES FOR BEML WATER TANKER AND DUMPERS	198596.00			
34	2019_MCL_157093_1	SUPPLY OF Air conditioner refrigerant gas for HEMMs	69850.00			
35	 2019_MCL_157126_1	Underground Construction of 13 Nos. of Ventilation Stoppings (07 Nos. in Section-1 and 06 Nos. in Section-4 of Lajkura Seam) to prevent short circuit of intake air for proper ventilation at Orient Colliery Mine No-3, OSA, OA, MCL	1624187.00			
36	2019_MCL_157181_1	Underground Re-plastering of Sectionalisation Stoppings of 12LS, 16LS, 22LS, 29LS, 35LS, 44LS, 52LS, 29LN, 38LN, 52LN and 58LN panels in Section-1 and 29LN, 38LN, 44LS and 52 LS in Section-2 of Lajkura	1404302.00			
37	2019_MCL_157071_1	Seam at Orient Colliery Mine No-3, OSA, OA, MCL Replacement of damaged wall tiles at DAV School at BIT, Lakhanpur Area. (against Risk and Cost tender)	738770.00			
38	2019_MCL_157140_1	Renovation of Quarter no D-10 inside GM Complex colony of IB Valley Area.	335645.00			
39	2019_MCL_157156_1	Drinking water supply through water tanker to different villages of BRJN Municipality Area under IB Valley Area for the year 2020 during summer season for 75 days(under CSR head).	291077.00			
40	2019_MCL_157166_1	Supply of drinking water to water scarcity villages nearby SOCP during summer season 2020 under CSR scheme of IB Valley Area for 90 days.	671014.00			
41	2019_MCL_157187_1	Water supply through tanker to Madhuban nagar,Sanjob,Khadiapada and Buropada for one year except rainy season for 2020 and water supply to IB Pit,Nalla Pada,Luhar Pada,Mundapada and Kishan Pada of Chouakani Village during summer 2020 under LOCP of IB	582330.00			
42	2019_MCL_157222_1	Underground Construction of 20 Nos. of RCC Sectionalisation Stoppings (17 Nos. at Section-4 and 03 Nos. at Section-2 of Lajkura Seam) to Sectionalize Main Dip Developed workings in Section-4 below 40L at Orient Colliery Mine No-3, OSA, OA, MCL	6839258.00			
43	2019_MCL_153812_1	Procurement of shot firing cable for Nandira Colliery MCL Talcher Area.	56640.00			
44	2019_MCL_157176_1	Shifting /diversion, Inspection and to handover to WESCO UTILITY of 11KV grade HT over head line, Jurabaga feeder in Ubuda (karlajuri) at Quarry no. 6 of Lakhanpur OCP, Lakhanpur Area.	1671677.00			
45	2019_MCL_157234_1	Engaging 03 Nos. of highly skilled and 03 Nos. of skilled manpower for operation of LnT Surface Miner No. 24 daily for a period of 90 days at Lingaraj OCP, Lingaraj Area.	506250.00			
46	2019_MCL_157271_1	Supply of Boom breaker Assembly for feeder breaker at Lingaraj OCP(Exclusively for OEM)	4891721.00			
47 48	2019_MCL_154543_1 2019_MCL_157352_1	Procurement of wooden tables for SCBAs for MRS TA Supply of Seal Kits for TATA EX1200 and ZX450 Hyd excavator at Lingaraj OCP (Exclusively for OCEN/OCEN/OCEN	52200.00 547998.00			
49	2019_MCL_157395_1	OEM/OPM/OES) Development of Ananta Vihar and Ghantapada junction by providing CC road, drain and HP culvert under Jagannath Area.	1584470.00			
50	2019_MCL_157434_1	Profile Correction of Coal Corridor Road passing through Jagannath Colliery under Jagannath Area.	2978003.00			
51	2019_MCL_157441_1	Upkeeping of Project Office for a period of 02(two) years at Bhubaneswari OCP under Jagannath Area.	868045.00			
MCL		k (Ph: 0663-2542695/2542264, e-mail: hlp-eproc.mcl@coalindia.in) ve a missed call on toll free number 1800 200 3004 to get our apps.	R-4955			
	G					

XLRI expands footprint, to open Delhi-NCR campus in June 2020 Located in Jhajjar district, 25 km

from Gurugram, it will accommodate 240 students in first phase

AVISHEK RAKSHIT Kolkata, 3 Decembe

LRI-Xavier School of Management has said it will start its Delhi-National Capital Region (NCR) campus from June next year. In the first phase, two sections of 60 students each for the business management programme (2020-22 batch) will need for more business leade granted admission at its new



Xavier School of Management, where postgraduate and ited the campus offering job said, "With India slated to management education will be become the fifth-largest economy in the world in the near offered future, there is a concomitant

institute achieved 100 per cent and the BFSI sector constitutsummer internship placement

undergraduate programmes in roles, besides the regulars. Consulting firms extended offers to 16 per cent of the can-In October this year, the didates, sales & marketing, ed 40 per cent and 17 per cent

E-mail: subs_bs@bsmail.in DISCLAIMER News reports and featur

reserved by M/s Business Standard Pvt. Ltd. Any printing, publication, reproduction, mission or redissemination of the

M/s Business Standard Pvt. Ltd. Any such riminal liabilities.

No Air Surcharge

Gurugram.

campus, spread over 36.34 acres, is being readied to India." accommodate 240 students in the first phase. While XLRI-Xavier School of Management will be applying for AICTE certification, the new campus has vear. earned a gold-level green building certification.

The New Delhi campus is expected to have the same pedagogy and curriculum as XLRI-Xavier School of Management. Jamshedpur, and the faculty from the main campus will also take classes at the new campus. Students who get through Pradesh and would accommo-

across the country and set up who were inducted by 86 par-This new state-of-the art new campuses in the north, ticipating recruiters. The averwest, and southern parts of

ers. XLRI took a strategic deci-

age stipend for the summer internship increased by 12.15 The registration for XATper cent this year to touch ₹1.2 2020 has been extended till lakh per month, from ₹1.07 lakh per month in 2018. December 10 and late registra-

Incidentally, the median tion fees have been waived this In January this year, after lakh per month, while the 70 years of its confinement in highest stipend stood at ₹2.5 the steel city of Jamshedpur, XLRI had laid the foundation stone for its new campus at Amaravati in Andhra Pradesh. This campus, spread across 50 acres, is being set up in the

lakh per month, which was cial services and insurance (BFSI) sector. Eleven first-time recruiters like Bain & Co, Amazon, NIIF, Guntur district in Andhra PhonePe, Udaan, Shell, Diageo, Ola, Adani, Rupeek,

campus in Jhajjar, 25 km from sion to expand its footprint for its batch of 361 students, of the roles offered to business management students. respectively.

Other roles included niche functions in analytics, product management, business development, brand management, and strategy. However, it was the e-commerce segstipend offered, too, was ₹1.2 ment, led by Amazon, which saw the highest jump in internship offers and incidentally, Amazon made the highoffered in the banking, finan- est number of offers amongst the regular recruiters such as The Boston Consulting Group, Microsoft, P&G, Aditva Birla Group, ITC, Nestlé, Hindustan Unilever, Mondelez, & Mahindra. Mahindra

Demand Notice u/s. 13(2) of the Securitisation and Reco CANARA BANK as Secured Creditor against the Borrowe					
Name & Address of the Borrowers /	(A) Loan/Limit Sanctioned (B) Date of NPA/Recall Notice (C) Date of Demand Notice	Total Liabilities due on specified date	Description of the property/ies mortgaged to the Bank		
Borrower: M/s Satyanarayan Suppliers, Prop.: Sri Bijaya Kumar Jena, S/o: Birabar Jena, At/PO: ndupur, Kendrapara-754211, Odisha / Guarantor: Sri Sagar Mohan Jena, S/o: Alekha Prasad Jena, At/PO: Indupur, Kendrapara-754211, Odisha	(A) ₹15,00,000/- (B) 30.08.2016 (C) 01.11.2019	₹27,14,663.83 as on 30.09.2019 plus interest	(1) Movable Property: Stock of building materia (Iron Rod, Cement, Stone Chips, Sand, etc.), in the name of M/s Satyanarayan Suppliers Prop.: Sri Bijaya Kumar Jena. (2) Immovable Property: Land & Building situated at Plot No. 1373, Khata No.: 223, Total Area: Ac.0.052dec		
Borrower: Sri Bijaya Kumar Jena, S/o: Birabar Jena, Prop. of M/s Satyanarayan Suppliers, At/PO: Indupur, Kendrapara-754211, Odisha / Jena, At/PO: Indupur, PS: Nikirai, Dist.: Kendrapara, Odisha, PIN-754211 / Guarantor: Sri Sagar Mohan Jena, S/o: Alekha Prasad Jena, At/PO: Indupur, Kendrapara-754211, Odisha (A) ₹12,00,000/- (B) 30.08.2016 (C) 01.11.2019 ₹11,47,615/- as on 90.09.2019 13/3, Khata No.: 223, 10tal Area: AC:0.03 out of Ac.0.30dec., Survey No.: 160, Vi Indupur, Dist.: Kendrapara, in the name by North: Plot No. 1372, South: Rest of Pli 1373 of Bichitranand Jena, West: Plot No.					
You, the above Borrower(s)/Co-Borrower(s)/Guaranton interest at the agreed rate availed from our branch as outstanding amount in the above mentioned table. Du Performing Asset. By this notice you are hereby called account to us as secured creditor, within 60 days from ights conferred under section 13(4) and other provisio 13(13) of the said Security Interest Act, you shall not, a assets above referred to without prior written consent o provided under the said Security Interest Act-2002 is an under the above Security Interest Act-2002 and/or any Act and/or other law in force. Please comply with the de needful action will be resorted to, holding you liable for n full within the period specified in sub-section (2), the is secured debt namely, a) Take possession of the su	s mentioned above. The to irregularity in regupon to discharge the upon to discharge the the date of this notic on of the above Securater receipt of this not of our Bank. You are of our Bank. You are of our Bank. You are of the law in force. This notice of the law in force the law in force to secure d assets of the secure d assets of the secure d assets of the law in the secure d asset is of the law in the secure d	The bank had is agyment of outst e entire liabilities e, falling which v rity Interest Act. titce, transfer by also put on noticc is issued withou his is without Pre ce and avoid all u eence. In case th y take recourse t borrower includii	sued notice under the said Act to you to repay th anding dues, the debt has been classified as Nor as on date with future interest thereon in the abov we shall be constrained to exercise all or any of ou 2002. You are required to note that in terms of Sec way of sale, lease or otherwise, any of the secure e that any contravention of the injuction/restraint a it prejudice to any other rights available to our Ban ejudice to any other rights available to us under th unpleasantness. In case of Non-compliance, furthe borrower(s)/guarantor(s) fails to discharge liabilit		



