

9-year bankruptcy restrictions for Indian restaurant owner

Rathudi Mahesh Manglanand, 47, from Pontypridd, was a sole trader who ran the Chutney Roti Indian Restaurant in Cardiff.

The restaurant had already ceased trading prior to the beginning of the pandemic and was therefore not eligible for Covid-19 financial assistance schemes.

However, in April 2020 Manglanand applied for a £25,000 grant from his local council and the following month he applied for a £18,000 Bounce Back Loan.

Manglanand subsequently applied for his own bankruptcy in July 2021 at which point the Insolvency Service began investigating and uncovered his misuse of the Covid-19 financial support schemes.

Manglanand accepted that his business had already ceased trading and told investigators that he had been drinking heavily and “was not thinking straight”. He estimated he had lost around £30,000 though gambling in the space of a year.

The Secretary of State for Business, Energy and Industrial Strategy accepted a nine-year bankruptcy restrictions undertaking from Rathudi Manglanand, which commences on 20 June 2022.

In their capacity as Rathudi Manglanand’s trustee in bankruptcy, the Official Receiver is assessing assets available in order to recover the Covid-19 support funding.

Gavin Seymour, Deputy Official Receiver at the Insolvency Service, said:

The Covid-19 support schemes generously provided taxpayer money to support genuine businesses and anyone who abused those schemes should expect to be caught and punished.

Notes to editors

Rathudi Manglanand is of Pontypridd and his date of birth is September 1975.

Details of Rathudi Manglanand’s undertaking is available on the [Individual Insolvency Register](#)

Bankruptcy restrictions are wide ranging. The effects are the same whether you are subject to a bankruptcy restrictions order or to an undertaking. Guidance on the main statutory consequences flowing from a [bankruptcy restrictions order or undertaking](#).

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