Date:

From,

Syed Sidiq Pasha

S/o Syed Yousuf,

Aged 52 years,

Occupation: Auto Driver,

Resident of H.No.4-2-16/6, Ramaiah Bowli,

Mahabubnagar town & district.

To,

The Authorized Signatory,

Samskruthi Automobiles,

RSP with: Fortune Integrated Assets Finance Ltd.,

#5-85/20A, Srinivasa Colony,

Mahabubnagar town.

Sub: Legal Notice under the Consumer Protection Act, 2019 regarding arbitrary repossession of vehicle bearing registration no. TS 06 UB 3143 financed by your company

Dear Sir/Madam,

This is to bring to your notice that I, Syed Sidiq Pasha, S/o Syed Yousuf, aged 52 years, occupation: auto driver, resident of H.No.4-2-16/6, Ramaiah Bowli, Mahabubnagar town & district, had purchased an auto bearing registration no. TS 06 UB 3143 from your dealership Samskruthi Automobiles in November 2016.

As per the agreement between us, I was liable to pay the remaining 30 installments of Rs.5,800 per month towards full payment of the auto, after paying 4 installments at the time of purchase. I have been regularly paying the installments and have paid a total of 27 installments amounting to Rs.1,56,600 till March 2019.

In early 2019, when I approached your local dealership to pay the balance 3 installments and get the auto registered in my name, they avoided and delayed the process under the pretext that the agreement was misplaced. Without any prior notice to me, your recovery team arbitrarily repossessed the auto bearing no. TS 06 UB 3143 on 14.02.2020 in my absence and without following due process.

Despite having received Rs.1,56,600 from me under our agreement, your recovery team is now demanding an additional Rs.78,874 for release of the same auto. This act amounts to unfair trade practice and deficiency in service as per the Consumer Protection Act, 2019.

Through this legal notice, I request you to:

1. Release the auto bearing registration no. TS 06 UB 3143 to me immediately after receiving the balance installment amounts without any additional charges.

2. Pay a compensation of Rs.1,00,000 towards mental agony and loss of livelihood caused by the arbitrary repossession of the auto which was my only source of income.

If you fail to reasonably resolve the issue within 15 days of receiving this notice, I will be constrained to file a consumer complaint case before the District Consumer Disputes Redressal Commission, Mahabubnagar seeking appropriate reliefs under the Consumer Protection Act, 2019 including punitive damages for deficiency in service and unfair trade practice.

Hope you will take remedial action and revert at the earliest.

Yours sincerely,

Syed Sidiq Pasha

H.No.4-2-16/6, Ramaiah Bowli,

Mahabubnagar - 509001