To, Date:

The Manager,

Tata Finance Pvt. Ltd.,

Gera Imperium, Unit No. 110, 18th Floor Patto,

Panaji, Goa

**Sub: Legal Notice for Illegal Repossession of Vehicle and Mental Harassment**

Dear Sir/Madam,

This is to bring to your notice that your company has illegally repossessed a vehicle bearing registration number GA-04 T 5250 belonging to me, Mr. Keshav Dattaram Chodankar, resident of House No. 250, Marmawada, Naroa, Bicholim, Goa without prior intimation and without affording me an opportunity for hearing.

I had availed a loan of Rs. 22,00,000/- from your company in 2017 and purchased the aforementioned vehicle. I repaid 9 installments amounting to Rs. 4,45,275. However, due to medical exigencies and no source of income for a few months in 2019, I defaulted on some installments. During this time, in February 2020, your recovery agents forcibly and illegally seized my vehicle from the driver when it was taken for washing, without any prior notice or intimation.

This act of your company amounts to gross deficiency in service, unfair trade practices, and harassment of consumers. You have violated the legally prescribed procedure under contract laws and other consumer protection laws.

Through this legal notice, you are directed to:

Return the illegally repossessed vehicle immediately.

Pay a compensation of Rs. 3 lakhs for mental harassment and agony caused.

If you fail to comply with the above within 15 days, I will be constrained to initiate appropriate legal proceedings against you in the Consumer Dispute Redressal Commission to prosecute and recover due amounts along with interest, legal costs and other reliefs under Consumer Protection Act, 1986.

Kindly note that this notice is without prejudice to any other legal rights and remedies available to me.

Yours faithfully,

Mr. Keshav Dattaram Chodankar