



CHALLAN
MTR Form Number-6



GRN	MH016265331	202526M	BARCODE	Date		30/01/2026-20:53:46	Form ID
Department District And Sessions Court				Payer Details			
Type of Payment Judicial Stamps				TAX ID (Case No.)			
Court Fees Collected in Stamps IGR				PAN No.(If Applicable)			
Office Name CHIEF JUDICIAL MAGISTRATE WARDHA				Full Name		Shriram Finance limited	
Location WARDHA				Flat/Block No.			
Year 2025-2026 One Time				Premises/Building			
Account Head Details				Amount In Rs.			
0030034801 Court Fees Stamps				1600.00		Road/Street	
				Area/Locality		WARDHA	
				Town/City/District			
				PIN			
				Remarks (Party Details)			
				Shriram finance limited vs Kirti Sudhakar Dhepe			
Total				Amount In Words		One Thousand Six Hundred Rupees Only	
1,600.00							
Payment Details STATE BANK OF INDIA				FOR USE IN RECEIVING BANK			
Cheque/DD Details				Bank CIN		Ref. No.	
				Bank Date		RBI Date	
Cheque/DD No.				Bank-Branch		STATE BANK OF INDIA	
Name of Bank				Scroll No.		Date	
Name of Branch							

Department ID : 0

Mobile No. : XXXXXX0311

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State Bank Collect

Pre Acknowledgment Payment (PAP) Form for Payment through any SBI Branch

Branch Code

Branch Teller: Use SCR 008765 Deposit >Fee Collection>State Bank Collect

Beneficiary/Remittance Details		Mode of Payment		Cash	Cheque/DD
State Bank MOPS Reference No. : CPAGGCEZC1		Cash	Notes	Amount	Rs
Beneficiary	MAHARASHTRA GOVT (GRAS)	2000 x			
GRN	MH016265331202526M	500 x			
Full Name	Shriram Finance limited	200 x			
Amount	1,600 One Thousand Six Hundred Rupees Only	100 x			
		50 x			
Cheque/DD No.		20 x			
Cheque/DD Date		10 x			
Drawee Bank					
Drawee Branch					
			Total Rs		

Branch Stamp

Signature of Depositor



CHALLAN
MTR Form Number-6



GRN	MH016817562202526P	BARCODE			Date	09/02/2026-18:05:39		Form ID		
Department District And Sessions Court					Payer Details					
Judicial Stamps					TAX ID (Case No.)					
Type of Payment Court Fees Collected in Stamps IGR					PAN No.(If Applicable)					
Office Name CHIEF JUDICIAL MAGISTRATE WARDHA					Full Name		Shriram Finance Limited through its Executive and			
Location WARDHA							POA Shri Shubham Gajanan			
Year 2025-2026 One Time					Flat/Block No.					
Account Head Details				Amount In Rs.	Premises/Building					
0030034801 Court Fees Stamps				10.00	Road/Street					
					Area/Locality					
					Town/City/District					
					PIN					
					Remarks (Party Details)					
					Shriram Finance Limited VS Kirti Sudhakar Dhepe					
					Amount In		Ten Rupees Only			
Total				10.00	Words					
Payment Details SBIEPAY PAYMENT GATEWAY					FOR USE IN RECEIVING BANK					
Cheque-DD Details					Bank CIN	Ref. No.	10000502026020908933		3630541021019	
Cheque/DD No.					Bank Date	RBI Date	09/02/2026-18:06:05		Not Verified with RBI	
Name of Bank					Bank-Branch		SBIEPAY PAYMENT GATEWAY			
Name of Branch					Scroll No. , Date		Not Verified with Scroll			

Department ID :

Mobile No. : XXXXXX5235

{1}

IN THE COURT OF HON'BLE CHIEF JUDICIAL MAGISTRATE, AT

WARDHA.

CRIMINAL COMPLAINT CASE No. _____/2026

Shriram Finance Limited, a Company - **COMPLAINANT**
registered and incorporated under the
Companies Act, 1956, having its registered
office at Sri Towers, Plot no. 14A, South
Phase, Industrial Estate, Guindy, Chennai-Tamil
Nadu 600032 and Branch office Subhedar
Complex, Near Saraswati Vidya Mandir, Kelkar
Wadi, Arvi Road Wardha, Tah. & Dist Wardha
(Maharashtra) through its represented
Executive and duly authorized and
Constituted Attorney- **Shri. Shubham s/o**
Gajanan Charde, aged about 29 years,
Occupation : Service, R/o Gond Plot, Wardha,
Tq. and Distt. Wardha. 0

..VERSUS..

Put up for verification
Sd/-

Miss. Kirti Sudhakar Dhepe
Age : 36 years, Occu. :-SELF-EMPLOYED,
At Sant Kabir Ward Near Sidharth Buddha
Vihar Pawar Colony Hinganghat
Ta Hinganghat Dist Wardha 442301
MOBILE NO. 9673637011

2nd Jt. JMFC, Wardha

---ACCUSED

COMPLAINT FOR OFFENCE U/S. 138 R/W SEC. 142 OF THE
NEGOTIABLE INSTRUMENTS ACT 1881.

The Complainant above named most respectfully submits as
under:-

1. That the complainant herein is a company registered and
incorporated as such under the provisions of the Indian Companies Act,
1956 and is having its registered office, corporate office and also branch
office at the respective addresses mentioned in the cause title of this
complaint case. The complainant Company is engaged inter alia in the
business of providing finance for Two Wheeler, Three Wheelers, Four
Wheelers, Personal Loan, Trade Loan and other financial products.

2. That, the present complaint is signed, verified and filed by the Complainant-company through its Executive and duly constituted and authorized Attorney – Shri. Shubham s/o Gajanan Charde by virtue of the Power of Attorney dated 01/11/2023 duly executed in his favour and authorization given to him by the Complainant Company. Accordingly, by virtue of the said duly notarized Power of Attorney and authorization, Shri. Shubham s/o Gajanan Charde is duly authorized, competent and empowered inter alia to sign, verify and file the present complaint case and to do all such various acts, deeds and things as may be necessary and incidental to the powers conferred upon him under the said Power of Attorney/ authorization.

3. The Complainant Company submits that, the accused approached to Complainant Company for Personal Loan and obtained Loan of **Rs. 175000/- (Rupees One Lakh Seventy-Five Thousand Only)** from the complainant as per the terms and condition of the Agreement No. **WRDHAPL2303210013** executed and signed on **29/03/2023** by the accused in favour of the Complainant Company. The loan was to be repaid by accused in 36 monthly installments of Rs.8293/- each commencing from 05-05-2023. However, as per agreement accused have to regularly repay the monthly installment amount before due date, but accused failed to maintain repayment schedule as aforesaid and committed several defaults. Therefore the accused become liable to repay the entire outstanding dues to the Complainant. On 08/12/2025 when the accused came to the complainant office and asked about as on balance arrears amount up to 08/12/2025 against her, then at that time amount of Rs. 75,153/- towards Regular installment amount remains due against the accused on the said day and for making repayment Rs. 75,153/- the accused has issued the cheque bearing No. 487669 ,dated 09/12/2025 for amount of Rs. 75,153/- drawn on "State Bank Of India, Branch Hinganghat", in favour of Complainant in

discharge of her as on date arrears liability under the loan agreement. The accused further given assurance of encashment of the Cheque, and instructed the complainant to present the said cheque in the bank for realization of amount.

4. The Complainant Company presented the said cheque to its bankers namely AXIS Bank Ltd., Branch Wardha on 24/12/2025, for its realization and encashment. But the amount of money standing to the credit of the account of accused in her said bank at the time of the encashment of the said cheque was insufficient to honour the said cheque. As a result, the said cheque was dishonored and returned back with the reason remark "Exceeds Arrangements". Thereafter the said cheque returned back to the complainant company with reason/remarks "Exceeds Arrangements" with cheque Return memo dt. **24/12/2025** issued by Axis bank Branch Wardha as per return processing guidelines specified in National Grid Clearing House Guidelines.

5. The Complainant Company states that, the accused having knowledge that, the cheque issued by her would be dishonored, dishonestly issued the same to the complainant and thereby the Accused committed offence under section 138 of the Negotiable Instruments Act and she is liable to be punished for the offence under section 138 of the Negotiable Instruments Act.

6. That, the Complainant Company through Shri. Amol C. Kotambkar, Advocate, called upon the accused by Legal Notice dated 29/12/2025 by Registered post with acknowledgement due to make the payment of the aforesaid dishonored Cheque within 15 days from the date of receipt of said notice. It is submitted that, Complainant sent the notice on the addresses to accused i.e. on her residential address. By the said legal notice the accused was specifically cautioned that, if the payment as called upon was not made within 15 days, then the accused

will be liable for committing an offence punishable under section 138 of Negotiable Instrument Act 1881. The said Legal/Demand notice has been received by the accused on dated **30/12/2025**. After receiving the notice, accused has not paid the cheque amount and as such intentionally and knowingly committed offence punishable under section 138 of Negotiable Instrument Act, 1881.

7. That, the accused has committed offence under section 138 and section 142 of the Negotiable Instruments Act and the complainant has filed this compliant to seek punishment for the accused and compensation for himself under the provisions section 357 of Cr. P.C. The relevant dates leading to complaint are as under:-

- | | |
|--|-----------------|
| (a) Cheque for Rs. 75,153/- | Dtd: 09/12/2025 |
| (b) Cheque came dishonored to the
Complainant on | Dtd: 24/12/2025 |
| (c) Notice to the Accused through
Counsel issued on | Dtd: 29/12/2025 |
| (d) Accused Notice received on | Dtd: 30/12/2025 |
| (e) Period of repayment ended on | Dtd: 13/01/2026 |
| (f) Complaint could be filed on or before | Dtd: 12/02/2026 |

8. That, the cause of action for filing the present complaint case against the accused arose within the territorial jurisdiction of this Hon'ble Court the accused neglected and failed to pay off the amount of the aforesaid dishonored cheque under reference to the complainant Company. The Complainant has filed Court Fee Stamp of Rs. 1600/- along with this complaint.

9. That, the present complaint case being filed by the Complainant Company before this Hon'ble Court today i.e. on---

/02/2026 prior to on 12/02/2026 is well within the limitation prescribed by the law.

10. That, the Complainant Company is filing documents as per the list separately annexed herewith, in support of the present complaint case and craves leave of this Hon'ble Court to file more afterwards as and when deemed necessary. The Complainant will examine the following witnesses in support of its complaint.

1. Executive and G.P.A. Holder Shri. Shubham s/o Gajanan Charde.
2. Concerned officials of "State Bank Of India, Branch Hinganghat and Wardha".
3. Concerned officials of Axis Bank Ltd., Branch Wardha.
4. Postal Authority.
5. Other Concerned Witnesses.

11. It is submitted that no other complaint had been filed in any other court except this court in respect of the above mentioned cheque transaction.

PRAYER :- It is, therefore, most humbly prayed that :

[A] The accused may kindly be summoned, tried and punished as per the law, for committing the offence under Sections - 138 read with Section -142 of the Negotiable Instruments Act, 1881, as amended by the Act, 2002.

[B] The accused may kindly be ordered to pay to the complainant Company by way of compensation, such amount, as may be deemed fit and appropriate by this Honorable Court in the facts and circumstances of the case, as per the relevant provisions of Section - 357 of the Code of Criminal Procedure.

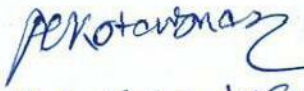
[6]

[C] Costs be kindly made to follow the events.

[D] Any other relief, which deems fit and proper under the facts and circumstances of the case may also be kindly granted to the complainant.

WARDHA

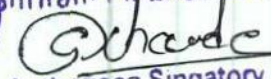
DATE : 10/02/2026


(Adv. A.C. Kutumbkar)
Counsel for the Complainant



Shriram Finance Limited,

Shriram Finance Ltd.


Authorized Singatory

Shri. Shubham s/o Gajanan Charde
Executive and duly authorized
and constituted Attorney

I am not a member of the Welfare Fund. Therefore Stamp of Rs.2/- is not affixed herewith.

Exh.No.02

V A K A L A T N A M A
IN THE COURT OF CHIEF JUDICIAL MAGISTRATE AT
WARDHA

CRIMINAL COMPLAINT CASE No. _____ Of 2026

M/S. SHRIRAM FINANCE LIMITED,
Rep. by its GPA Holder & Authorized Signatory
Mr. Shubham s/o Gajanan Charde,
Executive having its Branch Office at
Subhedar Complex Near Sarsawati Vidya Mandir,
Arvi Road, Wardha Tq. Distt. Wardha (Mah.)

COMPLAINANT

-: VERSUS :-

Miss. Kirti Sudhakar Dhepe

Age : 36 years, Occu. :-SELF-EMPLOYED,
At Sant Kabir Ward Near Sidharth Buddha
Vihar Pawar Colony Hinganghat
Ta Hinganghat Dist Wardha 442301
MOBILE NO. 9673637011

----ACCUSED

I/we, SHRIRAM FINANCE LTD., Wardha through it's **G.P.A. Holder & Executive Mr. Shubham s/o.Gajanan Charde**, Gondplot, Wardha in the said matter hereby appoints:-

SHRI. AMOL C. KOTAMBEKAR (ADVOCATE)

O

Sable Plot Ward No. 10 Wardha

Mob. No. 9922330290

Reg No.Mah/533/2004

Reg Date 20/02/2004

Seen

Sd/-

SHRI. SUNIL F. DHABARDE, (ADVOCATE) 2nd Jt. JMFC, Wardha

to appear and act, for us as our Advocate/s in the said matter.

Witness my/our hand/s this 10 day of February, 2026

Accepted:-

Signature of Advocate/s.

Filed in the Court on 10/02/2026.

Signature

Shriram Finance Ltd.

Authorized Signatory



कोर्ट विद्यमान मुख्य न्यायदंडाधिकारी साहेब, वर्धा.

फौ. त. नं. :- /2026

Exh.No.03

फिर्यादी

आरोपी

श्रीराम फायनांस लिमि., वर्धा

—विरुद्ध—

कीर्ती सुधाकर ढेपे

—: फिर्यादीचा अधिकृत पत्ता :—

श्रीराम फायनान्स लिमिटेड,

शाखा वर्धा, सुभेदार कॉम्प्लेक्स, सरस्वती विद्या मंदीर जवळ,

आर्वी रोड, केळकर वाडी, वर्धा, ता. जि. वर्धा.

तर्फे मुखत्यारधारक तथा एक्झेक्युटीव्ह

श्री. शुभम वल्द गजानन चरडे, रा. वर्धा.

यापुढे प्रकरणातील कोणतेही समन्स, नोटिस किंवा प्रोसेस माझेकडून पत्ता बदलल्याबाददल नोटीस मिळेपर्यंत वरील ऑफिसच्या पत्त्यावर जारी करावे. हा पत्ता बदलला तर त्याप्रमाणे पूर्ण माहितीचा नोटिस देईन.

वर्धा.

ता. १०/०२/२०२६



Shriram Finance Ltd

Signature
Authorised Signatory

फिर्यादीची सही

माझे अशील श्रीराम फायनान्स लिमिटेड, वर्धा तर्फे मुखत्यार श्री. शुभम वल्द गजानन चरडे (फिर्यादी) यांनी दिलेल्या माहितीप्रमाणे वरील पत्ता दाखल करतो.

0

Seen

Sd/-

वर्धा.

ता. १०/०२/२०२६

2nd Jt. JMFC, Wardha

Signature

(श्री. एस. एफ. धाबर्डे)
(अधिवक्ता)

**IN THE COURT OF HON'BLE CHIEF JUDICIAL MAGISTRATE, AT
WARDHA.**

CRIMINAL COMPLAINT CASE No. _____/2026

COMPLAINANT: - Shriram Finance Ltd. **Exh.No.04**

V E R S U S

ACCUSED: - Miss. Kirti Sudhakar Dhepe

LIST OF DOCUMENTS FILED BY COMPLAINANT

Document No.	Description Of Document	Date Of Document	Original/ Photocopy
1.	Cheque No.487669 for Rs.75,153/- Drawn State Bank Of India, Branch Hinganghat.	09/12/2025	Original
2.	Cheque return Memo issued by Axis Bank, Branch Wardha.	24/12/2025	Original
3.	Legal Notice.	29/12/2025	Office Copy
4.	Postal receipt.	29/12/2025	Original
5.	Acknowledgement	30/12/2025	-do-
6.	Statement of Account.	29/03/2023 To 08/12/2025	Computerized True copy
7.	Certificate of Statement.	14/01/2026	Original
8.	Power of Attorney issued by Complainant Company.	01/11/2023	Xerox (Verified copy)
9.	Authorization Letter	-do-	-do-

**WARDHA.
DATE : 02/02/2026**



Shriram Finance Ltd.

[Signature]
Authorized Signatory

COMPLAINANT

0

Seen

Sd/-

2nd Jt. JMFC, Wardha



भारतीय स्टेट बैंक
State Bank Of India

(00382) - HINGANGHAT
GANDHI WARD, ANUPAM BUILDING NEAR CIVIL COURT
DISTT. WARDHA, MAHARASHTRA. 442301
Tel: 7153-244141 Fax: 244141 IFS Code : SBIN000382

केवल 3 महीने के लिए वैध / VALID FOR 3 MONTHS ONLY

09122025
D D M M Y Y Y Y

PAY

Shriram Finance Ltd.

या धारक को OR BEARER

रुपये RUPEES

Seventy Five Thousand one
Hundred Fifty Three only.

अदा करें

₹ 751531

खा. सं.
A/c No.

32802441324

VALID UPTO ₹ 10 LACS AT NON-HOME BRANCH

SB ACCOUNT

PREFIX:
0438200008

AXIS BANK LTD
WARDHA
442211002

[Signature]

Mrs. KIRTI SUDHAKAR DHEPE

MULTI-CITY CHEQUE Payable at Par at All Branches of SBI

Please sign above

⑈487669⑈ 442002868⑈ 005371⑈ 31

Document No 01
SCC No - 2026
Shriram Finance Ltd. V/S 14.11.11
Filed by - Complainant
Filed on 10/02/2024
[Signature]
Complainant

Bank Name: Axis Bank

Wardha

Process Date 24/12/2025 To 24/12/2025

Clearing Type 14

Return Memo

Branch : WARDHA

To,

Depositor Name : SHRIRAM FINANCE LTD (ERTSWHILE STFC)

Depositor Account No. : 27401291011778

Depositor Address :

Dear Sir/Madam,

The following cheque has been returned by the drawee bank, for the reason stated below

Present Date : 24/12/2025

Branch Code : 808

Batch No. : 1

Cheque No. : 487669

Cheque Amount : 75,153.00

Return Reason Code : 2

Reason For The Return EXCEEDS ARRANGEMENTS

Return Date : 24/12/2025

Paying Bank Details : STATE BANK OF INDIA

Doc Type : B

Drawee Sort Code : 442002868

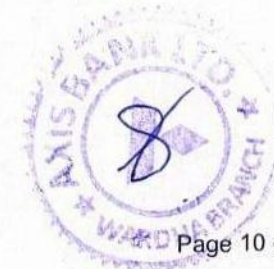
Present Sort Code : 442211002

Scanning Type : CMS

Authorised Signatory

This return memo is generated from the information in the return file received from Clearing House as per the return processing guidelines specified in **NATIONAL GRID** Clearing House guidelines.

Document No	02
SCC No	12026
Shriram Finance Ltd. V/S	14/11
Filed by - Complainant	
Filed on	10/01/2026
	<i>Chande</i>
	Complainant





Adv. Amol C. Kotambkar

B.A. LLB.
Reg. No. MH/533/2004

Off. : Shriram Finance Ltd.
Subhedar complex,
Near Saraswati Vidya Mandir,
Kelkarwadi, Arvi Road,
Wardha-442001
Tel. No. 07152-253570/240069.

IF PAID, PLEASE INFORM THE DETAILS OF PAYMENT; AND THEN PLEASE IGNORE THIS NOTICE
BY REGD. POST WITH ACK DUE

Date: 29/12/2025

Miss. KIRTI SUDHAKAR DHEPE
ADD-At Sant Kabir Ward
Near Sidharth Buddha Vihar
Pawar Colony Hinganghat
Ta Hinganghat Dist Wardha 442301

Sir,

Under the instructions from my client M/s Shriram Finance Ltd., having its registered office at Sri Towers, Plot no. 14A, South Phase, Industrial Estate, Guindy, Chennai-Tamil Nadu 600 032 and with its Branch Office at Subhedar Complex, Near Saraswati Vidya Mandir, Kelkar Wadi, Arvi Road, Wardha, Tq. And Dist. Wardha, Maharashtra-442001. I am issuing this notice to you noticee.

My client states that, they have provided financial assistance to you noticee for amount of Rs.175000/- (Rupees One Lakh Seventy-Five Thousand Only) as per the terms and conditions of the agreement executed in between you noticee and my client at Wardha on 29/03/2023 bearing No.WRDHAPL2303210013 as Personal Loan.

That, as per the agreement dated 29/03/2023 executed in between you noticee and my client, you noticee accepted your liability to repay the loan amount. The loan was to be repaid by you noticee in 36 monthly installments of Rs.8293/-each commencing from 05/05/2023. However, you noticee failed to maintain the repayment schedule as aforesaid, and committed several defaults. Therefore you noticee become liable to repay the entire outstanding dues to my client.

On demand made and/or in discharge of the admitted liability to repay the loan, on 08/12/2025 you noticee came to my client office and asked about as on balance arrears amount upto dated 08/12/2025 against you noticee, then at that time amount of Rs. 75,153/- towards Regular installment amount remains due against you noticee on the said day and for making repayment for amount of Rs.75,153/- you noticee issued the following cheque dated 09/12/2025 in favour of my client and assured for encashment of cheque to discharge your liability under the loan agreement.

Document No . 02
SCC No . 12026
Shriram Finance Ltd V/S 14th
Filed by - Complainant
Filed on ..10/01/2026
G. S. Chaudhary
Complainant

//2//

Details of Cheque:

Sr.no.	Cheque No.	Drawn on Bank	Date	Amount
1.	487669	State Bank Of India , Branch Hinganghat	09/12/2025	Rs. 75,153/-

That, the above said cheque was presented by my client in its Axis Bank Ltd., Branch Wardha for encashment on dated 24/12/2025 but it was/were returned dishonored with the reason "Exceeds Arrangements" as per the processing guidelines specified in National GRID Clearing House stating the reason of dishonor of cheque .Thereafter the said cheque returned back to my client's Banker with reason/remarks "Exceeds Arrangements" with cheque Return memo dt. 24/12/2025 issued by Axis bank, Branch Wardha

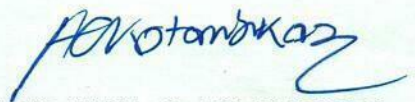
My client state that, your acts of issuing the above said cheque without arranging funds to meet the same constitute an offence under section-138 of the Negotiable Instrument Act

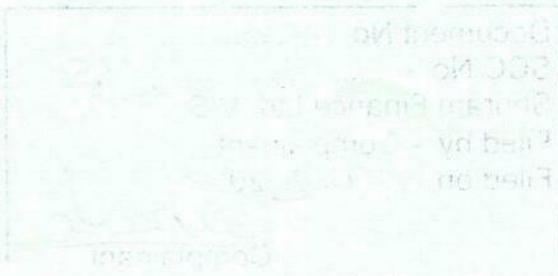
By the way of this notice, my client hereby calling upon you noticee to repay the amount of cheque i.e. the sum of Rs.75,153/- within 15 days from the date of receipt of this notice. Otherwise if you noticee fails to repay the amount of Rs.75,153/- within 15 days from the date of receipt of this notice, then my client will be constrained to file a Legal complaint against you noticee for an offence under section-138 of the Negotiable Instrument Act, holding that, you noticee responsible for all the costs and consequences arising therefrom. You are also liable to pay the cost of this notice Rs.2000.00.

So please take note and make amend. Hence this notice.

WARDHA

DATE : 29/12/2025


{ADV .AMOL .C .KOTAMBKAR}





INLAND SPEED POST DOCUMENT



EM287168625IN

Delivery Office & Pincode: Hinganghat S.O.(442301)

Booking Office: Wardha H.O.(442001)

Counter No. 1 29-12-2025 14:19:54

GSTNo. BkgRefID: 2436002929122541748

Charged Weight(gms): 30 Phy.Wt(gms): 30 Vol.Wt(gms): NA(L:0 B:0 H:0)

Amount Paid: 67.23(Base Tariff: 57, Tax: 10.23)

(CGST: 5.12, SGST: 5.12, POD/ePOD: Rs. 10.00)

Mode of Payment: CASH

Sender	Receiver
adv and c kutankar	Mr. S. Dhope
Mobile No. 9284465308	Mobile No. 1234567890
WARDHA	sant kabir ward
WARDHA	ngt
WARDHA-442001	wardha-442301

Track on www.indiapost.gov.in OR Dial 1600266886 IPR NO: 69772871686

In case of any complaint, please visit <https://com.indiapost.gov.in/customer>

Go Green!! Opt for eReceipts ePOD

This is system generated document, no manual signature required

29-12-2025 14:24:32

Document No 04...
SCC No - ... 12026
Shriram Finance Ltd. V/S 12th
Filed by - Complainant
Filed on .. 10/02/2026
@charde
Complainant

Acknowledgment

Received Registered Notice

Addressed No. 12th Sudhakar Dhope,

At. Sant Kabir Ward

Pawar Colony Hinganghat

TA Hinganghat Dist Wardha.

Sign: - 30/12/25

Date: - 30/12/25

Document No 05...
SCC No - ... 12026
Shriram Finance Ltd. V/S 12th
Filed by - Complainant
Filed on .. 10/02/2026
@charde
Complainant

SI	BARCODE NO	PHYSI	RECEIVER F	RECEIVER NAME	RECEIVER ADD	LINE
1	EM287168625IN	30 :	442301	kirti s dhepe manisha m	sant kabir ward	
2	EM287168617IN	30 :	444709	meshram bhagyashri g	borgaon dhande	
3	EM287168651IN	30 :	442001	urade	pipri mg	
4	EM287168648IN	30 :	442107	vaishanvi n dube	sawangi mg	
5	EM287168577IN	30 :	442001	urmila s mendhe sheikh sameer	karla chowk	
6	EM287168585IN	30 :	442001	yusuf shatrughna s	adiwasi ciny	
7	EM287168594IN	30 :	442305	uike prakash v	waigaon gond	
8	EM287168501IN	30 :	442101	bhoyar sagar p	agargaon	
9	EM287168515IN	30 :	442001	chaudhari	sindhi mg	

Shriram Finance Limited
6th Floor (Level 2), Building No. Q2, Aurum Q Parc, Gen 4/1, TTC, Thane Belapur Road, Ghansoli, Navi Mumbai, 400710.
Website : www.shriramfinance.in

CUSTOMER DETAILS

Name : KIRTI SUDHAKAR DHEPE
Address: At Sant Kabir Ward Pawar Colony
HINGANGHAT DIST WARDHA
HINGANGHAT.
SIDHARTH BUDHA VIHAR
HINGANGHAT, MAHARASHTRA
INDIA
442301
Mobile No: 9673637011

GUARANTOR DETAILS

Name :
Address:

Mobile No:

ASSET DETAILS

Vehicle No:
Model : PERSONAL LOAN
Description: PERSONAL LOAN

Asset Type:
Manufacturing Year: 0

I-Summary of Loans

NO Type Opt.Dt	Loan No	Loan Date	Loan Amount	Interest	Tenure in Months	1st Inst Date	Last Inst Date	Fut.Prin	Status	PPM
1	Personal Loan WRDHAPL2303210013	29/03/2023	175000.00	123548.00	36	05/05/2023	05/04/2026	30669.00	Live	

Document No 6
SCC No 12026
Shriram Finance Ltd. V/S Kirti
Filed by - Complainant
Filed on 10/02/2026
Complainant

Mr. Nikhil chawdhary
BRANCH MANAGER
SHRIRAM FINANCE LTD
BRANCH - WARDHA
Dt 14/01/26



Rahul Prabhakar Kale
Shriram Finance Ltd
Accountant
Emp Code 125360
Dt 14/01/26

II-Statement of Accounts

For the period ending 08/12/2025

Billed Transaction									
Date		Particulars				Due	Receipt	Arrears	
Value	Tran	LoanType	Reference No	Transaction	Cheque/Electronic Transfer				
29/03/2023	29/03/2023	Personal Loan	WRDHAPL2303210013			1120.00		1120.00	
29/03/2023	29/03/2023	Receipt On Account -	DWRDHA303290019	ADJ			1120.00		
05/05/2023	05/05/2023	Personal Loan	WRDHAPL2303210013	IST (1/36)		8293.00		8293.00	
05/05/2023	11/05/2023	Receipt On Account -	PWRDHA305091435	147216855/05.05.2023			8293.00		
05/06/2023	05/06/2023	Personal Loan	WRDHAPL2303210013	IST (2/36)		8293.00		8293.00	
05/06/2023	08/06/2023	Receipt On Account -	PWRDHA306071204	150268436/05.06.2023			8293.00		
05/07/2023	05/07/2023	Personal Loan	WRDHAPL2303210013	IST (3/36)		8293.00		8293.00	
05/07/2023	07/07/2023	Receipt On Account -	PWRDHA307060072	153081915/05.07.2023			8293.00		
05/08/2023	05/08/2023	Personal Loan	WRDHAPL2303210013	IST (4/36)		8293.00		8293.00	
05/08/2023	08/08/2023	Receipt On Account -	PWRDHA308070378	155167938/05.08.2023			8293.00		
05/09/2023	05/09/2023	Personal Loan	WRDHAPL2303210013	IST (5/36)		8293.00		8293.00	
05/09/2023	07/09/2023	Receipt On Account -	PWRDHA309061292	157556451/05.09.2023			8293.00		
05/10/2023	05/10/2023	Personal Loan	WRDHAPL2303210013	IST (6/36)		8293.00		8293.00	
05/10/2023	07/10/2023	Receipt On Account -	PWRDHA310070016	160355837/05.10.2023			8293.00		
05/11/2023	05/11/2023	Personal Loan	WRDHAPL2303210013	IST (7/36)		8293.00		8293.00	
05/11/2023	18/11/2023	Receipt On Account -	PWRDHA311170003	163738876/05.11.2023			8293.00		
05/12/2023	05/12/2023	Personal Loan	WRDHAPL2303210013	IST (8/36)		8293.00		8293.00	
	15/12/2023	Receipt On Account -	PWRDHA312150034	166869747/05.12.2023			8293.00	8293.00	
	15/12/2023	Cheque Return -	PWRDHA312150034	166869747/05.12.2023		8293.00		8293.00	
05/01/2024	05/01/2024	Personal Loan	WRDHAPL2303210013	IST (9/36)		8293.00		16586.00	
	17/01/2024	Receipt On Account -	PWRDHA401170658	170394247/05.01.2024			8293.00	16586.00	

(Signature)

Mr. Nikhil Chaudhary
BRANCH MANAGER
SHRIRAM FINANCE LTD
BRANCH - WARDHA

Dt 14/01/26



(Signature)

Rahul Prabhakar Kale
Shriram Finance Ltd
Accountant

Emp Code 125360

Dt 14/01/26

	17/01/2024	Cheque Return - PWRDHA401170658	170394247/05.01.2024	8293.00		16586.00
05/02/2024	05/02/2024	Personal Loan WRDHAPL2303210013 IST (10/36)		8293.00		24879.00
	16/02/2024	Receipt On Account - PWRDHA402160221	175864268/05.02.2024		8293.00	24879.00
15/02/2024	15/02/2024	Receipt On Account - LWRDHA402150005	PP114046DVZE44GBV922/			
			15.02.2024		8293.00	16586.00
	16/02/2024	Cheque Return - PWRDHA402160221	175864268/05.02.2024	8293.00		16586.00
05/03/2024	05/03/2024	Personal Loan WRDHAPL2303210013 IST (11/36)		8293.00		24879.00
	15/03/2024	Receipt On Account - PWRDHA403150149	178830421/05.03.2024		8293.00	24879.00
15/03/2024	15/03/2024	Receipt On Account - LWRDHA403150007	PP114075D7C00B5MVI81/			
			15.03.2024		8293.00	16586.00
	15/03/2024	Cheque Return - PWRDHA403150149	178830421/05.03.2024	8293.00		16586.00
05/04/2024	05/04/2024	Personal Loan WRDHAPL2303210013 IST (12/36)		8293.00		24879.00
	17/04/2024	Receipt On Account - PWRDHA404170704	181355035/05.04.2024		8293.00	24879.00
16/04/2024	16/04/2024	Receipt On Account - LWRDHA404160006	PP114107D38UIM4WADN2/			
			16.04.2024		8293.00	16586.00
	17/04/2024	Cheque Return - PWRDHA404170704	181355035/05.04.2024	8293.00		16586.00
05/05/2024	05/05/2024	Personal Loan WRDHAPL2303210013 IST (13/36)		8293.00		24879.00
	15/05/2024	Receipt On Account - PWRDHA405150250	184494890/05.05.2024		8293.00	24879.00
15/05/2024	15/05/2024	Receipt On Account - LWRDHA405150007	PP114136D9XMD4VEV201/			
			15.05.2024		8293.00	16586.00
	15/05/2024	Cheque Return - PWRDHA405150250	184494890/05.05.2024	8293.00		16586.00
05/06/2024	05/06/2024	Personal Loan WRDHAPL2303210013 IST (14/36)		8293.00		24879.00
	15/06/2024	Receipt On Account - PWRDHA406150276	187040765/05.06.2024		8293.00	24879.00
	15/06/2024	Cheque Return - PWRDHA406150276	187040765/05.06.2024	8293.00		24879.00
05/07/2024	05/07/2024	Personal Loan WRDHAPL2303210013 IST (15/36)		8293.00		33172.00
	16/07/2024	Receipt On Account - PWRDHA407160532	190048751/05.07.2024		8293.00	33172.00
	16/07/2024	Cheque Return - PWRDHA407160532	190048751/05.07.2024	8293.00		33172.00
05/08/2024	05/08/2024	Personal Loan WRDHAPL2303210013 IST (16/36)		8293.00		41465.00
	07/08/2024	Receipt On Account - PWRDHA080601443	193444301/05.08.2024		8293.00	41465.00
	16/08/2024	Cheque Return - PWRDHA080601443	193444301/05.08.2024	8293.00		41465.00
17/08/2024	17/08/2024	Receipt On Account - AWRDHA408170007	CASH		89000.00	-47535.00
21/08/2024	21/08/2024	Receipt On Account - LWRDHA408210016	PP114234BF8IPQ9D38G1/			
			21.08.2024		10000.00	-57535.00
05/09/2024	05/09/2024	Personal Loan WRDHAPL2303210013 IST (17/36)		8293.00		-49242.00
05/10/2024	05/10/2024	Personal Loan WRDHAPL2303210013 IST (18/36)		8293.00		-40949.00

(Signature)
 Mr. Nikhil Chavhan
 BRANCH MANAGER
 SHRIRAM FINANCE LTD
 BRANCH - WARDHA
 Dt 14/10/26



(Signature)
 Rahul Prabhakar Kale
 Shriram Finance Ltd
 Accountant
 Emp Code 125360
 Dt 14/10/26

05/11/2024	05/11/2024	Personal Loan	WRDHAPL2303210013	IST (19/36)		8293.00		-32656.00
05/12/2024	05/12/2024	Personal Loan	WRDHAPL2303210013	IST (20/36)		8293.00		-24363.00
05/01/2025	05/01/2025	Personal Loan	WRDHAPL2303210013	IST (21/36)		8293.00		-16070.00
05/02/2025	05/02/2025	Personal Loan	WRDHAPL2303210013	IST (22/36)		8293.00		-7777.00
	05/02/2025	Receipt On Account - PWRDHA502050556		212203950/05.02.2025			8293.00	-7777.00
	17/02/2025	Cheque Return - PWRDHA502050556		212203950/05.02.2025		8293.00		-7777.00
05/03/2025	05/03/2025	Personal Loan	WRDHAPL2303210013	IST (23/36)		8293.00		516.00
	05/03/2025	Receipt On Account - PWRDHA503050998		216122765/05.03.2025			8293.00	516.00
	17/03/2025	Cheque Return - PWRDHA503050998		216122765/05.03.2025		8293.00		516.00
05/04/2025	05/04/2025	Personal Loan	WRDHAPL2303210013	IST (24/36)		8293.00		8809.00
	05/04/2025	Receipt On Account - EC2504051990854		219375326/05.04.2025			8293.00	8809.00
	16/04/2025	Cheque Return - EC2504051990854		219375326/05.04.2025		8293.00		8809.00
05/05/2025	05/05/2025	Personal Loan	WRDHAPL2303210013	IST (25/36)		8293.00		17102.00
	05/05/2025	Receipt On Account - EC2505051715383		222348547/05.05.2025			8293.00	17102.00

Date		Particulars				Due	Receipt	Arrears
Value	Tran	LoanType	Reference No	Transaction	Cheque/Electronic Transfer			
	15/05/2025	Cheque Return - EC2505051715383		222348547/05.05.2025		8293.00		17102.00
05/06/2025	05/06/2025	Personal Loan	WRDHAPL2303210013	IST (26/36)		8293.00		25395.00
	05/06/2025	Receipt On Account - EC2506052789825		226006329/05.06.2025			8293.00	25395.00
	12/06/2025	Cheque Return - EC2506052789825		226006329/05.06.2025		8293.00		25395.00
05/07/2025	05/07/2025	Personal Loan	WRDHAPL2303210013	IST (27/36)		8293.00		33688.00
	05/07/2025	Receipt On Account - EC2507052162614		229468165/05.07.2025			8293.00	33688.00
	14/07/2025	Cheque Return - EC2507052162614		229468165/05.07.2025		8293.00		33688.00
05/08/2025	05/08/2025	Personal Loan	WRDHAPL2303210013	IST (28/36)		8293.00		41981.00
	05/08/2025	Receipt On Account - EC2508051665393		232122259/05.08.2025			8293.00	41981.00
	09/08/2025	Cheque Return - EC2508051665393		232122259/05.08.2025		8293.00		41981.00
05/09/2025	05/09/2025	Personal Loan	WRDHAPL2303210013	IST (29/36)		8293.00		50274.00
05/10/2025	05/10/2025	Personal Loan	WRDHAPL2303210013	IST (30/36)		8293.00		58567.00
05/11/2025	05/11/2025	Personal Loan	WRDHAPL2303210013	IST (31/36)		8293.00		66860.00
05/12/2025	05/12/2025	Personal Loan	WRDHAPL2303210013	IST (32/36)		8293.00		75153.00

(Signature)
 Mr. Nikhil Chavan
 BRANCH MANAGER
 SHRIRAM FINANCE LTD
 BRANCH - WARDHA



Dt 14/01/26

(Signature)
 Rahul Prabhakar Kale
 Shriram Finance Ltd
 Accountant
 Emp Code 125360
 Dt 14/01/26

05/12/2025 Receipt On Account - EC2512052561786	246932848/05.12.2025		8293.00	75153.00
08/12/2025 08/12/2025 Arrears As On 08/12/2025				75153.00
UnCleared Cheque Receipts				8293.00
Total		266496.00	191343.00	

Un - Billed Transactions

Value Date/ Billing Date	Tran Date	Transaction	Due Amount	Receipt Amount
08/12/2025	08/12/2025	Unbilled Interest-Personal Loan-WRDHAPL2303210013	97.28	0.00
08/12/2025	08/12/2025	Unbilled PC	14661.00	0.00
08/12/2025	08/12/2025	Unbilled Expenses	7500.00	0.00

Total Due Break Up of Billed Transaction

Total Due-Inst	266496.00
Total Due-Exp	0
Total Due-PC	0

Total 266496.00

III - Settlement Amount as on date valid upto 08/12/2025

Arrears As On 08/12/2025	75153.00
Personal Loan -WRDHAPL2303210013-Future Principal	30669.00
Pre-Closure charges on Future Principal @ 3.00 %	920.07
Tax on Pre-closure Charges @ 18.00 %	165.61
Unbilled Transaction Balance (Due-Receipts)	22258.28
UnCleared Cheque Receipts	8293.00
Total	129165.96

Nikhil Chaudhary
 Mr. Nikhil Chaudhary
 BRANCH MANAGER
 SHRIRAM FINANCE LTD
 BRANCH - WARDHA
 Dt 14/01/26



Rahul Prabhakar Kale
 Rahul Prabhakar Kale
 Shriram Finance Ltd
 Accountant
 Emp Code 125360
 Dt 14/01/26

Service Tax Regn No.

Legend for transactions in your account statement

PEI - Pre - Instalment Interest, IST - (Instalment No. Due/Total No. of Instalments)-Monthly Instalment, BC - Bank Charges, RTO - RTO Expenses,
PC - Penal Charges, INS - Insurance Expenses, SEZ - Repossession Expenses, LEG - Legal Expenses,
TRF - Loan to Loan Transfer, YRE - Yard Rent Expenses, VAL - Vehicle Valuation Expenses,
REF - Refurbishment Expenses, POS - Future Principal, PPM - Part Pre Payment, PPR - Prompt Payment Rebate, RTOA - RTO Advance,
STX - Service Tax
GST - Goods and Services Tax

This is a system generated statement and does not require signature

IV - Cheque/Nach Bounced Details

08/12/2025

Sr.No	ChequeNo/InstrNo	Cheque/Instr Dt	Amount	Cheque/Nach Dishonour Charges	Bounced Dt	Reason
1	166869747	05/12/2023	8293.00	500.00	15/12/2023	Insufficient Amount
2	170394247	05/01/2024	8293.00	500.00	17/01/2024	Insufficient Amount
3	175864268	05/02/2024	8293.00	500.00	16/02/2024	Insufficient Amount
4	178830421	05/03/2024	8293.00	500.00	15/03/2024	Insufficient Amount
5	181355035	05/04/2024	8293.00	500.00	17/04/2024	Insufficient Amount
6	184494890	05/05/2024	8293.00	500.00	15/05/2024	Insufficient Amount
7	187040765	05/06/2024	8293.00	500.00	15/06/2024	Insufficient Amount
8	190048751	05/07/2024	8293.00	500.00	16/07/2024	Insufficient Amount
9	193444301	05/08/2024	8293.00	500.00	16/08/2024	Insufficient Amount
10	212203950	05/02/2025	8293.00	500.00	17/02/2025	Insufficient Amount
11	216122765	05/03/2025	8293.00	500.00	17/03/2025	Insufficient Amount
12	219375326	05/04/2025	8293.00	500.00	16/04/2025	Insufficient Amount
13	222348547	05/05/2025	8293.00	500.00	15/05/2025	Insufficient funds
14	226006329	05/06/2025	8293.00	500.00	12/06/2025	Insufficient funds
15	229468165	05/07/2025	8293.00	500.00	14/07/2025	Insufficient funds
16	232122259	05/08/2025	8293.00		09/08/2025	Initial Reject

Mr. Nikhil Chaudhary

BRANCH MANAGER
SHRIRAM FINANCE LTD
BRANCH - WARDHA

Dt 14/01/26



Rahul Prabhakar Kale
Shriram Finance Ltd

Accountant

Emp Code 125360

Dt 14/01/26

V - PC CALCULATION SHEET
For the period ending 08/12/2025

Value Date	From Date	To Date	Arrears	PC Rate	Gapdays	PC	PCTotal
29/03/2023	29/03/2023	29/03/2023	1120.00	36.0000	0	0	0
05/05/2023	29/03/2023	05/05/2023	0	36.0000	37	0	0
05/05/2023	05/05/2023	05/05/2023	8293.00	36.0000	0	0	0
05/06/2023	05/05/2023	05/06/2023	0	36.0000	31	0	0
05/06/2023	05/06/2023	05/06/2023	8293.00	36.0000	0	0	0
05/07/2023	05/06/2023	05/07/2023	0	36.0000	30	0	0
05/07/2023	05/07/2023	05/07/2023	8293.00	36.0000	0	0	0
05/08/2023	05/07/2023	05/08/2023	0	36.0000	31	0	0
05/08/2023	05/08/2023	05/08/2023	8293.00	36.0000	0	0	0
05/09/2023	05/08/2023	05/09/2023	0	36.0000	31	0	0
05/09/2023	05/09/2023	05/09/2023	8293.00	36.0000	0	0	0
05/10/2023	05/09/2023	05/10/2023	0	36.0000	30	0	0
05/10/2023	05/10/2023	05/10/2023	8293.00	36.0000	0	0	0
05/11/2023	05/10/2023	05/11/2023	0	36.0000	31	0	0
05/11/2023	05/11/2023	05/11/2023	8293.00	36.0000	0	0	0

Abundant

Mr. Nilchi) chaudhan
BRANCH MANAGER
SHRIRAM FINANCE LTD
BRANCH - WARDHA
Dt 14/01/26

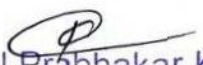


Pr
Rahul Prabhakar Kale
Shriram Finance Ltd
Accountant
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Dt 14/01/26

05/12/2023	05/11/2023	05/12/2023	0	36.0000	30	0	0
05/01/2024	05/12/2023	05/01/2024	8293.00	36.0000	31	254.00	0
05/02/2024	05/01/2024	05/02/2024	16586.00	36.0000	31	507.00	0
15/02/2024	05/02/2024	15/02/2024	24879.00	36.0000	10	245.00	0
05/03/2024	15/02/2024	05/03/2024	16586.00	36.0000	19	311.00	0
15/03/2024	05/03/2024	15/03/2024	24879.00	36.0000	10	245.00	0
31/03/2024	15/03/2024	31/03/2024	16586.00	36.0000	16	262.00	0
05/04/2024	31/03/2024	05/04/2024	16586.00	36.0000	5	82.00	0
16/04/2024	05/04/2024	16/04/2024	24879.00	36.0000	11	270.00	0
05/05/2024	16/04/2024	05/05/2024	16586.00	36.0000	19	311.00	0
15/05/2024	05/05/2024	15/05/2024	24879.00	36.0000	10	245.00	0
05/06/2024	15/05/2024	05/06/2024	16586.00	36.0000	21	344.00	0
05/07/2024	05/06/2024	05/07/2024	24879.00	36.0000	30	736.00	0
05/08/2024	05/07/2024	05/08/2024	33172.00	36.0000	31	1014.00	0
17/08/2024	05/08/2024	17/08/2024	41465.00	36.0000	12	491.00	0
21/08/2024	17/08/2024	21/08/2024	-47535.00	36.0000	4	0	0
05/09/2024	21/08/2024	05/09/2024	-57535.00	36.0000	15	0	0


 Mr. Nikhil Chawdhari
 BRANCH MANAGER
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 Dt 14/01/26




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 Dt 14/01/26

05/10/2024	05/09/2024	05/10/2024	-49242.00	36.0000	30	0	0
05/11/2024	05/10/2024	05/11/2024	-40949.00	36.0000	31	0	0
05/12/2024	05/11/2024	05/12/2024	-32656.00	36.0000	30	0	0
05/01/2025	05/12/2024	05/01/2025	-24363.00	36.0000	31	0	0
05/02/2025	05/01/2025	05/02/2025	-16070.00	36.0000	31	0	0
05/03/2025	05/02/2025	05/03/2025	-7777.00	36.0000	28	0	0
05/04/2025	05/03/2025	05/04/2025	516.00	36.0000	31	16.00	0
05/05/2025	05/04/2025	05/05/2025	8809.00	36.0000	30	261.00	0
05/06/2025	05/05/2025	05/06/2025	17102.00	36.0000	31	523.00	0
05/07/2025	05/06/2025	05/07/2025	25395.00	36.0000	30	751.00	0
05/08/2025	05/07/2025	05/08/2025	33688.00	36.0000	31	1030.00	0
05/09/2025	05/08/2025	05/09/2025	41981.00	36.0000	31	1284.00	0
05/10/2025	05/09/2025	05/10/2025	50274.00	36.0000	30	1488.00	0
05/11/2025	05/10/2025	05/11/2025	58567.00	36.0000	31	1791.00	0
05/12/2025	05/11/2025	05/12/2025	66860.00	36.0000	30	1978.00	0
08/12/2025	05/12/2025	08/12/2025	75153.00	36.0000	3	222.00	14661.00


 Mr. Nikhil Chaudhan
 BRANCH MANAGER
 SHRIRAM FINANCE LTD
 BRANCH - WARDHA
 Dt 14/01/26


 Rahul Prabhakar Kale
 Shriram Finance Ltd
 Accountant
 Emp Code 125360
 Dt 14/01/26



SHRIRAM
Finance

OFFICE ADDRESS:

SHRIRAM FINANCE LTD.

ADDRESS : SUBHEDAR COMPLEX, KELKARWADI, ARVI
ROAD, WARDHA. TQ.&, DIST. WARDHA-442001

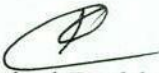
CERTIFICATE U/S 65 B OF INDIAN EVIDENCE ACT

The Contents of loan account statement of **Kirti Sudhakar Dhepe** for the period dt. 29-03-2023 To 08-12-2025 bearing agreement no. **WRDHAPL2303210013** is true and correct, as per written and computerized record maintained by the company. The statement produced herein contents the entries regularly made and stored in the computer regularly used for maintaining accounts. The entries are regularly fed into the computer in ordinary course of maintaining of accounts. During the period to which the account statement refers to, the system that stored such data had not broken down, and was properly operating and functioning. The printout is taken of the account statement in ordinary course of business.

I certify that, I know the system of computers that is used for maintaining of storing entries for the accounting purpose, and that the statement is reproduced through a printing Machine connected to the computer, to the best of my own knowledge and belief.

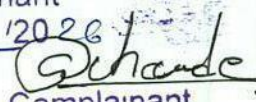
Hence certified that the account statement is true & correct.

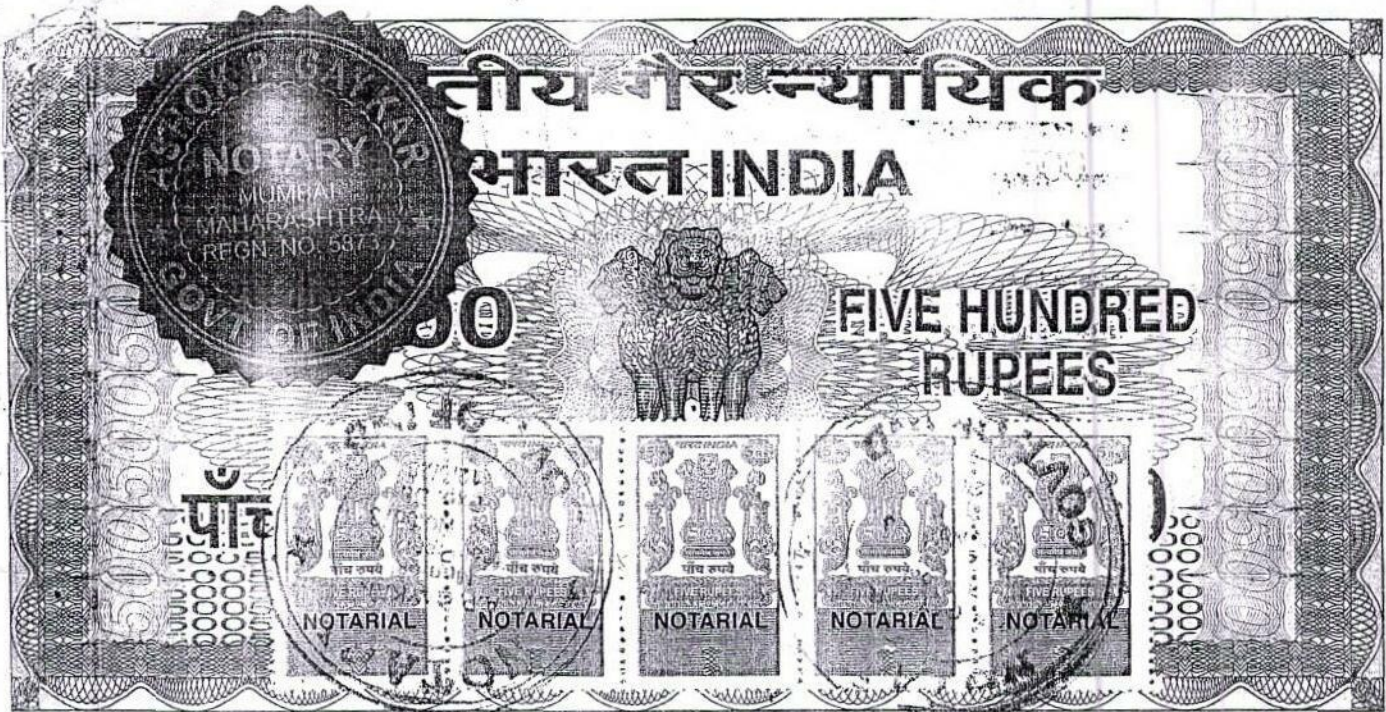
Date : 14/01/2026.


(Shri. Rahul Prabhakar Kale)
Accountant
Shriram Finance Ltd. Wardha.




(Mr. Nikhil Vishveshwar Chaudhari)
Branch Manager,
Shriram Finance, Ltd Wardha

Document No	- 67
SCC No	- 12026
Shriram Finance Ltd. V/S	14.1.26
Filed by	- Complainant
Filed on	10/01/2026
 Complainant	



महाराष्ट्र MAHARASHTRA

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27 SEP 2023

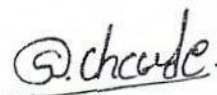
27/09/2023



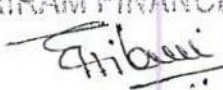
SPECIAL POWER OF ATTORNEY

THIS DEED OF POWER OF ATTORNEY executed on this 1st Nov. 2023,
by Shriram Finance Limited (Formerly known as Shriram Transport
Finance Company Ltd), (hereinafter referred to as the Company),
(party of the First part), a Public Limited Company incorporated under
the Companies Act, 1956 having its registered office at Sri Towers,
Plot No. 14A, South Phase, Industrial Estate, Guindy, Chennai Tamil Nadu –
600 032, Tamil Nadu, and corporate office at Wockhardt Towers,
Level-3, C-2, G Block, Bandra-Kurla Complex, Bandra (East) Mumbai - 400 051,

Document No	०४
SCC No	126
Shriram Finance Ltd. V/S	14th
Filed by	- Complainant
Filed on	10/02/2026
	
Complainant	



For SHRIRAM FINANCE LTD.


JT. MANAGING DIRECTOR

जोड़पत्र - २ / Annexure-II

- 6 OCT 2023

मुद्रांक निवृत्ती नोंदणी अनु क्र.

58609

दिनांक

दस्ताचा प्रकार

POA

दस्त नोंदणी करणार आहत का ? होय/नाही

मिलकतीचे वर्णन

मुद्रांक विकत घेणा-याचे नाव

दुस-या पक्षकाराचे नाव

हस्ते अमल्यास नाव, पत्ता

मुद्रांक शुल्क रक्कम

मुद्रांक विक्रेत्याची सही व विक्रीचे ठिकाण

राणे स्टॅम्प वेंडर, दुकान क्र. ३१, प्रभात सेंटर,

सेक्टर १-अ, सी.बी.डी.बेलापूर, नवी मुंबई-४००६१४

500

(सौ.जी.वी.गणे)

परवाना क्र. १२०१०४१

ज्या कारणासाठी ज्यांनी मुद्रांक खरेदी केला त्यांनी त्याच कारणासाठी

मुद्रांक खरेदी केल्यापासून ६ महिन्यात जाणवने बंधनकारक आहे.



Shubham Finance
Mumbai
for ch



through its Joint Managing Director Mr. Gouse Mohiddin Jilani, S/o Mr. Mohiddin Jilani in favour of Mr. Shubham Gajanan Charde S/o. Mr. Gajanan Gulabrao Charde, aged 27 years, now employed in the Company as Executive functioning from Wardha Branch (party of the Second part).

WHEREAS:

- a. The Company is a Non Banking Financial Company registered under the Reserve Bank of India Act, 1934 and is engaged in the business of granting loans and advances to individuals and corporate with or without security. The Company as part of its venture also grants enterprise financial assistance to small and medium enterprises.
- b. The Company has several Branches throughout India and Mr. Shubham Gajanan Charde S/o. Mr. Gajanan Gulabrao Charde (Permanent Account Number BEKPC3301P) is working as Executive of the Company at Wardha Branch responsible for, inter alia, lending to and recovery of money from customer(s) of the Company as per the terms and conditions of the loan sanctioned by the Company to the customer(s) in the ordinary course of its business.
- c. By an order dated 9th November, 2022, the Hon'ble Company Law Tribunal Special Bench at Chennai has sanctioned the Composite Scheme of Arrangement (Amalgamation & Demerger) between Shrilekha Business Consultancy Private Ltd, Shriram Financial Ventures (Chennai) Private Limited, Shriram Capital Limited, Shriram City Union Finance Limited, Shriram Transport Finance Company Limited, Shriram LI Holdings Private Limited, Shriram GI Holdings Private Limited, Shriram Investment Holdings Limited and Their respective shareholders and creditors in Company Petition Nos CP(CAA)/69-76(CHE)2022 in CA(CAA)/05(CHE)2022, CA(CAA)/07-08(CHE)2022, CA(CAA)/36-40 (CHE)2022 with effect from 1st April, 2022 as the appointed date. Consequent to the amalgamation, the whole of the undertakings of the Transferor Companies, comprising its business, all assets and liabilities of whatsoever nature and wherever situated have without any further act or deed been transferred to and vested in and /or be deemed to be transferred to and vested in the Company as a going concern by operation of law so as to become, as and from the appointed date.

G. Charde

For SHRIRAM FINANCE LTD.

G. Jilani

JOINT MANAGING DIRECTOR

d. In order to recover any amount due from customer(s) of the Company and to facilitate the business carried on at the said Branch, the Company has appointed the said **Mr. Shubham Gajanan Charde S/o. Mr. Gajanan Gulabrao Charde** as a Constituted Attorney of the Company with the following specific powers and authority.

e. The said **Mr. Shubham Gajanan Charde S/o. Mr. Gajanan Gulabrao Charde** is authorised to do and execute all acts, deeds and things as hereinafter mentioned on behalf of, in the name of and for the Company viz.:-

1. To present to the bank(s) for encashment all cheque(s) received from the customer(s) and on receipt of intimation of return of the cheque(s) unpaid from the bank(s) to make demand and / or to give notice in writing to the customer/drawer of the cheque(s).
2. To commence and prosecute any suit or other civil or criminal proceedings or legal action in any civil or criminal court of law or tribunal (under the **SARFAESI Act or IB Code**) or government offices having quasi-judicial powers or arbitration panels or forums in the Company's name and to recover any moneys or other property movable or immovable, to establish any legal right or to enforce any agreement or to claim and recover damages as may be necessary for the benefit of the business of the Company in the event the customer(s) / drawer(s) of the cheque(s) fails to make payment of the money to the Company within the prescribed time.
3. To defend any suit or other legal proceedings against the Company for recovery of any claim or money or property or any other cause of action.
4. To appoint and engage Advocates as and when required for advice or for conducting any matter of litigation or dispute in which the Company is involved.
5. To appear before any court, judge, or authority and to represent the Company in connection with recovery of money from customer(s) of the Company.
6. To give evidence before any court, forums, tribunals and quasi-judicial authorities, to sign, declare and verify affidavit of proof for and on behalf of the Company.
7. To refer or agree to refer any dispute between the Company and customer(s) of the Company or any claim made by or against the Company for money or otherwise to arbitration of one or more arbitrators and to attend all such arbitration on behalf of and to represent the Company and file all statements of claim, defence and evidence before the arbitrator or arbitrators.
8. To file, institute, execute proceedings for execution of the decree and to file necessary affidavit(s) or application(s) therein for effectively conducting the execution proceedings or to file claim petition for and on behalf of the Company.

For SHRIRAM FINANCE LTD.

Tibani
JOINT MANAGING DIRECTOR

S. Charde

9. To file, institute, commence and carry out any other proceedings incidental to or becomes necessary to proceed with the legal action in the name and for and on behalf of the Company.
10. For the purpose aforesaid to sign, declare, verify or affirm, notice(s), complaints(s), plaint(s), written statement(s) or defence petition(s), affidavit(s) or other application(s) and other paper(s) as may be required from time to time in connection with the legal proceeding for recovery of money from the customer(s).
11. With the prior permission of the Company to compound, compromise or settle any claim due to or due by the Company from or to customer(s) of the Company in line with approval matrix provided by the Company as amended and for that purpose to file, verify and affirm affidavit(s) and application(s) in the courts, forums and tribunals.
12. To appear before the Sub-Registrar and to present and lodge before him for registration of any documents relating to any security created in favour of the company by its borrower.
13. Subject to prior approval from the Head office present and lodge before the sub-registrar for cancellation/release of any documents relating to any security created in favour of the company by its borrower or released by the company in favour of its borrowers.
14. To, sign, apply, obtain, produce and process all the necessary deeds of documents and instruments for effective registration or execution or transfer of the above deeds.
15. The said **Mr. Shubham Gajanan Charde** S/o. Mr. Gajanan Gulabrao Charde is authorised to exercise the above powers for Company's business transacted through the branches within the limits of Maharashtra state and also branches within the state where he / she is transferred and posted in connection with recovery of money from customer(s) as per the terms and conditions of the sanction of the loan.
16. The Company hereby agrees to ratify and confirm all such acts, deeds and things which the said Attorney shall lawfully do or purport to do in the above matter by virtue of this Power of Attorney.
17. Consequent to the amalgamations of transferor companies i.e Shriram Capital Limited and Shriram City Union Finance Limited with the Company, **Mr. Shubham Gajanan Charde** S/o. Mr. Gajanan Gulabrao Charde also has the power as the Attorney of the Company, to continue and/or enforce by or against the Company all legal proceedings in the same manner and to the same extent as would or might have been continued and enforced by or against Shriram Capital Limited and Shriram City Union Finance Limited in connection with recovery of money from any customer of Shriram Capital Limited and Shriram City Union Finance Limited.
18. This Power of Attorney is valid as long as the said Attorney continues to be in the services and employment of the Company or till the same is withdrawn by the Company.

For SHRIRAM FINANCE LTD.

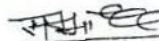
Shubham
JT. MANAGING DIRECTOR

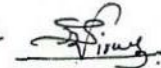
Sh. Charde

IN WITNESS WHEREOF, I Mr. Gouse Mohiddin Jilani, S/o Mr. Mohiddin Jilani, Joint Managing Director of the Company duly authorised by the Board of Directors, do hereby sign, seal and deliver this Power of Attorney at Mumbai on this

1st Nov. 2023

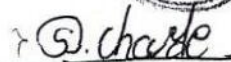
WITNESS:

1 
(MAHESH MOHOD)

2 Dewarand H. Virulkar 

I accept

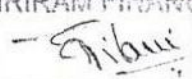




Signature

Mr. Shubham Gajanan Charde

For Shriram Finance Limited


JT MANAGING DIRECTOR
Mr. Gouse Mohiddin Jilani
Joint Managing Director



BEFORE ME

 01 NOV 2023

ASHOK P. GAYKAR
B.Com, LL.B., C.O.C. & A.
ADVOCATE HIGH COURT
NOTARY GOVT. OF INDIA
Reg No. 5873

Reg. No. 22A
Sr. No. 61
02 NOV 2023
NOTARY REGISTER



Letter of Authorisation

01 NOV 2023

I Mr. Gouse Mohiddin Jilani, S/o Mr. Mohiddin Jilani, Joint Managing Director / Company Secretary, in exercise of powers conferred on me by the Board of Directors of Shriram Finance Limited, (Formerly known as Shriram Transport Finance Company Limited) having its registered office Sri Towers, Plot No. 14A, South Phase, Industrial Estate, Guindy, Chennai Tamil Nadu – 600 032 Tamil Nadu, by Power of Attorney, do hereby authorise Mr. Shubham Gajanan Charde S/o. Mr. Gajanan Gulabrao Charde, age 27 years, to appear before/ institute and prosecute any suits or criminal complaint, verify and sign all legal documents, vakalatnama, complaints and affidavits on behalf of the Company before any court or Judicial Authorities within the limits of Maharashtra state.

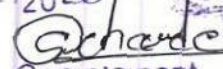
For Shriram Finance Limited

For SHRIRAM FINANCE LTD



JT. MANAGING DIRECTOR

Mr. Gouse Mohiddin Jilani
Joint Managing Director

Document No	02.....
SCC No	126.....
Shriram Finance Ltd. V/S	Kirishan
Filed by	- Complainant
Filed on	10/11/2023
	 Complainant

कोर्ट विद्यमान मुख्य न्यायदंडाधिकारी साहेब, वर्धा .

फौ. त. कं. :- / 2026
आदेश दि. :- / / 2026

पे.ता. :- / / 2026

Exh.No.05

फिर्यादी

आरोपी

श्रीराम फायनांस लिमि., वर्धा

—विरुद्ध—

कीर्ती सुधाकर ढेपे

मी फिर्यादी कोर्टाचे हुक्मनाम्यावरून खालील प्रमाणे तलवाना जारी करीत आहे.

अनु. कं.	ज्याला प्रोसेस जारी करावयाचे त्याचे पूर्ण नाव आणि पत्ता,	तलवाण्याचे वर्णन	तलवाणा किती दिली ते.	खुराक / भत्ता	प्रवास खर्च	दस्तऐवज किंवा दुसऱ्या इतर कोणत्या वस्तू घेवून बोलविणे असल्यास.
1.	कीर्ती सुधाकर ढेपे पत्ता- संत कबीर वार्ड, सिद्धार्थ बुद्धाजवळ विहार, पवार कॉलनी, हिंणघाट ता हिंणघाट जि वर्धा 442301 मोबाईल क्र. 9673637011 0	आरोपीस केस समन्स तामिली करीता.	रु. 00 पैसे 00	रु. पैसे		टिप :- 1) मा. उच्च न्यायालयाचे आदेशाप्रमाणे तलवाण्यास कोर्ट फि तिकिट लावलेली नाही. 2) आरोपीकरीता फिर्याद अर्ज व दस्तऐवजांची प्रत कोर्टात दाखल करण्यात येत आहे.
	Seen		00 00			

Sd/-

2nd Jt. JMFC, Wardha

वर्धा

ता. :- 10/02/2026

