

THE REGIONAL TRANSPORT OFFICER (RTO),
Ground Floor, Mini Secretariat,
Gurgaon, Haryana – 122018

Date : 25.03.2026

SUBJECT: FLAGGING / BLACKLISTING OF VEHICLE NAMELY FIAT PALIO ELX PS REGISTRATION NO. HR26AC2404, CHASSIS NO. 8062548 AND ENGINE NO. 64524, IN THE NAME OF NIRAJ KUMAR, ON VAHAN.

Sir,

This is to bring to your kind notice that applicant HDFC BANK LTD. (hereinafter referred to as a bank) is a scheduled commercial bank, within the meaning of the term as defined under Section 2 (e) of the Reserve Bank of India Act, 1934 having its registered office at Senapati Bapat Marg, Lower Parel, Mumbai – 400013 and one among many branch offices at Plot Number 31, Najafgarh Industrial Area, Tower "A", 1st Floor, Shivaji Marg, Moti Nagar, New Delhi-110015. That the Bank is carrying on the business of banking and finance as permissible under the different provisions of the Banking Regulation Act, 1949 and further being amenable to the guidelines of the Reserve Bank of India promulgated from time to time.

That **NIRAJ KUMAR** (hereinafter referred to as a "Borrower") has availed a financial facility in the nature of **AUTO LOAN of Rs.250000/-** vide **Loan No 1918372**, repayable in **60** monthly instalments of **Rs.4980/-**. The said finance facility had been obtained for purchasing / against a vehicle make and model **FIAT PALIO ELX PS** Registration No. **HR26AC2404**, Chassis No. **8062548** and Engine No. **64524**. Further, a security interest has been created in favour of the Bank by way of hypothecation over the said asset / vehicle, constituting primary / collateral security, and the same is also borne out from the endorsement thereof on the Registration Certificate of the subject vehicle.

That the Borrower(s) has/have committed defaults in making payment of the last three or more EMIs on time and thereby committed default in terms of the subject agreement. Owing to the said default, subject loan account has become a prospective Non-Performing Asset for the Bank.

That in accordance with the mandate of Circular No. RT-11036/09/2023-MVL, dated 03.04.2023 issued by Govt. Of India, Ministry of Road Transport & Highways (MVL Section) read with entry 5 of the Annexure-1 thereto, on occasion of three consecutive defaults, hypothecated vehicle is qualified to be flagged as a vehicle "**NOT TO BE TRANSACTED WITH**" on **Vahan**, under Section 51(5) of the Motor Vehicles Act, 1988. (**Circular is attached herewith**).

Thus, owing to the default committed by the Borrower, it is clear that that the Registered owner is not in a position to discharge the debt in terms of the loan agreement, and therefore, subject vehicle is liable to be dealt with in terms of the Circular No. RT-11036/09/2023-MVL, dated 03.04.2023 read with entry 5 of the Annexure-1 thereto under Section 51(5) of the Act, without any reference to the Registered owner of the vehicle.

In the obtaining circumstances, as delineated hereinbefore, you are requested to cause the Vehicle make and model **FIAT PALIO ELX PS** Registration No. **HR26AC2404**, Chassis No. **8062548** and Engine No. **64524**, flagged / black listed, in terms of the present representation, on **Vahan** in accordance with the mandate of circular read with relevant law in this regard.

In case of any clarification the **Ruchi Vishwakarma** using **Mobile No. 9484996930** (**Prefix 0 before dialling Mobile No.**) is designated to render all assistance in this regard on weekdays between **10.00 AM to 4.00PM**.

Yours sincerely,

For HDFC BANK LTD.

CC:
NIRAJ KUMAR
K-4 RANGPURI ROAD, MAHIPAL PUR EXTN, BH RADDAIN HOTEL, DELHI - 110037
MOB: 9891301301

No. RT-11036/09/2023-MVL
Government of India
Ministry of Road Transport & Highways
(MVL Section)
Transport Bhawan, 1, Parliament Street, New Delhi - 110001

Dated, the 02 January, 2023

To,

- i. Director Generals of Police (DGPs) of all States/UTs;
- ii. Principal Secretaries/ Secretaries (Transport) of all States/ UTs;
- iii. Transport Commissioners of all States/ UTs.

Subject: Flagging/blacklisting of vehicles on Vahan.

Madam/Sir,

Vahan portal of this Ministry plays a key role in the implementation and enforcement of Motor Vehicles (MV) Act, 1988 and Central Motor Vehicle Rules (CMVR), 1989 across the country.

2. Presently, blacklisting of vehicles is carried out on Vahan as per the request received from States / UTs, to restrict further transactions till such time as the reason for default is suitably addressed.

3. Multiple representations have been received by this Ministry from vehicle owners, transporters etc. highlighting wrongful or erroneous blacklisting of their vehicles. Furthermore, in many cases the request for blacklisting is placed by authorities in States/UTs other than the State/UT in which the vehicle is registered, due to which citizens have to travel long distances to resolve these cases.

4. As such blacklisting leads to restrictions on vehicle-related transactions on Vahan, it causes much distress to vehicle owners, especially in case of minor offences or wrongful blacklisting. In view of the above, a comprehensive review has been undertaken by this Ministry and based on the lacunae identified, it is now proposed to develop a new system for flagging of errant vehicles on Vahan as per relevant provision of MV Act, 1988 and CMVR, 1989.

5. The list of proposed categories for flagging of vehicles as "NOT TO BE TRANSACTED" on Vahan is appended as Annexure 1.

6. It is also proposed that such flagging may be carried out and removed only by the parent RTO, and other authorities would be permitted to send a request to the parent RTO through the system.

7. It is requested to please provide your observations and suggestions on the proposal by 15.02.2023 at comments-morth@gov.in, which will be subsequently implemented in Vahan.

This issues with the approval of the Competent Authority.



Dr. Piyush Jain
Director (MVL)

Tel: 2371 4974

Email: director-morth@gov.in

Copy to with a request to forward their comments by 15.02.2023:

1. Shri Joydeep Shome, Dy. Director General, National Informatics Centre
2. All India Motor Transport Congress (AIMTC)
3. Bus and Car Operators Confederation of India
4. Hydraulic Trailer Owners Association (HTOA)
5. All India Transporter's Welfare Association (AITWA)

ANNEXURE 1

Categories for flagging of vehicles as "NOT TO BE TRANSACTED" on Vahan

S.No	Description	Reasons	Relevant section/rule
01	Theft of vehicle	Reported by owner/authorised person/police/Insurer	Sections 48 (6), 62
02	Pending Tax / Arrears	Annual / bi-annual / quarterly tax not paid	Driving regulation 38(1)(b)
03	Government decision	Prohibition / restriction imposed by the government or under rule made u/s-65 (2) (p)	Reference of order/rule to be uploaded
04	Vehicle destroyed/ declared total loss by the Insurer/ Accident vehicle	Vehicle met with accident and abandoned on roadside, reported by police or otherwise rendered permanently incapable of use/registration obtained on the basis of misrepresentation	Section 55
05	Loan defaulter	Owner failed to pay due EMIs, reported in writing by the financier in Form 36 of CMVR	Section 51 (5)
06	Vehicle confiscated	Under the court order for third party liabilities or other government debt or commission of an offence reported by victim with duly endorsed by the concerned police station	Order copy to be uploaded
07	Police case	Vehicle is case property / under investigation and formal request made by the I.O. in writing to keep the file in safe custody/not to make any transaction	Copy of FIR with FIR No. / Order of the Hon'ble court(s) to be uploaded
08	Court case	Vehicle involved in commission of offence or violation of the directions of Hon'ble court(s) or dispute among legal heir(s) pending for adjudication	Case number/ Court order / copy of FIR to be uploaded
09	Others (under this a drop down list)	a. Vehicle offered as surety / guarantee against bail bond for default of bail condition	Court order or Court's endorsement on RC to be uploaded
		b. On demise of owner of the vehicle if any legal heir(s) file a complaint with registering authority not to transfer ownership of the vehicle in dispute	Section 50 (2) (A)
		c. Molestation reported by any female victim passenger against the driver of vehicle and duly endorsed by the police station	Copy of complaint to be uploaded
		d. Where challans pending beyond 90 days	Rule 167

Note:

- 1) In case the challan is not disposed within 90 days, as per rule 167 of CMVR, 1989, vehicle is flagged as "Not to be transacted" and the system shall automatically send a text message to the registered owner and the concerned registering authorities.
- 2) In all other cases, the vehicle shall be flagged by the registering authority in whose jurisdiction the vehicle stood registered and simultaneously the registering authority shall send a text message with reason(s) to the registered owner to allow him/her to immediately takes necessary action to the vehicle deflagged. Thus, the registered owner is not required to visit anywhere other than the jurisdiction of his/her registering authority.