

SENT VIA E-MAIL

DISCIPLINE TRIBUNAL OF THE ONTARIO MOTOR VEHICLE INDUSTRY COUNCIL

**IN THE MATTER BEFORE THE DISCIPLINE TRIBUNAL HELD PURSUANT TO THE
*MOTOR VEHICLE DEALERS ACT, 2002, S.O. 2002, c.30, Sch. B***

TO: 2415574 ONTARIO INC. o/a GOLDEN MILE CHRYSLER DODGE JEEP RAM
1743 Eglinton Ave E
Toronto, ON, M4A 1J8
Canada

AND TO: KOZHICHERRA GEORGE

NOTICE OF REFERRAL TO DISCIPLINE TRIBUNAL

Take notice that pursuant to section 14(4) 4 of the Motor Vehicle Dealers Act, 2002, (the "Act"), the Registrar has referred the complaint(s) against **2415574 ONTARIO INC. o/a GOLDEN MILE CHRYSLER DODGE JEEP RAM** (the "Dealer") and **KOZHICHERRA GEORGE** to the Discipline Tribunal for alleged violations under the Code of Ethics, as set out in Ontario Regulation 332/08.

REASONS

Section 17 of the Act establishes a Discipline Tribunal and empowers the Discipline Tribunal to hear and determine issues concerning alleged breaches of the Code of Ethics. The Code of Ethics applies to all Registrants registered under the Act. Any Registrants that disregard or violate the Code of Ethics are subject to having their conduct reviewed by the Discipline Tribunal. The Code of Ethics requires that all Registrants conduct business with Integrity, Accountability, Compliance, Respect and Professionalism as well as ensuring that requirements are met when it comes to Disclosure and Marketing and the Disclosure of Information in Sale and Lease Contracts.

PARTICULARS

The reasons for this Notice are:

Background

1. The Dealer is a registered motor vehicle dealer under the Act. The Dealer was first registered on or around June 9, 2014, and continues to be registered.
2. Kozhicherra George ("George") was first registered as a motor vehicle salesperson under the Act on or around January 13, 2009, and continues to be registered. Since on or around October 2, 2025, George has been the Person in Charge of the day-to-day activities of the Dealer.

3. On or around October 31, 2025, a corporate share purchase transaction was completed pursuant to which Navin Kotecha ("Kotecha") acquired an ownership interest in the Dealer. At all material times, Kotecha was not registered as a salesperson under the Act.

Educational Resources

4. Since the Act was proclaimed in 2010, OMVIC has issued various educational materials, including publications, webinars and guidelines, reminding registrants of their obligations to disclose, in writing, on the bill of sale, all material facts about the vehicles they sell, including prior use as a daily rental and prior damage exceeding \$3,000. The dates of said publications are attached hereto as Schedule "A".
5. Educational materials continue to be available on OMVIC's website.

Reminders to Comply

6. During an inspection on or about August 25, 2020, a representative of the Registrar reminded the Dealer of its obligations under the Act and O. Reg. 333/08 and the Code of Ethics, including the obligation to ensure that salespersons are registered before engaging in the trade of motor vehicles, to remit third-party warranty payments, and to disclose daily rental use on the Bill of Sale.
7. The Registrar issued a formal warning letter to the Dealer on or about March 4, 2024, reminding the Dealer of its obligations to carry on business with integrity, honesty and fairness, pursuant to 9(2) of the Code of Ethics.

Dealer's Non-Compliance

8. On January 29, 2026, an Inspector attended the Dealer's premises to conduct an inspection of its books and records. The following issues of non-compliance were discovered as part of the inspection and a related consumer complaint, as particularized below.

A. Failure to Provide Written Disclosures on Bills of Sale

9. On or about December 6, 2025, the Dealer sold a 2023 Nissan Qashqai (VIN ending in 4788) to a consumer. The Dealer had purchased the vehicle from a rental company. The Dealer failed to disclose, in writing, on the Bill of Sale, that the vehicle had previously been leased on a daily basis. This is a violation of sections 42(7) and 42(25) of O. Reg. 333/08, as well as sections 7(1), 9(1) and 9(3) of the Code of Ethics.
10. On or about June 11, 2025, the Dealer sold a 2011 Jeep Compass (VIN ending in 3406) to another registered motor vehicle dealer. The Dealer failed to disclose, in writing, on the Bill of Sale, that the vehicle had previously been in a collision for which repairs were valued over \$3,000. This is a violation of section 5(16), 7(1), 9(1) and 9(3) of the Code of Ethics.
11. On or about June 11, 2025, the Dealer sold a 2011 Nissan Rogue (VIN ending in 8829) to another registered motor vehicle dealer. The Dealer failed to disclose, in writing, on the Bill of Sale, that the vehicle had previously been in accidents for which repairs were valued over \$3,000. This is a violation of section 5(16), 7(1), 9(1) and 9(3) of the Code of Ethics.

12. On or about January 26, 2026, the Dealer, sold a 2024 Toyota RAV4 (VIN ending in 2586) to a consumer. The Dealer had purchased the vehicle from a rental company on or about November 18, 2025, and the Bill of Sale expressly stated that the vehicle was a previous daily rental. The Dealer failed to disclose, in writing, on the Bill of Sale that the vehicle had previously been a daily rental. This is a violation of section 42(7) of O. Reg. 333/08, as well as sections 7(1), 9(1) and 9(3) of the Code of Ethics.
13. With respect to the transactions described in paragraphs above, the Dealer also failed to ensure that its salesperson carried out the requirements of the Act and its regulations, contrary to section 6(1) of the Code of Ethics.

B. Failure to Remit Third-Party Warranty Payments Within 30 Days

14. On or about November 12, 2025, the Dealer sold a 2022 Ram 1500 Classic (VIN ending in 2082) to a consumer, together with third-party warranty products. The Dealer failed to remit payment for the warranty products within 30 days and did not remit payment until on or about January 29, 2026, the date of the inspection. This is a violation of section 47(7)(c) of O. Reg. 333/08, as well as sections 3(1), 9(1) and 9(3) of the Code of Ethics.
15. On or about December 20, 2025, the Dealer sold a 2023 Ford F-150 (VIN ending in 2382) to a consumer, together with a third-party warranty product. The Dealer failed to remit payment for the warranty product within 30 days and did not remit payment until on or about January 29, 2026, the date of the inspection. This is a violation of section 47(7)(c) of O. Reg. 333/08, as well as sections 3(1), 9(1) and 9(3) of the Code of Ethics.

C. Retaining the Services of an Unregistered Salesperson

16. Following the change of ownership described in paragraph 3 above, the Dealer permitted Kotecha to engage in activities related to trading in motor vehicles on behalf of the Dealer, despite Kotecha not being registered as a salesperson under the Act. Among other things, Kotecha appeared in an advertisement promoting the Dealer on Instagram.
17. The Dealer failed to ensure that all staff are registered as salespersons before engaging in the trade of motor vehicles, contrary to section 4(3) of the Act, as well as sections 9(1) and 9(3) of the Code of Ethics.

D. Failure to Notify the Registrar of Changes

18. The Dealer failed to notify the Registrar, in writing, within five days of the change of ownership of the Dealer (which was completed on October 31, 2025). The required Business Change Notice was not submitted and completed until in or around February 2026. This is a violation of section 31 of O. Reg. 333/08, as well as section 9(1) of the Code of Ethics.
19. The Dealer accepted funds of \$1,000,000 from Kotecha, an incoming shareholder, on or about October 31, 2025, without notifying the Registrar of the change relating to its sources of financing. This is a violation of section 31 of O. Reg. 333/08, as well as section 9(1) of the Code of Ethics.

George's Non-Compliance

20. As the Person in Charge of the day-to-day activities of the Dealer, George failed to ensure that the Dealer conducted its business in accordance with the Act and its regulations, and thus personally contravened sections 6(2), 9(1) and 9(3) of the Code of Ethics.

The Registrant(s) may provide a written response to the particulars set out above to OMVIC within 15 days of service of this Notice to: legal_dept@omvic.on.ca

If the Discipline Tribunal makes a determination that a registrant has failed to comply with the Code of Ethics, it may order one or more of the following:

- A fine up to \$25,000 per party;
- Require the registrant to take further educational courses;
- If the registrant is a motor vehicle dealer, require the dealer to arrange and fund educational courses for salespersons employed by the dealer;
- Award costs.

This Notice of Referral to Discipline ("NORD") and decisions of the Discipline Tribunal may be published. Hearings before the Discipline Tribunal may be recorded and are open to the public.

The *Statutory Powers Procedure Act, R.S.O 1990 c.s.22*, applies to the hearing to be held by this Discipline Tribunal. A party to a proceeding may be represented by counsel or an agent.

The good character, propriety of conduct or competence of the Registrant(s) shall be an issue in any hearing before the Discipline Tribunal and reasonable information of allegations with respect thereto has been furnished.

The Rules of Practice of the Discipline Tribunal will apply and are available on OMVIC's website. A Notice of Hearing and disclosure will be provided in accordance with the Rules of Practice of the Discipline Tribunal.

Take note that as per the Rules of Practice, failure to attend a hearing before the Discipline Tribunal may result in a decision being determined *ex parte* (in your absence).

APPLICATION OF THE RULES OF PRACTICE OF THE DISCIPLINE TRIBUNAL

This is to serve notice that OMVIC may make application for its costs, pursuant to Rule 13 of the Rules of Practice.

FURTHER PARTICULARS/SUPPLEMENTAL NOTICE

The Registrar may provide further and other particulars in respect of any other matters herein or in respect to any other matter including further particulars of violations of the Code of Ethics.

DATED at Toronto, this 23rd day of July, 2026



Maureen Harquail, KC, MPA, ICD.D.
Registrar, *Motor Vehicle Dealers Act, 2002*

SCHEDULE A: OMVIC PUBLICATIONS

NON-DISCLOSURE PUBLICATIONS AND EDUCATIONAL RESOURCES

	Dealer Standard		Dealer Bulletins/News		Webinar		Guidelines
1	Summer 2011	1	January 2010	1	December 2014	1	July 14, 2023
2	Winter 2012	2	September 2012	2	June 2015		
3	Summer 2012	3	December 2013	3	April 2017		
4	Winter 2013	4	June 2015	4	July 2023		
5	Summer 2013	5	August 2015	5	Ongoing: Webinars OMVIC		
6	2014: Issue 4	6	Fall 2016				
7	2016: Issue 3	7	April 2017				
8	2015: Issue 1	8	August 2018				
9	2015: Issue 2	9	March 2019				
10	2016: Issue 4	10	September 2019				
11	2017: Issue 3	11	October 2019				
12	2018: Issue 3	12	October 2020				
13	2019: Issue 1	13	February 2021				
14	2019: Issue 2	14	March 2022				
15	2020: Issue 1	15	August 2022				
16	2020: Issue 2	16	September 2022				
17	2020: Issue 4	17	December 2022				
18	2021: Issue 1	18	January 2023				
19	2023: Issue 3	19	March 2023				
		20	July 2023				
		21	September 2023				
		22	January 2024				
		23	February 2024				
		24	March 2026				