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8  
9 BEFORE THE DEPARTMENT OF FINANCIAL PROTECTION AND INNOVATION  
10 OF THE STATE OF CALIFORNIA

11 In the Matter of: ) CFL LICENSE NO: 60DBO-35850  
12 )  
13 THE COMMISSIONER OF FINANCIAL ) ORDER CONDITIONALLY GRANTING  
PROTECTION AND INNOVATION, ) PETITION FOR REINSTATEMENT  
14 ) (California Government Code Section 11522)  
Complainant, )  
15 v. )  
16 )  
UMESH CHANDRA MAHARAJ, )  
17 )  
Respondent. )

18  
19 TO: ROBERT BONTA  
ATTORNEY GENERAL, STATE OF CALIFORNIA  
20 Department of Justice  
21 P.O. Box 944255  
Sacramento, California 94244-2550

22 UMESH CHANDRA MAHARAJ  
23 214 Semicircular Road  
24 Menlo Park, California 94025

25 On April 1, 2021, Umesh Chandra Maharaj (Maharaj), filed with the Commissioner of  
26 Financial Protection and Innovation a petition for reinstatement (Petition) of its California Financing  
27 Law (CFL) license. The Commissioner had revoked the CFL license of Maharaj on October 5, 2018,  
28 after it failed to maintain a surety bond as required by Financial Code section 22112.

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On August 13, 2021, the Commissioner notified the Attorney General of the filing of the Petition and gave the parties until September 17, 2021, to present any written argument or supporting documentation.

The Commissioner, having considered the Petition and arguments of the parties under Government Code section 11522, finds that Maharaj has presented sufficient evidence showing that it has obtained a surety bond and is otherwise fit to engage in the business of finance lending or brokering.

THEREFORE, IT IS ORDERED that the Petition is granted on the condition that Maharaj pay a penalty of \$2,500.00 for failing to maintain a surety bond as required by Financial Code section 22112 no later than 14 days after the date of this Order.

The penalty of \$2,500.00 shall be paid by cashier’s check or Automated Clearing House deposit made payable to the Department of Financial Protection and Innovation and transmitted to the attention of Accounting – Litigation at the Department of Financial Protection and Innovation, 2101 Arena Boulevard, Sacramento, California 95834. Notice of the payment must be sent to Uche L. Enenwali, Senior Counsel, 320 West 4th Street, Suite 750, Los Angeles, California 90013.

Dated: October 1, 2021

CHRISTOPHER S. SHULTZ  
Acting Commissioner of Financial Protection and Innovation

By \_\_\_\_\_  
Mary Ann Smith  
Deputy Commissioner  
Enforcement Division

