



Arb Appln No. 832 of 202



IN THE HIGH COURT OF JUDICATURE AT MADRAS

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DATED: 06-10-2025

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THE HONOURABLE MR JUSTICE N. ANAND VENKATESH

Arb Appln No. 832 of 2025

M/s Cholamandalam Investment And
Finance Company Limited
Chola Crest, C 54 and 55, Super B-4,
Thiru Vi Ka Industrial Estate, Guindy,
Chennai 600 032 represented by its
Authorised Signatory

Applicant

Vs

Mr.Sourav Choudhary
S/o.Narinder Kumar,
Harike, Tarn Taran, Near HDFC Bank
Ltd, Amristar, Punjab 143 412.

Respondent

PRAYER

To appoint an Advocate Commissioner to seize and deliver the Vehicle to applicant which is more fully described in the Schedule to the Judges summons which is lying in the custody of respondent or respondent men, agents, servants from respondent premises or wherever found with Police aid and break open if necessary if necessary.

For Applicant : Mr.D.Pradeep Kumar



ORDER

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This application has been filed under Section 9 of the Arbitration and Conciliation Act, 1996 (for brevity, hereinafter referred to as “the Act”) for appointment of an Advocate Commissioner for seizing the vehicle in the custody of the respondent, if necessary, with police protection and by breaking open the premises.

2. When this application came up for hearing on 30.06.2025, this Court passed the following order:-

“This application has been filed under Section 9 of the Arbitration and Conciliation Act, 1996, seeking for appointment of an Advocate Commissioner to repossess the vehicle morefully described in the schedule to the Judges Summons.

2. The applicant is a non-banking financial institution. The applicant has lent money to the respondent under the Loan Agreement, dated 28.10.2023. The respondent had availed loan from the applicant for the purchase of vehicle morefully described in the schedule to the Judges Summons.

3. The respondent is a defaulter in the repayment of the loan to the applicant. Supporting documents have been filed by the applicant to substantiate the same. As on date, the respondent is in arrears of eight (8) installments, which works out to Rs.2,90,579/-. The applicant has also recalled the loan granted to the respondent through their loan recall notice dated 22.04.2025. As seen from the Statement of



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Account, a sum of Rs.12,36,234.38/- is due and payable by the respondent to the applicant which includes future installments, arrears of installments, penal interest and other charges payable as per the terms and conditions of the contract. The applicant is empowered to repossess the vehicle from the respondent, as per the terms of the said loan agreement, in case, he commits default in the repayment of the loan. The applicant claims that he is having difficulty in repossessing the vehicle on their own. Only under those circumstances, they have filed this application seeking for appointment of an Advocate Commissioner to repossess the vehicle from the respondent or wherever available. The Loan Agreement, dated 28.10.2023 contains an arbitration clause. The applicant has expressed its willingness to go for arbitration in accordance with the arbitration clause.

4.This Court, after giving due consideration to the contentions of the affidavit filed in support of this application as well as the supporting documents, is of the considered view that a prima facie case has been made out by the applicant for appointment of an Advocate Commissioner. The balance of convenience and irreparable hardship have also been established. Once the vehicle is repossessed by the Advocate Commissioner, to enable the respondent to use the vehicle once again, he must be put on terms for getting back the vehicle from the applicant after re-possession. In order to strike a balance, the following order is passed by this Court:-

(a) Ms.J.Sangami, Advocate, having office at No.84, Bajanai Kovil Street, Dr.Ambedkar Nagar, Nandhivaram, Guduvanchery – 603202, Mobile No.7358-335003, is appointed as Advocate Commissioner to repossess the vehicle morefully described in the schedule to the Judges



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Summons from the respondent or wherever it is available.

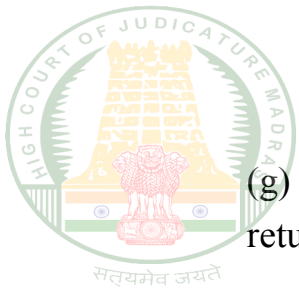
(b) The Advocate Commissioner is permitted to obtain the police aid whenever required and she is also permitted to break open the premises in case the vehicle is kept in a locked premises in the presence of the police after taking proper inventory.

(c) On repossession of the subject vehicle, the Advocate Commissioner shall send a communication to the respondent intimating that a sum of Rs.2,90,579/- is due and payable towards the arrears of installment by the respondent to the applicant, in respect of the aforesaid loan agreement.

(d) On receipt of such intimation, the respondent shall pay the aforesaid amount within a period of three days from the date of receipt of a communication from the Advocate Commissioner and on payment of such sum, the applicant shall handover the vehicle back to the respondent and the Advocate Commissioner shall cooperate with the applicant for the same.

(e) The applicant shall initiate arbitration in accordance with the arbitration agreement contained in the contract within a period of 90 days from the date of receipt of a copy of this order. In case, the applicant fails to initiate arbitration within the stipulated time, the order passed by this Court today shall stand automatically vacated and the repossessed vehicle shall also be redelivered back to the respondent by the applicant unconditionally.

(f) The Advocate Commissioner shall be paid an initial remuneration of Rs.25,000/- by the applicant within a period of one week from the date of receipt of a copy of this order. All the boarding and lodging expenses shall be borne by the applicant.



(g) Notice to the respondent through Court as well as privately returnable by 04.08.2025.”

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3. The matter was thereafter listed for hearing on two occasions and on both the occasions, the learned Advocate Commissioner sought for extension of time for execution of warrant, since the vehicle was not able to be traced.

4. The private notice that was sent to the respondent has been returned with an endorsement “refused”. Hence there is a deemed service on the respondent and the respondent is neither present nor represented through counsel.

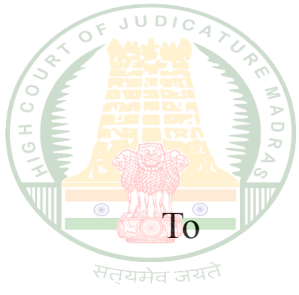
5. The learned counsel for applicant submitted that the initial remuneration has been paid to the learned Advocate Commissioner.

6. In view of the above, in the place of the Advocate Commissioner, Mr.Davinder Singh, Area Receivables Manager is appointed as Receiver for seizing the subject vehicle from the respondent or wherever it is found and by breaking open the premises, if required, with police aid.

7. This application stands disposed of in the above terms.

06-10-2025

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WEB CDR 1.Sourav Choudhary

S/o.Narinder Kumar, Harike, Tarn,
Taran, Near HDFC Bank Ltd, Amristar,
Punjab 143 412.



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**N.ANAND
VENKATESH J.**

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