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Arb Appln No. 1214 of 2025



IN THE HIGH COURT OF JUDICATURE AT MADRAS

**DATED: 08-10-2025**

CORAM

**THE HONOURABLE MR JUSTICE N. ANAND VENKATESH**

**Arb Appln No. 1214 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

Mrs.Rahina R  
W/o.Riyas,  
Thaykkandiyil House, Thrikkaipatta Po,  
Mukkamkunn Mazjid Wayanad,  
Kerala 673 577.

Respondent

**PRAYER**

To appoint an Advocate Commissioner to seize and deliver the vehicle to applicant which is morefully described in the Schedule to the Judges Summons which is lying in the custody of Respondent or respondent's men, agents, servants from respondent premises or wherever found with Police aid and break open of premises if necessary.

For Applicant: Mr.D.Pradeep Kumar



For Respondent: Ms.R.Vetriselvi  
Advocate Commissioner

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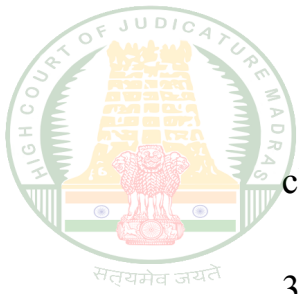
**ORDER**

This application has been filed under Section 9 of the Arbitration and Conciliation Act, 1996 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 26.08.2025, this Court passed the following order:-

“This application has been filed under Section 9 of the Arbitration and Conciliation Act, seeking for the appointment of an Advocate Commissioner by this Court to re-possess the vehicle from the respondent or wherever available.

2.The applicant is a Non-banking Financial Institution. They have entered into the Loan Agreement dated 04.07.2022 with the respondent. Under the said loan agreement, the respondent has availed loan from the applicant for the purchase of the vehicle, morefully described in the schedule to the judges summons. According to the applicant, the respondent has committed default in re-payment of the loan. The applicant has recalled the loan granted to the respondent through their loan recall notice dated 24.04.2025. No reply has been received to the same. The agreement dated 04.07.2022 contains an arbitration clause. The applicant has already initiated arbitration in accordance with the arbitration



clause and the arbitration is pending.

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3. According to them, the respondent has paid only 22 installments out of the total 48 installments payable by them. As on date, they are in arrears of 14 installments. The arrears of installments alone work out to a total sum of Rs.2,30,300/-. The applicant has also filed statement of account dated 02.08.2025 along with this application, which reveals that a sum of Rs.5,05,771.31 is due and payable by the respondent to the applicant. The applicant is empowered to repossess the vehicle from the respondent, as per the terms of the loan agreements, in case, the respondent commits default in repayment of the loans. The applicant claims that they are having difficulties in repossessing the vehicle on their own. Only under those circumstances, they have filed this application seeking for the appointment of an Advocate Commissioner to repossess the vehicle from the respondent or wherever available.

4. This Court is of the considered view that a prima facie case has been made out by the applicant for appointment of an Advocate Commissioner. Once the vehicle is repossessed by the Advocate Commissioner, to enable the respondent to use the vehicle once again, they 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. R. Vetriselvi, Advocate, having office at No.241, New Additional Law Chamber, Madras High Court, Chennai 600 001 (Mob.No.63839 56650) is appointed as the Advocate Commissioner to repossess the vehicle morefully described in the schedule to the Judges Summons from the



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respondent's premises or wherever available;

b)The Advocate Commissioner after re-possessing the vehicle, shall handover interim custody of the same to the applicant, who shall keep it in their safe custody;

c)The Advocate Commissioner, immediately after re-possessing the subject vehicle, shall intimate the respondent either through Registered Post with Acknowledgment Due (RPAD) or by hand delivery through a written communication that the arrears of installments works out to Rs.2,30,300/-;

d)The respondent, on payment of Rs.2,30,300/- to the applicant within a period of three days from the date when the subject vehicle was re-possessed, is entitled for return of the seized vehicle. On receipt of the sum of Rs.2,30,300/- within the stipulated time as stated supra, the applicant shall re-deliver the subject vehicle back to the respondent with proper acknowledgment and the Advocate Commissioner shall also render proper assistance for the same;

e)In case, the Advocate Commissioner requires Police assistance due to any law and order problem or due to any obstruction caused by the respondent or by any third party, while re-possessing the vehicle, the Advocate Commissioner is at liberty to seek police assistance from the concerned police station and the police department shall grant police protection accordingly. In case, break open of the premises, where the vehicle is located, is required, the Advocate Commissioner shall break open the premises in the presence of the police and take an inventory and thereafter re-posses the vehicle;



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f)The Advocate Commissioner shall be paid an initial remuneration of Rs.25,000/- and on receipt of the same, the advocate commissioner shall proceed to execute this order.

All the boarding, lodging and travelling expenses for the Advocate Commissioner shall be borne by the applicant.

Notice to the respondent returnable by 07.10.2025. Private Notice is also permitted. ”

3. Notice has been served on the respondent and affidavit of service has also been filed. Even though notice has been served on the respondent, there is no appearance either in person or through counsel.

4. The learned Advocate Commissioner has filed a report along with the relevant documents. It is seen that the Advocate Commissioner has seized the vehicle at Kerala and it has been handed over to the official of the applicant company. The learned Advocate Commissioner has also sought for additional remuneration.

5. In the light of the above development, since the learned Advocate Commissioner has already seized the vehicle and handed over to the applicant and that the respondent has not chosen to appear before this Court, no further orders are required to be passed in this application.

6. There shall be a direction to the applicant to pay a sum of Rs.20,000/-



towards additional remuneration to the learned Advocate Commissioner.

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

**08-10-2025**

SS

To

Mrs.Rahina R  
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**N.ANAND  
VENKATESH J.**

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