

**BEFORE LEARNED SOLE ARBITRATOR C. KRITHIGA (ADVOCATE), NO.375/1
PERUUMAL KOIL 4TH STREET, MADHAVARAM, CHENNAI -600060**

REF: FA/CHOLA/LOT-1/49/2025-26

DATE: 23.07.2025

To,

M/S CHOLAMANDALAM INVESTMENT AND FINANCE CO. LTD.,
CHOLA CREST', C-54 & 55, SUPER B-4,
THIRU. VI. KA. INDUSTRIAL ESTATE, GUINDY,
CHENNAI – 600032

► GUNTURI YEDUKONDALU
S/O THIRUPALU D.NO:1-38,KOTHAPALLI KORLAMADUGU,DARSI
MANDALAM NEAR MAIN ROAD KANIGIRI ANDHRA PRADESH 523247

GUNTURI GOVINDAMMA
W/O THIRUPALU D.NO:1-38,KOTHAPALLI KORLAMADUGU,SOUTH
BAZAR MAIN ROAD KANIGIRI ANDHRA PRADESH 523247

Ref: Letter dated 7/11/2025 from SICCI - Centre for ADR – Appointment of Sole Arbitrator – Arbitration in the matter of disputes between M/s Cholamandalam Investment and Finance Company Limited (Claimant) Vs. GUNTURI YEDUKONDALU (Respondent) in respect of Loan Agreement No. XSHUADD00005449476 dated 28/02/2023
Sub: Acceptance of Appointment as Arbitrator & Notice of hearing

SICCI - Centre for ADR vide its letter dated 7/11/2025 had nominated and appointed me as Sole Arbitrator to arbitrate on the disputes/claim arisen between the 1st of you and 2nd of you which was in furtherance to Letter dated 7/3/2025 from the 1st of you. The 1st of you is arrayed as Claimant and 2nd of you is arrayed as Respondent. I hereby accept my appointment as Sole Arbitrator. I hereby state that this Arbitrator is a law graduate and a practicing advocate and has not rendered any legal services to any of the parties and has no personal interest in the above matter. Declaration under Section 12(1) of the Arbitration and Conciliation Act, 1996 - as per Sixth Schedule is also annexed herewith.

Take notice the reference is taken on file in Arbitration Case No. **FA/CHOLA/LOT-1/49/2025-26** and the matter is posted to **08/08/2025** at TIME **4:00 PM** .for appearance of all parties (Claimant & Respondent) in person or through their authorized representative and to participate in the proceedings. Claimant is hereby directed to file their Claim Statement, supporting documents & interim application if any. The respondent on appearance on the said date will be furnished with copy of claim statement & interim application if any to be filed by claimant. In the event of non- appearance of either of the parties either in person or through their authorized representative the matter shall be proceeded accordingly in their absence. The venue of the arbitration proceedings is No.375/1 Perumal Koil 4th Street, Madhavaram, Chennai -600060

C. KRITHIGA
Sole Arbitrator

Encl: Declaration as per Sixth Schedule
- U/S 12(1) Arbitration and Conciliation Act, 1996

Note:- All reply/objections & correspondence shall be in English only.

**DECLARATION UNDER SECTION 12(1) OF THE ARBITRATION AND CONCILIATION
ACT, 1996 - AS PER SIXTH SCHEDULE**

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| Name | : | C. KRITHIGA |
| Contact Details | : | NO.375/1 PERUUMAL KOIL 4TH STREET, MADHAVARAM CHENNAI -600060 advkrithiga85@gmail.com |
| Prior Experience (including Experience with arbitrations): | : | Practicing as an Advocate having more than 10+ Years of Experience Appointed as Arbitrator in several matters by financial institution. |
| Number of ongoing arbitrations: | : | Number of Ongoing Arbitrations is Above 50. This is the Case Appointed as Arbitrator by SICCI – Centre For ADR. |
| Circumstances disclosing any past or present relationship with or interest in any of the parties or in relation to the subject matter in dispute, whether financial, business, professional or other kind, which is likely to give rise to justifiable doubts as to your independence or impartiality (list out): | : | NIL |
| Circumstances which are likely to affect your ability to devote sufficient time to the arbitration and in particular your ability to finish the entire arbitration within twelve months (list out) | : | NIL |

C. KRITHIGA
Sole Arbitrator