**BY RPAD/EMAIL/SMS**

**Date: 07-08-2025**

**Ref No. TVS/July/384/2025**

**To,**

|  |
| --- |
| 1. **BANOTHU GOUTHAMI S/O BANOTHU MALSOOR** H NO: 3 , KOMMUGUDEM WARANGAL WARANGAL NEAR MAIN ROAD Alair B.O DT1110 AP 506101   MOBILE NO. 9963288596   1. **JUPITICE ODR CENTRE**,   PLOT NO -14, JUPITICE AEREN BUILDING,  RAJIV GANDHI CHANDIGARH TECHNOLOGY PARK, CHANDIGARH-160101. |

**Subject**: **Letter of Reference of dispute for Institutional Arbitration under the aegis of JUPITICE ODR CENTRE under their Online Administered Arbitration Procedural Rules (“Rules”).**

**Ref**: Loan Agreement No. AP3042TW0127480 dated 22-Sep-23

Dear Sir/Madam,

We, **M/s. TVS Credit Services Limited,** having its Registered Office at Chaitanya, no 12, Khader Nawaz Khan Road, Nungambakkam, Chennai-600006 and corporate office at N.No.29 (O.No.8), Jayalakshmi Estates, Haddows Road, Nungambakkam, Chennai – 600006 (hereinafter referred to as “Claimant”), write this letter of reference request as under: -

1. We state that the Borrower(s) had approached and requested us to grant a loan facility for an amount of Rs. 101275/-. The said loan was sanctioned vide Loan Account Number: AP3042TW0127480 dated 22-Sep-23 and the amount is repayable together with finance charges in installments. The loan agreement was executed by Borrower(s) towards the loan facility for the purchase of vehicle Model TVS JUPITER CLASSIC DISC BSVI bearing Registration No. TS04ANTR6391, Engine No. DG5HP1000333, Chassis No. MD626CG56P1H02589. Borrower(s) have defaulted in making payments towards the above-mentioned loan facility from us. In spite of regular reminders Borrower(s) were unable to regularize the loan account and hence the said vehicle was seized on 03-08-2024 and as per the agreement we issued a Pre-Sale notice to Borrower(s) dated 03-09-2024 before sale and sold the same in ‘as is where is condition’ dated 29-04-2024. The said sale amount was Rs. 50000/- which was appropriated to the contract, and even after appropriation, Borrower(s) are still liable to pay a sum of Rs. 55994/- After that, we issued a Post Sale Notice dated 05-06-2024, which was served to Borrower(s) for their reference to settle the dispute amicably.
2. As per the terms of the loan agreement, Borrower(s) are liable to pay the installment, but contrary to that, Borrower(s) had committed default in the repayment of the loan. In view of the default committed by Borrower(s), we hereby, with this notice, are terminating the said loan agreement. Despite several follow-ups made by us, Borrower(s) did not come forward to regularize the loan account in spite of deriving benefits from and out of the said loan. Even after being given sufficient opportunities, Borrower(s) had failed to settle the dues.
3. After giving credit to all the payments received so far in your loan account and adjusting the amount from the sale of the asset, a sum of Rs. 55994/- Is due as of 05-06-2024, which Borrower(s) are still liable to pay the same as per the terms of the agreement. However, Borrower(s) had not paid any amount towards the settlement of dues. The failure on Borrower(s) part to pay the amount due under the agreement has resulted in disputes, differences, and claims under the said agreement.
4. As per the Clause of the loan agreement, it has been mutually agreed to resolve the dispute through Arbitration, where the Arbitrator shall be appointed by an independent and neutral Arbitration Institution. With regard to the appointment of the arbitrator and in light of the judicial pronouncements regarding the appointment of the arbitrator and with a view to providing each party full opportunity to present its case fairly and conveniently, we deem it fit and proper to refer the dispute to Jupitice ODR Centre, having its office at PLOT NO -14, JUPITICE AEREN BUILDING, RAJIV GANDHI CHANDIGARH TECHNOLOGY PARK, CHANDIGARH, 160101 and to appoint an Arbitrator to conduct arbitration proceedings for dispute resolution.
5. Upon completion of 7 days, if no written confirmation is received from Borrower(s) end or Borrower(s) do not raise any objection to the appointment of Arbitrator through the individual Institution Jupitice ODR Centre, it will be deemed that you have accepted the submission of the dispute and appointment of the Arbitrator through the Institutional arbitration Jupitice ODR Centre.
6. Also note that, as per the clause in the agreement, the arbitration proceedings would be conducted  
   In the English language, as per the process defined in the arbitration clause.



**Authorized Signatory**

**TVS CREDIT SERVICES LIMITED**

**BY RPAD/EMAIL/SMS**

**Date: 07-08-2025**

**Ref No. TVS/July/385/2025**

**To,**

|  |
| --- |
| 1. **PAPU KESHARADEV S/O KESHARADEV** 296 DHANI UDANASAR UDANSAR SIKAR NEAR KHARSNIYA JOHADA Banthod B.O Fatehpur Sikar RJ 332301   MOBILE NO. 9256776332   1. **JUPITICE ODR CENTRE**,   PLOT NO -14, JUPITICE AEREN BUILDING,  RAJIV GANDHI CHANDIGARH TECHNOLOGY PARK, CHANDIGARH-160101. |

**Subject**: **Letter of Reference of dispute for Institutional Arbitration under the aegis of JUPITICE ODR CENTRE under their Online Administered Arbitration Procedural Rules (“Rules”).**

**Ref**: Loan Agreement No. RJ3016TW0072033 dated 16-Oct-23

Dear Sir/Madam,

We, **M/s. TVS Credit Services Limited,** having its Registered Office at Chaitanya, no 12, Khader Nawaz Khan Road, Nungambakkam, Chennai-600006 and corporate office at N.No.29 (O.No.8), Jayalakshmi Estates, Haddows Road, Nungambakkam, Chennai – 600006 (hereinafter referred to as “Claimant”), write this letter of reference request as under: -

1. We state that the Borrower(s) had approached and requested us to grant a loan facility for an amount of Rs. 88444/-. The said loan was sanctioned vide Loan Account Number: RJ3016TW0072033 dated 16-Oct-23 and the amount is repayable together with finance charges in installments. The loan agreement was executed by Borrower(s) towards the loan facility for the purchase of vehicle Model STARCITY PLUS ES DT BSVI – DUAL TONE bearing Registration No. RJ23BA3997, Engine No. CK2KP3600066, Chassis No. MD625AK28P3K00088. Borrower(s) have defaulted in making payments towards the above-mentioned loan facility from us. In spite of regular reminders Borrower(s) were unable to regularize the loan account and hence the said vehicle was seized on 03-09-2024 and as per the agreement we issued a Pre-Sale notice to Borrower(s) dated 03-11-2024 before sale and sold the same in ‘as is where is condition’ dated 30-04-2024. The said sale amount was Rs. 38000/- which was appropriated to the contract, and even after appropriation, Borrower(s) are still liable to pay a sum of Rs. 55996/- After that, we issued a Post Sale Notice dated 05-06-2024, which was served to Borrower(s) for their reference to settle the dispute amicably.
2. As per the terms of the loan agreement, Borrower(s) are liable to pay the installment, but contrary to that, Borrower(s) had committed default in the repayment of the loan. In view of the default committed by Borrower(s), we hereby, with this notice, are terminating the said loan agreement. Despite several follow-ups made by us, Borrower(s) did not come forward to regularize the loan account in spite of deriving benefits from and out of the said loan. Even after being given sufficient opportunities, Borrower(s) had failed to settle the dues.
3. After giving credit to all the payments received so far in your loan account and adjusting the amount from the sale of the asset, a sum of Rs. 55996/- Is due as of 05-06-2024, which Borrower(s) are still liable to pay the same as per the terms of the agreement. However, Borrower(s) had not paid any amount towards the settlement of dues. The failure on Borrower(s) part to pay the amount due under the agreement has resulted in disputes, differences, and claims under the said agreement.
4. As per the Clause of the loan agreement, it has been mutually agreed to resolve the dispute through Arbitration, where the Arbitrator shall be appointed by an independent and neutral Arbitration Institution. With regard to the appointment of the arbitrator and in light of the judicial pronouncements regarding the appointment of the arbitrator and with a view to providing each party full opportunity to present its case fairly and conveniently, we deem it fit and proper to refer the dispute to Jupitice ODR Centre, having its office at PLOT NO -14, JUPITICE AEREN BUILDING, RAJIV GANDHI CHANDIGARH TECHNOLOGY PARK, CHANDIGARH, 160101 and to appoint an Arbitrator to conduct arbitration proceedings for dispute resolution.
5. Upon completion of 7 days, if no written confirmation is received from Borrower(s) end or Borrower(s) do not raise any objection to the appointment of Arbitrator through the individual Institution Jupitice ODR Centre, it will be deemed that you have accepted the submission of the dispute and appointment of the Arbitrator through the Institutional arbitration Jupitice ODR Centre.
6. Also note that, as per the clause in the agreement, the arbitration proceedings would be conducted  
   In the English language, as per the process defined in the arbitration clause.



**Authorized Signatory**

**TVS CREDIT SERVICES LIMITED**

**BY RPAD/EMAIL/SMS**

**Date: 07-08-2025**

**Ref No. TVS/July/386/2025**

**To,**

|  |
| --- |
| 1. **TAZMINA AHMED S/O TAHAZ UDDIN AHMED** C/O: ALAUDDIN KHAN,GOMA,FULBARI,BARPETA,ASSAM,7813 2 NEAR LP SCHOOL Baharihat S.O Baharihat Barpeta AS 781302   MOBILE NO. 8876517536   1. **JUPITICE ODR CENTRE**,   PLOT NO -14, JUPITICE AEREN BUILDING,  RAJIV GANDHI CHANDIGARH TECHNOLOGY PARK, CHANDIGARH-160101. |

**Subject**: **Letter of Reference of dispute for Institutional Arbitration under the aegis of JUPITICE ODR CENTRE under their Online Administered Arbitration Procedural Rules (“Rules”).**

**Ref**: Loan Agreement No. AS3072TW0134908 dated 26-Oct-23

Dear Sir/Madam,

We, **M/s. TVS Credit Services Limited,** having its Registered Office at Chaitanya, no 12, Khader Nawaz Khan Road, Nungambakkam, Chennai-600006 and corporate office at N.No.29 (O.No.8), Jayalakshmi Estates, Haddows Road, Nungambakkam, Chennai – 600006 (hereinafter referred to as “Claimant”), write this letter of reference request as under: -

1. We state that the Borrower(s) had approached and requested us to grant a loan facility for an amount of Rs. 114203/-. The said loan was sanctioned vide Loan Account Number: AS3072TW0134908 dated 26-Oct-23
2. and the amount is repayable together with finance charges in installments. The loan agreement was executed by Borrower(s) towards the loan facility for the purchase of vehicle Model TVS NTORQ 125 RACE XP BSVI bearing Registration No. AS01FS3476, Engine No. AK3KP3710803, Chassis No. MD626BK37P3K06458. Borrower(s) have defaulted in making payments towards the above-mentioned loan facility from us. In spite of regular reminders Borrower(s) were unable to regularize the loan account and hence the said vehicle was seized on 31-03-2024 and as per the agreement we issued a Pre-Sale notice to Borrower(s) dated 04-01-2024 before sale and sold the same in ‘as is where is condition’ dated 29-05-2024. The said sale amount was Rs. 65000/- which was appropriated to the contract, and even after appropriation, Borrower(s) are still liable to pay a sum of Rs. 55999/- After that, we issued a Post Sale Notice dated 06-05-2024, which was served to Borrower(s) for their reference to settle the dispute amicably.
3. As per the terms of the loan agreement, Borrower(s) are liable to pay the installment, but contrary to that, Borrower(s) had committed default in the repayment of the loan. In view of the default committed by Borrower(s), we hereby, with this notice, are terminating the said loan agreement. Despite several follow-ups made by us, Borrower(s) did not come forward to regularize the loan account in spite of deriving benefits from and out of the said loan. Even after being given sufficient opportunities, Borrower(s) had failed to settle the dues.
4. After giving credit to all the payments received so far in your loan account and adjusting the amount from the sale of the asset, a sum of Rs. 55999/- Is due as of 06-05-2024, which Borrower(s) are still liable to pay the same as per the terms of the agreement. However, Borrower(s) had not paid any amount towards the settlement of dues. The failure on Borrower(s) part to pay the amount due under the agreement has resulted in disputes, differences, and claims under the said agreement.
5. As per the Clause of the loan agreement, it has been mutually agreed to resolve the dispute through Arbitration, where the Arbitrator shall be appointed by an independent and neutral Arbitration Institution. With regard to the appointment of the arbitrator and in light of the judicial pronouncements regarding the appointment of the arbitrator and with a view to providing each party full opportunity to present its case fairly and conveniently, we deem it fit and proper to refer the dispute to Jupitice ODR Centre, having its office at PLOT NO -14, JUPITICE AEREN BUILDING, RAJIV GANDHI CHANDIGARH TECHNOLOGY PARK, CHANDIGARH, 160101 and to appoint an Arbitrator to conduct arbitration proceedings for dispute resolution.
6. Upon completion of 7 days, if no written confirmation is received from Borrower(s) end or Borrower(s) do not raise any objection to the appointment of Arbitrator through the individual Institution Jupitice ODR Centre, it will be deemed that you have accepted the submission of the dispute and appointment of the Arbitrator through the Institutional arbitration Jupitice ODR Centre.
7. Also note that, as per the clause in the agreement, the arbitration proceedings would be conducted  
   In the English language, as per the process defined in the arbitration clause.



**Authorized Signatory**

**TVS CREDIT SERVICES LIMITED**

**BY RPAD/EMAIL/SMS**

**Date: 07-08-2025**

**Ref No. TVS/July/387/2025**

**To,**

|  |
| --- |
| 1. **DEEPAK SURESH S/O SURESH** S/O: SURESH,132,SURAR,SURAR,SURAR,KANPUR NAGAR,UTT AR PRADESH,208001 GOVT HOSPITAL Aanupur B.O Kanpur Kanpur Dehat UP 208001   MOBILE NO. 8175010504   1. **JUPITICE ODR CENTRE**,   PLOT NO -14, JUPITICE AEREN BUILDING,  RAJIV GANDHI CHANDIGARH TECHNOLOGY PARK, CHANDIGARH-160101. |

**Subject**: **Letter of Reference of dispute for Institutional Arbitration under the aegis of JUPITICE ODR CENTRE under their Online Administered Arbitration Procedural Rules (“Rules”).**

**Ref**: Loan Agreement No. UP3034TW0065746 dated 20-Jun-23

Dear Sir/Madam,

We, **M/s. TVS Credit Services Limited,** having its Registered Office at Chaitanya, no 12, Khader Nawaz Khan Road, Nungambakkam, Chennai-600006 and corporate office at N.No.29 (O.No.8), Jayalakshmi Estates, Haddows Road, Nungambakkam, Chennai – 600006 (hereinafter referred to as “Claimant”), write this letter of reference request as under: -

1. We state that the Borrower(s) had approached and requested us to grant a loan facility for an amount of Rs. 123911/-. The said loan was sanctioned vide Loan Account Number: UP3034TW0065746 dated 20-Jun-23 and the amount is repayable together with finance charges in installments. The loan agreement was executed by Borrower(s) towards the loan facility for the purchase of vehicle Model APACHE RTR 160 2V RM DRUM BSVI bearing Registration No. UP78HH9024, Engine No. AE8DP2401201, Chassis No. MD634BE87P2D01449. Borrower(s) have defaulted in making payments towards the above-mentioned loan facility from us. In spite of regular reminders Borrower(s) were unable to regularize the loan account and hence the said vehicle was seized on 28-02-2024 and as per the agreement we issued a Pre-Sale notice to Borrower(s) dated 29-02-2024 before sale and sold the same in ‘as is where is condition’ dated 28-04-2024. The said sale amount was Rs. 60000/- which was appropriated to the contract, and even after appropriation, Borrower(s) are still liable to pay a sum of Rs. 56012/- After that, we issued a Post Sale Notice dated 05-06-2024, which was served to Borrower(s) for their reference to settle the dispute amicably.
2. As per the terms of the loan agreement, Borrower(s) are liable to pay the installment, but contrary to that, Borrower(s) had committed default in the repayment of the loan. In view of the default committed by Borrower(s), we hereby, with this notice, are terminating the said loan agreement. Despite several follow-ups made by us, Borrower(s) did not come forward to regularize the loan account in spite of deriving benefits from and out of the said loan. Even after being given sufficient opportunities, Borrower(s) had failed to settle the dues.
3. After giving credit to all the payments received so far in your loan account and adjusting the amount from the sale of the asset, a sum of Rs. 56012/- Is due as of 05-06-2024, which Borrower(s) are still liable to pay the same as per the terms of the agreement. However, Borrower(s) had not paid any amount towards the settlement of dues. The failure on Borrower(s) part to pay the amount due under the agreement has resulted in disputes, differences, and claims under the said agreement.
4. As per the Clause of the loan agreement, it has been mutually agreed to resolve the dispute through Arbitration, where the Arbitrator shall be appointed by an independent and neutral Arbitration Institution. With regard to the appointment of the arbitrator and in light of the judicial pronouncements regarding the appointment of the arbitrator and with a view to providing each party full opportunity to present its case fairly and conveniently, we deem it fit and proper to refer the dispute to Jupitice ODR Centre, having its office at PLOT NO -14, JUPITICE AEREN BUILDING, RAJIV GANDHI CHANDIGARH TECHNOLOGY PARK, CHANDIGARH, 160101 and to appoint an Arbitrator to conduct arbitration proceedings for dispute resolution.
5. Upon completion of 7 days, if no written confirmation is received from Borrower(s) end or Borrower(s) do not raise any objection to the appointment of Arbitrator through the individual Institution Jupitice ODR Centre, it will be deemed that you have accepted the submission of the dispute and appointment of the Arbitrator through the Institutional arbitration Jupitice ODR Centre.
6. Also note that, as per the clause in the agreement, the arbitration proceedings would be conducted  
   In the English language, as per the process defined in the arbitration clause.



**Authorized Signatory**

**TVS CREDIT SERVICES LIMITED**

**BY RPAD/EMAIL/SMS**

**Date: 07-08-2025**

**Ref No. TVS/July/388/2025**

**To,**

|  |
| --- |
| 1. **PRADEEP TAYE S/O MONBORAM TAYE** PHILOBARI NAMSAI MAHADEVPUE PO MAHADEVPUR PS MAHADEVPUR NEAR ANAGANWADI SCHOOL Kumari Kachari B.O Mahadevpur Lohit AR 792105   MOBILE NO. 8798116072   1. **JUPITICE ODR CENTRE**,   PLOT NO -14, JUPITICE AEREN BUILDING,  RAJIV GANDHI CHANDIGARH TECHNOLOGY PARK, CHANDIGARH-160101. |

**Subject**: **Letter of Reference of dispute for Institutional Arbitration under the aegis of JUPITICE ODR CENTRE under their Online Administered Arbitration Procedural Rules (“Rules”).**

**Ref**: Loan Agreement No. AS3072TW0127242 dated 12-Aug-23

Dear Sir/Madam,

We, **M/s. TVS Credit Services Limited,** having its Registered Office at Chaitanya, no 12, Khader Nawaz Khan Road, Nungambakkam, Chennai-600006 and corporate office at N.No.29 (O.No.8), Jayalakshmi Estates, Haddows Road, Nungambakkam, Chennai – 600006 (hereinafter referred to as “Claimant”), write this letter of reference request as under: -

1. We state that the Borrower(s) had approached and requested us to grant a loan facility for an amount of Rs. 96008/-. The said loan was sanctioned vide Loan Account Number: AS3072TW0127242 dated 12-Aug-23 and the amount is repayable together with finance charges in installments. The loan agreement was executed by Borrower(s) towards the loan facility for the purchase of vehicle Model JUPITER BSVI - AOL bearing Registration No. AR20A2925, Engine No. GG5AP3505061, Chassis No. MD626EG54P3A05177. Borrower(s) have defaulted in making payments towards the above-mentioned loan facility from us. In spite of regular reminders Borrower(s) were unable to regularize the loan account and hence the said vehicle was seized on 12-06-2024 and as per the agreement we issued a Pre-Sale notice to Borrower(s) dated 13-06-2024 before sale and sold the same in ‘as is where is condition’ dated 30-07-2024. The said sale amount was Rs. 33100/- which was appropriated to the contract, and even after appropriation, Borrower(s) are still liable to pay a sum of Rs. 56023/- After that, we issued a Post Sale Notice dated 08-05-2024, which was served to Borrower(s) for their reference to settle the dispute amicably.
2. As per the terms of the loan agreement, Borrower(s) are liable to pay the installment, but contrary to that, Borrower(s) had committed default in the repayment of the loan. In view of the default committed by Borrower(s), we hereby, with this notice, are terminating the said loan agreement. Despite several follow-ups made by us, Borrower(s) did not come forward to regularize the loan account in spite of deriving benefits from and out of the said loan. Even after being given sufficient opportunities, Borrower(s) had failed to settle the dues.
3. After giving credit to all the payments received so far in your loan account and adjusting the amount from the sale of the asset, a sum of Rs. 56023/- Is due as of 08-05-2024, which Borrower(s) are still liable to pay the same as per the terms of the agreement. However, Borrower(s) had not paid any amount towards the settlement of dues. The failure on Borrower(s) part to pay the amount due under the agreement has resulted in disputes, differences, and claims under the said agreement.
4. As per the Clause of the loan agreement, it has been mutually agreed to resolve the dispute through Arbitration, where the Arbitrator shall be appointed by an independent and neutral Arbitration Institution. With regard to the appointment of the arbitrator and in light of the judicial pronouncements regarding the appointment of the arbitrator and with a view to providing each party full opportunity to present its case fairly and conveniently, we deem it fit and proper to refer the dispute to Jupitice ODR Centre, having its office at PLOT NO -14, JUPITICE AEREN BUILDING, RAJIV GANDHI CHANDIGARH TECHNOLOGY PARK, CHANDIGARH, 160101 and to appoint an Arbitrator to conduct arbitration proceedings for dispute resolution.
5. Upon completion of 7 days, if no written confirmation is received from Borrower(s) end or Borrower(s) do not raise any objection to the appointment of Arbitrator through the individual Institution Jupitice ODR Centre, it will be deemed that you have accepted the submission of the dispute and appointment of the Arbitrator through the Institutional arbitration Jupitice ODR Centre.
6. Also note that, as per the clause in the agreement, the arbitration proceedings would be conducted  
   In the English language, as per the process defined in the arbitration clause.



**Authorized Signatory**

**TVS CREDIT SERVICES LIMITED**

**BY RPAD/EMAIL/SMS**

**Date: 07-08-2025**

**Ref No. TVS/July/389/2025**

**To,**

|  |
| --- |
| 1. **CHOUTURU MALLIKARJUNA S/O CHOUTURU CHENCHAIAH** 000, GANGAVARAM GANGAVARAM KOVURU NELLORE NEAR GOVERNMENT SCHOOL Cherlopalem B.O Kovur Nellore AP 524137   MOBILE NO. 9381882625   1. **JUPITICE ODR CENTRE**,   PLOT NO -14, JUPITICE AEREN BUILDING,  RAJIV GANDHI CHANDIGARH TECHNOLOGY PARK, CHANDIGARH-160101. |

**Subject**: **Letter of Reference of dispute for Institutional Arbitration under the aegis of JUPITICE ODR CENTRE under their Online Administered Arbitration Procedural Rules (“Rules”).**

**Ref**: Loan Agreement No. AP3020TW0156758 dated 30-Aug-23

Dear Sir/Madam,

We, **M/s. TVS Credit Services Limited,** having its Registered Office at Chaitanya, no 12, Khader Nawaz Khan Road, Nungambakkam, Chennai-600006 and corporate office at N.No.29 (O.No.8), Jayalakshmi Estates, Haddows Road, Nungambakkam, Chennai – 600006 (hereinafter referred to as “Claimant”), write this letter of reference request as under: -

1. We state that the Borrower(s) had approached and requested us to grant a loan facility for an amount of Rs. 86345/-. The said loan was sanctioned vide Loan Account Number: AP3020TW0156758 dated 30-Aug-23 and the amount is repayable together with finance charges in installments. The loan agreement was executed by Borrower(s) towards the loan facility for the purchase of vehicle Model STARCITY PLUS ES DT BSVI – DUAL TONE bearing Registration No. AP40CP3168, Engine No. CK2FP1701113, Chassis No. MD625AK24P1F01262. Borrower(s) have defaulted in making payments towards the above-mentioned loan facility from us. In spite of regular reminders Borrower(s) were unable to regularize the loan account and hence the said vehicle was seized on 28-04-2024 and as per the agreement we issued a Pre-Sale notice to Borrower(s) dated 29-04-2024 before sale and sold the same in ‘as is where is condition’ dated 30-05-2024. The said sale amount was Rs. 35000/- which was appropriated to the contract, and even after appropriation, Borrower(s) are still liable to pay a sum of Rs. 56031/- After that, we issued a Post Sale Notice dated 06-05-2024, which was served to Borrower(s) for their reference to settle the dispute amicably.
2. As per the terms of the loan agreement, Borrower(s) are liable to pay the installment, but contrary to that, Borrower(s) had committed default in the repayment of the loan. In view of the default committed by Borrower(s), we hereby, with this notice, are terminating the said loan agreement. Despite several follow-ups made by us, Borrower(s) did not come forward to regularize the loan account in spite of deriving benefits from and out of the said loan. Even after being given sufficient opportunities, Borrower(s) had failed to settle the dues.
3. After giving credit to all the payments received so far in your loan account and adjusting the amount from the sale of the asset, a sum of Rs. 56031/- Is due as of 06-05-2024, which Borrower(s) are still liable to pay the same as per the terms of the agreement. However, Borrower(s) had not paid any amount towards the settlement of dues. The failure on Borrower(s) part to pay the amount due under the agreement has resulted in disputes, differences, and claims under the said agreement.
4. As per the Clause of the loan agreement, it has been mutually agreed to resolve the dispute through Arbitration, where the Arbitrator shall be appointed by an independent and neutral Arbitration Institution. With regard to the appointment of the arbitrator and in light of the judicial pronouncements regarding the appointment of the arbitrator and with a view to providing each party full opportunity to present its case fairly and conveniently, we deem it fit and proper to refer the dispute to Jupitice ODR Centre, having its office at PLOT NO -14, JUPITICE AEREN BUILDING, RAJIV GANDHI CHANDIGARH TECHNOLOGY PARK, CHANDIGARH, 160101 and to appoint an Arbitrator to conduct arbitration proceedings for dispute resolution.
5. Upon completion of 7 days, if no written confirmation is received from Borrower(s) end or Borrower(s) do not raise any objection to the appointment of Arbitrator through the individual Institution Jupitice ODR Centre, it will be deemed that you have accepted the submission of the dispute and appointment of the Arbitrator through the Institutional arbitration Jupitice ODR Centre.
6. Also note that, as per the clause in the agreement, the arbitration proceedings would be conducted  
   In the English language, as per the process defined in the arbitration clause.



**Authorized Signatory**

**TVS CREDIT SERVICES LIMITED**

**BY RPAD/EMAIL/SMS**

**Date: 07-08-2025**

**Ref No. TVS/July/390/2025**

**To,**

|  |
| --- |
| 1. **INDRADEV MANJU S/O MANJU** VILL-014 AMAHA GANPATGANJ PO-NATHNAGAR DIST-SANT KABIR NAGAR NATHNAGAR Bhainsahi B.O Dhanghata Sant Kabir Nagar UP 272176   MOBILE NO. 9005665727   1. **JUPITICE ODR CENTRE**,   PLOT NO -14, JUPITICE AEREN BUILDING,  RAJIV GANDHI CHANDIGARH TECHNOLOGY PARK, CHANDIGARH-160101. |

**Subject**: **Letter of Reference of dispute for Institutional Arbitration under the aegis of JUPITICE ODR CENTRE under their Online Administered Arbitration Procedural Rules (“Rules”).**

**Ref**: Loan Agreement No. UP3043TW0096118 dated 3-Jul-23

Dear Sir/Madam,

We, **M/s. TVS Credit Services Limited,** having its Registered Office at Chaitanya, no 12, Khader Nawaz Khan Road, Nungambakkam, Chennai-600006 and corporate office at N.No.29 (O.No.8), Jayalakshmi Estates, Haddows Road, Nungambakkam, Chennai – 600006 (hereinafter referred to as “Claimant”), write this letter of reference request as under: -

1. We state that the Borrower(s) had approached and requested us to grant a loan facility for an amount of Rs. 129225/-. The said loan was sanctioned vide Loan Account Number: UP3043TW0096118 dated 3-Jul-23 and the amount is repayable together with finance charges in installments. The loan agreement was executed by Borrower(s) towards the loan facility for the purchase of vehicle Model APACHE RTR 160 2V RM DISC BSVI bearing Registration No. UP58AE1716, Engine No. AE8BP2212099, Chassis No. MD634BE89P2B12026. Borrower(s) have defaulted in making payments towards the above-mentioned loan facility from us. In spite of regular reminders Borrower(s) were unable to regularize the loan account and hence the said vehicle was seized on 31-01-2024 and as per the agreement we issued a Pre-Sale notice to Borrower(s) dated 02-01-2024 before sale and sold the same in ‘as is where is condition’ dated 29-04-2024. The said sale amount was Rs. 69000/- which was appropriated to the contract, and even after appropriation, Borrower(s) are still liable to pay a sum of Rs. 56039/- After that, we issued a Post Sale Notice dated 05-06-2024, which was served to Borrower(s) for their reference to settle the dispute amicably.
2. As per the terms of the loan agreement, Borrower(s) are liable to pay the installment, but contrary to that, Borrower(s) had committed default in the repayment of the loan. In view of the default committed by Borrower(s), we hereby, with this notice, are terminating the said loan agreement. Despite several follow-ups made by us, Borrower(s) did not come forward to regularize the loan account in spite of deriving benefits from and out of the said loan. Even after being given sufficient opportunities, Borrower(s) had failed to settle the dues.
3. After giving credit to all the payments received so far in your loan account and adjusting the amount from the sale of the asset, a sum of Rs. 56039/- Is due as of 05-06-2024, which Borrower(s) are still liable to pay the same as per the terms of the agreement. However, Borrower(s) had not paid any amount towards the settlement of dues. The failure on Borrower(s) part to pay the amount due under the agreement has resulted in disputes, differences, and claims under the said agreement.
4. As per the Clause of the loan agreement, it has been mutually agreed to resolve the dispute through Arbitration, where the Arbitrator shall be appointed by an independent and neutral Arbitration Institution. With regard to the appointment of the arbitrator and in light of the judicial pronouncements regarding the appointment of the arbitrator and with a view to providing each party full opportunity to present its case fairly and conveniently, we deem it fit and proper to refer the dispute to Jupitice ODR Centre, having its office at PLOT NO -14, JUPITICE AEREN BUILDING, RAJIV GANDHI CHANDIGARH TECHNOLOGY PARK, CHANDIGARH, 160101 and to appoint an Arbitrator to conduct arbitration proceedings for dispute resolution.
5. Upon completion of 7 days, if no written confirmation is received from Borrower(s) end or Borrower(s) do not raise any objection to the appointment of Arbitrator through the individual Institution Jupitice ODR Centre, it will be deemed that you have accepted the submission of the dispute and appointment of the Arbitrator through the Institutional arbitration Jupitice ODR Centre.
6. Also note that, as per the clause in the agreement, the arbitration proceedings would be conducted  
   In the English language, as per the process defined in the arbitration clause.



**Authorized Signatory**

**TVS CREDIT SERVICES LIMITED**

**BY RPAD/EMAIL/SMS**

**Date: 07-08-2025**

**Ref No. TVS/July/391/2025**

**To,**

|  |
| --- |
| 1. **MIRA DEVI S/O BHAROSH PASWAN** AT- WARD 13 GADDUPUR PO-KIRITPUR MATHIYA EAST CHAMPARAN NEAR MANDIR Areraj S.O Areraj East Champaran BR 845411   MOBILE NO. 9507014597   1. **JUPITICE ODR CENTRE**,   PLOT NO -14, JUPITICE AEREN BUILDING,  RAJIV GANDHI CHANDIGARH TECHNOLOGY PARK, CHANDIGARH-160101. |

**Subject**: **Letter of Reference of dispute for Institutional Arbitration under the aegis of JUPITICE ODR CENTRE under their Online Administered Arbitration Procedural Rules (“Rules”).**

**Ref**: Loan Agreement No. BR3139TW0005584 dated 20-Dec-22

Dear Sir/Madam,

We, **M/s. TVS Credit Services Limited,** having its Registered Office at Chaitanya, no 12, Khader Nawaz Khan Road, Nungambakkam, Chennai-600006 and corporate office at N.No.29 (O.No.8), Jayalakshmi Estates, Haddows Road, Nungambakkam, Chennai – 600006 (hereinafter referred to as “Claimant”), write this letter of reference request as under: -

1. We state that the Borrower(s) had approached and requested us to grant a loan facility for an amount of Rs. 62849/-. The said loan was sanctioned vide Loan Account Number: BR3139TW0005584 dated 20-Dec-22 and the amount is repayable together with finance charges in installments. The loan agreement was executed by Borrower(s) towards the loan facility for the purchase of vehicle Model TVS XL 100 HD ITS BSVI - WINNER EDITION bearing Registration No. BR05AX7035, Engine No. BP2LN2906771, Chassis No. MD621BP27N3L05146. Borrower(s) have defaulted in making payments towards the above-mentioned loan facility from us. In spite of regular reminders Borrower(s) were unable to regularize the loan account and hence the said vehicle was seized on 15-02-2025 and as per the agreement we issued a Pre-Sale notice to Borrower(s) dated 16-02-2025 before sale and sold the same in ‘as is where is condition’ dated 31-03-2025. The said sale amount was Rs. 18000/- which was appropriated to the contract, and even after appropriation, Borrower(s) are still liable to pay a sum of Rs. 56047/- After that, we issued a Post Sale Notice dated 04-03-2025, which was served to Borrower(s) for their reference to settle the dispute amicably.
2. As per the terms of the loan agreement, Borrower(s) are liable to pay the installment, but contrary to that, Borrower(s) had committed default in the repayment of the loan. In view of the default committed by Borrower(s), we hereby, with this notice, are terminating the said loan agreement. Despite several follow-ups made by us, Borrower(s) did not come forward to regularize the loan account in spite of deriving benefits from and out of the said loan. Even after being given sufficient opportunities, Borrower(s) had failed to settle the dues.
3. After giving credit to all the payments received so far in your loan account and adjusting the amount from the sale of the asset, a sum of Rs. 56047/- Is due as of 04-03-2025, which Borrower(s) are still liable to pay the same as per the terms of the agreement. However, Borrower(s) had not paid any amount towards the settlement of dues. The failure on Borrower(s) part to pay the amount due under the agreement has resulted in disputes, differences, and claims under the said agreement.
4. As per the Clause of the loan agreement, it has been mutually agreed to resolve the dispute through Arbitration, where the Arbitrator shall be appointed by an independent and neutral Arbitration Institution. With regard to the appointment of the arbitrator and in light of the judicial pronouncements regarding the appointment of the arbitrator and with a view to providing each party full opportunity to present its case fairly and conveniently, we deem it fit and proper to refer the dispute to Jupitice ODR Centre, having its office at PLOT NO -14, JUPITICE AEREN BUILDING, RAJIV GANDHI CHANDIGARH TECHNOLOGY PARK, CHANDIGARH, 160101 and to appoint an Arbitrator to conduct arbitration proceedings for dispute resolution.
5. Upon completion of 7 days, if no written confirmation is received from Borrower(s) end or Borrower(s) do not raise any objection to the appointment of Arbitrator through the individual Institution Jupitice ODR Centre, it will be deemed that you have accepted the submission of the dispute and appointment of the Arbitrator through the Institutional arbitration Jupitice ODR Centre.
6. Also note that, as per the clause in the agreement, the arbitration proceedings would be conducted  
   In the English language, as per the process defined in the arbitration clause.



**Authorized Signatory**

**TVS CREDIT SERVICES LIMITED**

**BY RPAD/EMAIL/SMS**

**Date: 07-08-2025**

**Ref No. TVS/July/392/2025**

**To,**

|  |
| --- |
| 1. **UMMAR FAROOQ S/O ABOOBAKKAR** 2-101 BATTIYADKA MANJANADY MANGALORE NEAR JUMA MASIDI MANGALORE Derlakatte S.O Mangalore Dakshina Kannada KA 575018   MOBILE NO. 8105704490   1. **JUPITICE ODR CENTRE**,   PLOT NO -14, JUPITICE AEREN BUILDING,  RAJIV GANDHI CHANDIGARH TECHNOLOGY PARK, CHANDIGARH-160101. |

**Subject**: **Letter of Reference of dispute for Institutional Arbitration under the aegis of JUPITICE ODR CENTRE under their Online Administered Arbitration Procedural Rules (“Rules”).**

**Ref**: Loan Agreement No. KA3025TW0149155 dated 30-Nov-22

Dear Sir/Madam,

We, **M/s. TVS Credit Services Limited,** having its Registered Office at Chaitanya, no 12, Khader Nawaz Khan Road, Nungambakkam, Chennai-600006 and corporate office at N.No.29 (O.No.8), Jayalakshmi Estates, Haddows Road, Nungambakkam, Chennai – 600006 (hereinafter referred to as “Claimant”), write this letter of reference request as under: -

1. We state that the Borrower(s) had approached and requested us to grant a loan facility for an amount of Rs. 95186/-. The said loan was sanctioned vide Loan Account Number: KA3025TW0149155 dated 30-Nov-22 and the amount is repayable together with finance charges in installments. The loan agreement was executed by Borrower(s) towards the loan facility for the purchase of vehicle Model JUPITER BSVI - AOL bearing Registration No. KA19HM0013, Engine No. GG5LN1X09632, Chassis No. MD626EG55N1L10323. Borrower(s) have defaulted in making payments towards the above-mentioned loan facility from us. In spite of regular reminders Borrower(s) were unable to regularize the loan account and hence the said vehicle was seized on 04-06-2024 and as per the agreement we issued a Pre-Sale notice to Borrower(s) dated 04-08-2024 before sale and sold the same in ‘as is where is condition’ dated 31-05-2024. The said sale amount was Rs. 32000/- which was appropriated to the contract, and even after appropriation, Borrower(s) are still liable to pay a sum of Rs. 56084/- After that, we issued a Post Sale Notice dated 06-05-2024, which was served to Borrower(s) for their reference to settle the dispute amicably.
2. As per the terms of the loan agreement, Borrower(s) are liable to pay the installment, but contrary to that, Borrower(s) had committed default in the repayment of the loan. In view of the default committed by Borrower(s), we hereby, with this notice, are terminating the said loan agreement. Despite several follow-ups made by us, Borrower(s) did not come forward to regularize the loan account in spite of deriving benefits from and out of the said loan. Even after being given sufficient opportunities, Borrower(s) had failed to settle the dues.
3. After giving credit to all the payments received so far in your loan account and adjusting the amount from the sale of the asset, a sum of Rs. 56084/- Is due as of 06-05-2024, which Borrower(s) are still liable to pay the same as per the terms of the agreement. However, Borrower(s) had not paid any amount towards the settlement of dues. The failure on Borrower(s) part to pay the amount due under the agreement has resulted in disputes, differences, and claims under the said agreement.
4. As per the Clause of the loan agreement, it has been mutually agreed to resolve the dispute through Arbitration, where the Arbitrator shall be appointed by an independent and neutral Arbitration Institution. With regard to the appointment of the arbitrator and in light of the judicial pronouncements regarding the appointment of the arbitrator and with a view to providing each party full opportunity to present its case fairly and conveniently, we deem it fit and proper to refer the dispute to Jupitice ODR Centre, having its office at PLOT NO -14, JUPITICE AEREN BUILDING, RAJIV GANDHI CHANDIGARH TECHNOLOGY PARK, CHANDIGARH, 160101 and to appoint an Arbitrator to conduct arbitration proceedings for dispute resolution.
5. Upon completion of 7 days, if no written confirmation is received from Borrower(s) end or Borrower(s) do not raise any objection to the appointment of Arbitrator through the individual Institution Jupitice ODR Centre, it will be deemed that you have accepted the submission of the dispute and appointment of the Arbitrator through the Institutional arbitration Jupitice ODR Centre.
6. Also note that, as per the clause in the agreement, the arbitration proceedings would be conducted  
   In the English language, as per the process defined in the arbitration clause.



**Authorized Signatory**

**TVS CREDIT SERVICES LIMITED**

**BY RPAD/EMAIL/SMS**

**Date: 07-08-2025**

**Ref No. TVS/July/393/2025**

**To,**

|  |
| --- |
| 1. **SAKUNTALA DEVI S/O VIKASH PASWAN** W/O VIKASH PASWAN ,MAHUARI BAGICHA SARAI PATNA BIHAR NAER GOVT SCHOOL Anda B.O Patna Sadar Patna BR 801113   MOBILE NO. 7033371783   1. **JUPITICE ODR CENTRE**,   PLOT NO -14, JUPITICE AEREN BUILDING,  RAJIV GANDHI CHANDIGARH TECHNOLOGY PARK, CHANDIGARH-160101. |

**Subject**: **Letter of Reference of dispute for Institutional Arbitration under the aegis of JUPITICE ODR CENTRE under their Online Administered Arbitration Procedural Rules (“Rules”).**

**Ref**: Loan Agreement No. BR3058TW0247512 dated 27-Nov-23

Dear Sir/Madam,

We, **M/s. TVS Credit Services Limited,** having its Registered Office at Chaitanya, no 12, Khader Nawaz Khan Road, Nungambakkam, Chennai-600006 and corporate office at N.No.29 (O.No.8), Jayalakshmi Estates, Haddows Road, Nungambakkam, Chennai – 600006 (hereinafter referred to as “Claimant”), write this letter of reference request as under: -

1. We state that the Borrower(s) had approached and requested us to grant a loan facility for an amount of Rs. 98500/-. The said loan was sanctioned vide Loan Account Number: BR3058TW0247512 dated 27-Nov-23 and the amount is repayable together with finance charges in installments. The loan agreement was executed by Borrower(s) towards the loan facility for the purchase of vehicle Model TVS RAIDER DISC BSVI bearing Registration No. BR01HM3736, Engine No. AF9LP2017560, Chassis No. MD625AF92P2L18005. Borrower(s) have defaulted in making payments towards the above-mentioned loan facility from us. In spite of regular reminders Borrower(s) were unable to regularize the loan account and hence the said vehicle was seized on 15-07-2024 and as per the agreement we issued a Pre-Sale notice to Borrower(s) dated 16-07-2024 before sale and sold the same in ‘as is where is condition’ dated 22-08-2024. The said sale amount was Rs. 45000/- which was appropriated to the contract, and even after appropriation, Borrower(s) are still liable to pay a sum of Rs. 56084/- After that, we issued a Post Sale Notice dated 09-02-2024, which was served to Borrower(s) for their reference to settle the dispute amicably.
2. As per the terms of the loan agreement, Borrower(s) are liable to pay the installment, but contrary to that, Borrower(s) had committed default in the repayment of the loan. In view of the default committed by Borrower(s), we hereby, with this notice, are terminating the said loan agreement. Despite several follow-ups made by us, Borrower(s) did not come forward to regularize the loan account in spite of deriving benefits from and out of the said loan. Even after being given sufficient opportunities, Borrower(s) had failed to settle the dues.
3. After giving credit to all the payments received so far in your loan account and adjusting the amount from the sale of the asset, a sum of Rs. 56084/- Is due as of 09-02-2024, which Borrower(s) are still liable to pay the same as per the terms of the agreement. However, Borrower(s) had not paid any amount towards the settlement of dues. The failure on Borrower(s) part to pay the amount due under the agreement has resulted in disputes, differences, and claims under the said agreement.
4. As per the Clause of the loan agreement, it has been mutually agreed to resolve the dispute through Arbitration, where the Arbitrator shall be appointed by an independent and neutral Arbitration Institution. With regard to the appointment of the arbitrator and in light of the judicial pronouncements regarding the appointment of the arbitrator and with a view to providing each party full opportunity to present its case fairly and conveniently, we deem it fit and proper to refer the dispute to Jupitice ODR Centre, having its office at PLOT NO -14, JUPITICE AEREN BUILDING, RAJIV GANDHI CHANDIGARH TECHNOLOGY PARK, CHANDIGARH, 160101 and to appoint an Arbitrator to conduct arbitration proceedings for dispute resolution.
5. Upon completion of 7 days, if no written confirmation is received from Borrower(s) end or Borrower(s) do not raise any objection to the appointment of Arbitrator through the individual Institution Jupitice ODR Centre, it will be deemed that you have accepted the submission of the dispute and appointment of the Arbitrator through the Institutional arbitration Jupitice ODR Centre.
6. Also note that, as per the clause in the agreement, the arbitration proceedings would be conducted  
   In the English language, as per the process defined in the arbitration clause.



**Authorized Signatory**

**TVS CREDIT SERVICES LIMITED**

**BY RPAD/EMAIL/SMS**

**Date: 07-08-2025**

**Ref No. TVS/July/394/2025**

**To,**

|  |
| --- |
| 1. **AMMULU C S/O VENKATARAMANA** W/O VENKATARAMANA,5-3/2,OBULRAJU KANDRIGA,GOVARDHA NAGIRI P,PICHATUR,CHITTOOR,ANDHRA PRADESH,517589 MATHAMMA TEMPLE Pissatur Chittoor AP 517589   MOBILE NO. 7330641793   1. **JUPITICE ODR CENTRE**,   PLOT NO -14, JUPITICE AEREN BUILDING,  RAJIV GANDHI CHANDIGARH TECHNOLOGY PARK, CHANDIGARH-160101. |

**Subject**: **Letter of Reference of dispute for Institutional Arbitration under the aegis of JUPITICE ODR CENTRE under their Online Administered Arbitration Procedural Rules (“Rules”).**

**Ref**: Loan Agreement No. AP3019TW0136973 dated 21-Dec-23

Dear Sir/Madam,

We, **M/s. TVS Credit Services Limited,** having its Registered Office at Chaitanya, no 12, Khader Nawaz Khan Road, Nungambakkam, Chennai-600006 and corporate office at N.No.29 (O.No.8), Jayalakshmi Estates, Haddows Road, Nungambakkam, Chennai – 600006 (hereinafter referred to as “Claimant”), write this letter of reference request as under: -

1. We state that the Borrower(s) had approached and requested us to grant a loan facility for an amount of Rs. 109000/-. The said loan was sanctioned vide Loan Account Number: AP3019TW0136973 dated 21-Dec-23 and the amount is repayable together with finance charges in installments. The loan agreement was executed by Borrower(s) towards the loan facility for the purchase of vehicle Model TVS NTORQ 125 RACE XP BSVI bearing Registration No. AP40BN9733, Engine No. AK3KP2912387, Chassis No. MD626AK39P2K17378. Borrower(s) have defaulted in making payments towards the above-mentioned loan facility from us. In spite of regular reminders Borrower(s) were unable to regularize the loan account and hence the said vehicle was seized on 30-04-2024 and as per the agreement we issued a Pre-Sale notice to Borrower(s) dated 01-05-2024 before sale and sold the same in ‘as is where is condition’ dated 29-07-2024. The said sale amount was Rs. 58000/- which was appropriated to the contract, and even after appropriation, Borrower(s) are still liable to pay a sum of Rs. 56085/- After that, we issued a Post Sale Notice dated 08-05-2024, which was served to Borrower(s) for their reference to settle the dispute amicably.
2. As per the terms of the loan agreement, Borrower(s) are liable to pay the installment, but contrary to that, Borrower(s) had committed default in the repayment of the loan. In view of the default committed by Borrower(s), we hereby, with this notice, are terminating the said loan agreement. Despite several follow-ups made by us, Borrower(s) did not come forward to regularize the loan account in spite of deriving benefits from and out of the said loan. Even after being given sufficient opportunities, Borrower(s) had failed to settle the dues.
3. After giving credit to all the payments received so far in your loan account and adjusting the amount from the sale of the asset, a sum of Rs. 56085/- Is due as of 08-05-2024, which Borrower(s) are still liable to pay the same as per the terms of the agreement. However, Borrower(s) had not paid any amount towards the settlement of dues. The failure on Borrower(s) part to pay the amount due under the agreement has resulted in disputes, differences, and claims under the said agreement.
4. As per the Clause of the loan agreement, it has been mutually agreed to resolve the dispute through Arbitration, where the Arbitrator shall be appointed by an independent and neutral Arbitration Institution. With regard to the appointment of the arbitrator and in light of the judicial pronouncements regarding the appointment of the arbitrator and with a view to providing each party full opportunity to present its case fairly and conveniently, we deem it fit and proper to refer the dispute to Jupitice ODR Centre, having its office at PLOT NO -14, JUPITICE AEREN BUILDING, RAJIV GANDHI CHANDIGARH TECHNOLOGY PARK, CHANDIGARH, 160101 and to appoint an Arbitrator to conduct arbitration proceedings for dispute resolution.
5. Upon completion of 7 days, if no written confirmation is received from Borrower(s) end or Borrower(s) do not raise any objection to the appointment of Arbitrator through the individual Institution Jupitice ODR Centre, it will be deemed that you have accepted the submission of the dispute and appointment of the Arbitrator through the Institutional arbitration Jupitice ODR Centre.
6. Also note that, as per the clause in the agreement, the arbitration proceedings would be conducted  
   In the English language, as per the process defined in the arbitration clause.



**Authorized Signatory**

**TVS CREDIT SERVICES LIMITED**

**BY RPAD/EMAIL/SMS**

**Date: 07-08-2025**

**Ref No. TVS/July/395/2025**

**To,**

|  |
| --- |
| 1. **MUBARAK KHAN S/O AHSAN ULLA** C/O: AHSAN ULLA,# 03,MADRASA ROSHAN LAYOUT,DEVASAN DRA,BANGALORE NORTH,BENGALURU,KARNATAKA,560036 NEAR KRISTI GLOBAL SCHOOL Devasandra S.O Bangalore North Bangalore KA 560036   MOBILE NO. 9844733191   1. **JUPITICE ODR CENTRE**,   PLOT NO -14, JUPITICE AEREN BUILDING,  RAJIV GANDHI CHANDIGARH TECHNOLOGY PARK, CHANDIGARH-160101. |

**Subject**: **Letter of Reference of dispute for Institutional Arbitration under the aegis of JUPITICE ODR CENTRE under their Online Administered Arbitration Procedural Rules (“Rules”).**

**Ref**: Loan Agreement No. KA3009TW0260422 dated 13-Nov-23

Dear Sir/Madam,

We, **M/s. TVS Credit Services Limited,** having its Registered Office at Chaitanya, no 12, Khader Nawaz Khan Road, Nungambakkam, Chennai-600006 and corporate office at N.No.29 (O.No.8), Jayalakshmi Estates, Haddows Road, Nungambakkam, Chennai – 600006 (hereinafter referred to as “Claimant”), write this letter of reference request as under: -

1. We state that the Borrower(s) had approached and requested us to grant a loan facility for an amount of Rs. 94000/-. The said loan was sanctioned vide Loan Account Number: KA3009TW0260422 dated 13-Nov-23 and the amount is repayable together with finance charges in installments. The loan agreement was executed by Borrower(s) towards the loan facility for the purchase of vehicle Model JUPITER 125 BSVI - DISC bearing Registration No. , Engine No. BK4KP1219881, Chassis No. MD626AK41P1K23075. Borrower(s) have defaulted in making payments towards the above-mentioned loan facility from us. In spite of regular reminders Borrower(s) were unable to regularize the loan account and hence the said vehicle was seized on 12-07-2024 and as per the agreement we issued a Pre-Sale notice to Borrower(s) dated 13-07-2024 before sale and sold the same in ‘as is where is condition’ dated 30-08-2024. The said sale amount was Rs. 35000/- which was appropriated to the contract, and even after appropriation, Borrower(s) are still liable to pay a sum of Rs. 56106/- After that, we issued a Post Sale Notice dated 09-02-2024, which was served to Borrower(s) for their reference to settle the dispute amicably.
2. As per the terms of the loan agreement, Borrower(s) are liable to pay the installment, but contrary to that, Borrower(s) had committed default in the repayment of the loan. In view of the default committed by Borrower(s), we hereby, with this notice, are terminating the said loan agreement. Despite several follow-ups made by us, Borrower(s) did not come forward to regularize the loan account in spite of deriving benefits from and out of the said loan. Even after being given sufficient opportunities, Borrower(s) had failed to settle the dues.
3. After giving credit to all the payments received so far in your loan account and adjusting the amount from the sale of the asset, a sum of Rs. 56106/- Is due as of 09-02-2024, which Borrower(s) are still liable to pay the same as per the terms of the agreement. However, Borrower(s) had not paid any amount towards the settlement of dues. The failure on Borrower(s) part to pay the amount due under the agreement has resulted in disputes, differences, and claims under the said agreement.
4. As per the Clause of the loan agreement, it has been mutually agreed to resolve the dispute through Arbitration, where the Arbitrator shall be appointed by an independent and neutral Arbitration Institution. With regard to the appointment of the arbitrator and in light of the judicial pronouncements regarding the appointment of the arbitrator and with a view to providing each party full opportunity to present its case fairly and conveniently, we deem it fit and proper to refer the dispute to Jupitice ODR Centre, having its office at PLOT NO -14, JUPITICE AEREN BUILDING, RAJIV GANDHI CHANDIGARH TECHNOLOGY PARK, CHANDIGARH, 160101 and to appoint an Arbitrator to conduct arbitration proceedings for dispute resolution.
5. Upon completion of 7 days, if no written confirmation is received from Borrower(s) end or Borrower(s) do not raise any objection to the appointment of Arbitrator through the individual Institution Jupitice ODR Centre, it will be deemed that you have accepted the submission of the dispute and appointment of the Arbitrator through the Institutional arbitration Jupitice ODR Centre.
6. Also note that, as per the clause in the agreement, the arbitration proceedings would be conducted  
   In the English language, as per the process defined in the arbitration clause.



**Authorized Signatory**

**TVS CREDIT SERVICES LIMITED**

**BY RPAD/EMAIL/SMS**

**Date: 07-08-2025**

**Ref No. TVS/July/396/2025**

**To,**

|  |
| --- |
| 1. **SHEK CUDDAPAH SAIDA S/O SHEK MASTAN** D NO:31-458 AMBEDKAR COLONY VINUKONDA VINUKONDA GUNTUR NEAR RAMULAVARI TEMPOL Narasaraopet Guntur AP 522647   MOBILE NO. 7989783140   1. **JUPITICE ODR CENTRE**,   PLOT NO -14, JUPITICE AEREN BUILDING,  RAJIV GANDHI CHANDIGARH TECHNOLOGY PARK, CHANDIGARH-160101. |

**Subject**: **Letter of Reference of dispute for Institutional Arbitration under the aegis of JUPITICE ODR CENTRE under their Online Administered Arbitration Procedural Rules (“Rules”).**

**Ref**: Loan Agreement No. AP3020TW0158977 dated 28-Oct-23

Dear Sir/Madam,

We, **M/s. TVS Credit Services Limited,** having its Registered Office at Chaitanya, no 12, Khader Nawaz Khan Road, Nungambakkam, Chennai-600006 and corporate office at N.No.29 (O.No.8), Jayalakshmi Estates, Haddows Road, Nungambakkam, Chennai – 600006 (hereinafter referred to as “Claimant”), write this letter of reference request as under: -

1. We state that the Borrower(s) had approached and requested us to grant a loan facility for an amount of Rs. 107539/-. The said loan was sanctioned vide Loan Account Number: AP3020TW0158977 dated 28-Oct-23 and the amount is repayable together with finance charges in installments. The loan agreement was executed by Borrower(s) towards the loan facility for the purchase of vehicle Model JUPITER 125 BSVI - DISC bearing Registration No. AP40AQ9676, Engine No. BK4KP1927822, Chassis No. MD626AK47P1K31472. Borrower(s) have defaulted in making payments towards the above-mentioned loan facility from us. In spite of regular reminders Borrower(s) were unable to regularize the loan account and hence the said vehicle was seized on 31-03-2024 and as per the agreement we issued a Pre-Sale notice to Borrower(s) dated 04-01-2024 before sale and sold the same in ‘as is where is condition’ dated 29-04-2024. The said sale amount was Rs. 58000/- which was appropriated to the contract, and even after appropriation, Borrower(s) are still liable to pay a sum of Rs. 56108/- After that, we issued a Post Sale Notice dated 05-06-2024, which was served to Borrower(s) for their reference to settle the dispute amicably.
2. As per the terms of the loan agreement, Borrower(s) are liable to pay the installment, but contrary to that, Borrower(s) had committed default in the repayment of the loan. In view of the default committed by Borrower(s), we hereby, with this notice, are terminating the said loan agreement. Despite several follow-ups made by us, Borrower(s) did not come forward to regularize the loan account in spite of deriving benefits from and out of the said loan. Even after being given sufficient opportunities, Borrower(s) had failed to settle the dues.
3. After giving credit to all the payments received so far in your loan account and adjusting the amount from the sale of the asset, a sum of Rs. 56108/- Is due as of 05-06-2024, which Borrower(s) are still liable to pay the same as per the terms of the agreement. However, Borrower(s) had not paid any amount towards the settlement of dues. The failure on Borrower(s) part to pay the amount due under the agreement has resulted in disputes, differences, and claims under the said agreement.
4. As per the Clause of the loan agreement, it has been mutually agreed to resolve the dispute through Arbitration, where the Arbitrator shall be appointed by an independent and neutral Arbitration Institution. With regard to the appointment of the arbitrator and in light of the judicial pronouncements regarding the appointment of the arbitrator and with a view to providing each party full opportunity to present its case fairly and conveniently, we deem it fit and proper to refer the dispute to Jupitice ODR Centre, having its office at PLOT NO -14, JUPITICE AEREN BUILDING, RAJIV GANDHI CHANDIGARH TECHNOLOGY PARK, CHANDIGARH, 160101 and to appoint an Arbitrator to conduct arbitration proceedings for dispute resolution.
5. Upon completion of 7 days, if no written confirmation is received from Borrower(s) end or Borrower(s) do not raise any objection to the appointment of Arbitrator through the individual Institution Jupitice ODR Centre, it will be deemed that you have accepted the submission of the dispute and appointment of the Arbitrator through the Institutional arbitration Jupitice ODR Centre.
6. Also note that, as per the clause in the agreement, the arbitration proceedings would be conducted  
   In the English language, as per the process defined in the arbitration clause.



**Authorized Signatory**

**TVS CREDIT SERVICES LIMITED**

**BY RPAD/EMAIL/SMS**

**Date: 07-08-2025**

**Ref No. TVS/July/397/2025**

**To,**

|  |
| --- |
| 1. **VANAKA SABARIRAJ J S/O JESU** 1/53,NORTH URANANGUDI,URANAGUDI, UPPOOR, RAMANATHAPURAM NEAR BY CHURCH Ariyankottai B.O Tiruvadanai Ramanathapuram TN 623525   MOBILE NO. 8438140825   1. **JUPITICE ODR CENTRE**,   PLOT NO -14, JUPITICE AEREN BUILDING,  RAJIV GANDHI CHANDIGARH TECHNOLOGY PARK, CHANDIGARH-160101. |

**Subject**: **Letter of Reference of dispute for Institutional Arbitration under the aegis of JUPITICE ODR CENTRE under their Online Administered Arbitration Procedural Rules (“Rules”).**

**Ref**: Loan Agreement No. TN3006TW0168212 dated 10-Feb-24

Dear Sir/Madam,

We, **M/s. TVS Credit Services Limited,** having its Registered Office at Chaitanya, no 12, Khader Nawaz Khan Road, Nungambakkam, Chennai-600006 and corporate office at N.No.29 (O.No.8), Jayalakshmi Estates, Haddows Road, Nungambakkam, Chennai – 600006 (hereinafter referred to as “Claimant”), write this letter of reference request as under: -

1. We state that the Borrower(s) had approached and requested us to grant a loan facility for an amount of Rs. 81352/-. The said loan was sanctioned vide Loan Account Number: TN3006TW0168212 dated 10-Feb-24 and the amount is repayable together with finance charges in installments. The loan agreement was executed by Borrower(s) towards the loan facility for the purchase of vehicle Model TVS RADEON 110 ES MAG BSVI bearing Registration No. TN65BA9419, Engine No. BK2AR1901292, Chassis No. MD625BK22R1A01268. Borrower(s) have defaulted in making payments towards the above-mentioned loan facility from us. In spite of regular reminders Borrower(s) were unable to regularize the loan account and hence the said vehicle was seized on 25-05-2024 and as per the agreement we issued a Pre-Sale notice to Borrower(s) dated 27-05-2024 before sale and sold the same in ‘as is where is condition’ dated 26-07-2024. The said sale amount was Rs. 30000/- which was appropriated to the contract, and even after appropriation, Borrower(s) are still liable to pay a sum of Rs. 56108/- After that, we issued a Post Sale Notice dated 08-05-2024, which was served to Borrower(s) for their reference to settle the dispute amicably.
2. As per the terms of the loan agreement, Borrower(s) are liable to pay the installment, but contrary to that, Borrower(s) had committed default in the repayment of the loan. In view of the default committed by Borrower(s), we hereby, with this notice, are terminating the said loan agreement. Despite several follow-ups made by us, Borrower(s) did not come forward to regularize the loan account in spite of deriving benefits from and out of the said loan. Even after being given sufficient opportunities, Borrower(s) had failed to settle the dues.
3. After giving credit to all the payments received so far in your loan account and adjusting the amount from the sale of the asset, a sum of Rs. 56108/- Is due as of 08-05-2024, which Borrower(s) are still liable to pay the same as per the terms of the agreement. However, Borrower(s) had not paid any amount towards the settlement of dues. The failure on Borrower(s) part to pay the amount due under the agreement has resulted in disputes, differences, and claims under the said agreement.
4. As per the Clause of the loan agreement, it has been mutually agreed to resolve the dispute through Arbitration, where the Arbitrator shall be appointed by an independent and neutral Arbitration Institution. With regard to the appointment of the arbitrator and in light of the judicial pronouncements regarding the appointment of the arbitrator and with a view to providing each party full opportunity to present its case fairly and conveniently, we deem it fit and proper to refer the dispute to Jupitice ODR Centre, having its office at PLOT NO -14, JUPITICE AEREN BUILDING, RAJIV GANDHI CHANDIGARH TECHNOLOGY PARK, CHANDIGARH, 160101 and to appoint an Arbitrator to conduct arbitration proceedings for dispute resolution.
5. Upon completion of 7 days, if no written confirmation is received from Borrower(s) end or Borrower(s) do not raise any objection to the appointment of Arbitrator through the individual Institution Jupitice ODR Centre, it will be deemed that you have accepted the submission of the dispute and appointment of the Arbitrator through the Institutional arbitration Jupitice ODR Centre.
6. Also note that, as per the clause in the agreement, the arbitration proceedings would be conducted  
   In the English language, as per the process defined in the arbitration clause.



**Authorized Signatory**

**TVS CREDIT SERVICES LIMITED**

**BY RPAD/EMAIL/SMS**

**Date: 07-08-2025**

**Ref No. TVS/July/398/2025**

**To,**

|  |
| --- |
| 1. **AJITHKUMAR V S/O VEERAPPAN** 133 NACHIYARPURAM KANNANKOTTAI SIVAGANGA NEAR BY GOVERNMENT SCHOOL Arakottai B.O Devakottai Sivaganga TN 630303   MOBILE NO. 8072551040   1. **JUPITICE ODR CENTRE**,   PLOT NO -14, JUPITICE AEREN BUILDING,  RAJIV GANDHI CHANDIGARH TECHNOLOGY PARK, CHANDIGARH-160101. |

**Subject**: **Letter of Reference of dispute for Institutional Arbitration under the aegis of JUPITICE ODR CENTRE under their Online Administered Arbitration Procedural Rules (“Rules”).**

**Ref**: Loan Agreement No. TN3006TW0162171 dated 16-Aug-23

Dear Sir/Madam,

We, **M/s. TVS Credit Services Limited,** having its Registered Office at Chaitanya, no 12, Khader Nawaz Khan Road, Nungambakkam, Chennai-600006 and corporate office at N.No.29 (O.No.8), Jayalakshmi Estates, Haddows Road, Nungambakkam, Chennai – 600006 (hereinafter referred to as “Claimant”), write this letter of reference request as under: -

1. We state that the Borrower(s) had approached and requested us to grant a loan facility for an amount of Rs. 157406/-. The said loan was sanctioned vide Loan Account Number: TN3006TW0162171 dated 16-Aug-23 and the amount is repayable together with finance charges in installments. The loan agreement was executed by Borrower(s) towards the loan facility for the purchase of vehicle Model TVS RONIN 2CH MID SPL BSVI bearing Registration No. TN63CW4916, Engine No. AN1CP2300524, Chassis No. MD637AN18P2C00456. Borrower(s) have defaulted in making payments towards the above-mentioned loan facility from us. In spite of regular reminders Borrower(s) were unable to regularize the loan account and hence the said vehicle was seized on 29-02-2024 and as per the agreement we issued a Pre-Sale notice to Borrower(s) dated 03-01-2024 before sale and sold the same in ‘as is where is condition’ dated 29-05-2024. The said sale amount was Rs. 102000/- which was appropriated to the contract, and even after appropriation, Borrower(s) are still liable to pay a sum of Rs. 56110/- After that, we issued a Post Sale Notice dated 06-05-2024, which was served to Borrower(s) for their reference to settle the dispute amicably.
2. As per the terms of the loan agreement, Borrower(s) are liable to pay the installment, but contrary to that, Borrower(s) had committed default in the repayment of the loan. In view of the default committed by Borrower(s), we hereby, with this notice, are terminating the said loan agreement. Despite several follow-ups made by us, Borrower(s) did not come forward to regularize the loan account in spite of deriving benefits from and out of the said loan. Even after being given sufficient opportunities, Borrower(s) had failed to settle the dues.
3. After giving credit to all the payments received so far in your loan account and adjusting the amount from the sale of the asset, a sum of Rs. 56110/- Is due as of 06-05-2024, which Borrower(s) are still liable to pay the same as per the terms of the agreement. However, Borrower(s) had not paid any amount towards the settlement of dues. The failure on Borrower(s) part to pay the amount due under the agreement has resulted in disputes, differences, and claims under the said agreement.
4. As per the Clause of the loan agreement, it has been mutually agreed to resolve the dispute through Arbitration, where the Arbitrator shall be appointed by an independent and neutral Arbitration Institution. With regard to the appointment of the arbitrator and in light of the judicial pronouncements regarding the appointment of the arbitrator and with a view to providing each party full opportunity to present its case fairly and conveniently, we deem it fit and proper to refer the dispute to Jupitice ODR Centre, having its office at PLOT NO -14, JUPITICE AEREN BUILDING, RAJIV GANDHI CHANDIGARH TECHNOLOGY PARK, CHANDIGARH, 160101 and to appoint an Arbitrator to conduct arbitration proceedings for dispute resolution.
5. Upon completion of 7 days, if no written confirmation is received from Borrower(s) end or Borrower(s) do not raise any objection to the appointment of Arbitrator through the individual Institution Jupitice ODR Centre, it will be deemed that you have accepted the submission of the dispute and appointment of the Arbitrator through the Institutional arbitration Jupitice ODR Centre.
6. Also note that, as per the clause in the agreement, the arbitration proceedings would be conducted  
   In the English language, as per the process defined in the arbitration clause.



**Authorized Signatory**

**TVS CREDIT SERVICES LIMITED**

**BY RPAD/EMAIL/SMS**

**Date: 07-08-2025**

**Ref No. TVS/July/399/2025**

**To,**

|  |
| --- |
| 1. **RAFIQUL ISLAM S/O TARA MIYA** C/O: TARA MIYA,TUKURA PARA,KAMRUP,ASSAM,781137 NEAR-TUKRAPARA HIGH SCHOOL Aggumi S.O Dakhin Sarubanswar Mauza Kamrup AS 781137   MOBILE NO. 6361154615   1. **JUPITICE ODR CENTRE**,   PLOT NO -14, JUPITICE AEREN BUILDING,  RAJIV GANDHI CHANDIGARH TECHNOLOGY PARK, CHANDIGARH-160101. |

**Subject**: **Letter of Reference of dispute for Institutional Arbitration under the aegis of JUPITICE ODR CENTRE under their Online Administered Arbitration Procedural Rules (“Rules”).**

**Ref**: Loan Agreement No. AS3072TW0132586 dated 13-Oct-23

Dear Sir/Madam,

We, **M/s. TVS Credit Services Limited,** having its Registered Office at Chaitanya, no 12, Khader Nawaz Khan Road, Nungambakkam, Chennai-600006 and corporate office at N.No.29 (O.No.8), Jayalakshmi Estates, Haddows Road, Nungambakkam, Chennai – 600006 (hereinafter referred to as “Claimant”), write this letter of reference request as under: -

1. We state that the Borrower(s) had approached and requested us to grant a loan facility for an amount of Rs. 113974/-. The said loan was sanctioned vide Loan Account Number: AS3072TW0132586 dated 13-Oct-23 and the amount is repayable together with finance charges in installments. The loan agreement was executed by Borrower(s) towards the loan facility for the purchase of vehicle Model TVS RAIDER DISC BSVI bearing Registration No. AS25W8078, Engine No. AF9FP1628584, Chassis No. MD625AF90P1F28952. Borrower(s) have defaulted in making payments towards the above-mentioned loan facility from us. In spite of regular reminders Borrower(s) were unable to regularize the loan account and hence the said vehicle was seized on 28-04-2024 and as per the agreement we issued a Pre-Sale notice to Borrower(s) dated 29-04-2024 before sale and sold the same in ‘as is where is condition’ dated 29-05-2024. The said sale amount was Rs. 63000/- which was appropriated to the contract, and even after appropriation, Borrower(s) are still liable to pay a sum of Rs. 56114/- After that, we issued a Post Sale Notice dated 06-05-2024, which was served to Borrower(s) for their reference to settle the dispute amicably.
2. As per the terms of the loan agreement, Borrower(s) are liable to pay the installment, but contrary to that, Borrower(s) had committed default in the repayment of the loan. In view of the default committed by Borrower(s), we hereby, with this notice, are terminating the said loan agreement. Despite several follow-ups made by us, Borrower(s) did not come forward to regularize the loan account in spite of deriving benefits from and out of the said loan. Even after being given sufficient opportunities, Borrower(s) had failed to settle the dues.
3. After giving credit to all the payments received so far in your loan account and adjusting the amount from the sale of the asset, a sum of Rs. 56114/- Is due as of 06-05-2024, which Borrower(s) are still liable to pay the same as per the terms of the agreement. However, Borrower(s) had not paid any amount towards the settlement of dues. The failure on Borrower(s) part to pay the amount due under the agreement has resulted in disputes, differences, and claims under the said agreement.
4. As per the Clause of the loan agreement, it has been mutually agreed to resolve the dispute through Arbitration, where the Arbitrator shall be appointed by an independent and neutral Arbitration Institution. With regard to the appointment of the arbitrator and in light of the judicial pronouncements regarding the appointment of the arbitrator and with a view to providing each party full opportunity to present its case fairly and conveniently, we deem it fit and proper to refer the dispute to Jupitice ODR Centre, having its office at PLOT NO -14, JUPITICE AEREN BUILDING, RAJIV GANDHI CHANDIGARH TECHNOLOGY PARK, CHANDIGARH, 160101 and to appoint an Arbitrator to conduct arbitration proceedings for dispute resolution.
5. Upon completion of 7 days, if no written confirmation is received from Borrower(s) end or Borrower(s) do not raise any objection to the appointment of Arbitrator through the individual Institution Jupitice ODR Centre, it will be deemed that you have accepted the submission of the dispute and appointment of the Arbitrator through the Institutional arbitration Jupitice ODR Centre.
6. Also note that, as per the clause in the agreement, the arbitration proceedings would be conducted  
   In the English language, as per the process defined in the arbitration clause.



**Authorized Signatory**

**TVS CREDIT SERVICES LIMITED**

**BY RPAD/EMAIL/SMS**

**Date: 07-08-2025**

**Ref No. TVS/July/400/2025**

**To,**

|  |
| --- |
| 1. **MOHAMMED SAIF S/O MOHAMMED KHALIL** NO 53 9TH A MAIN ROAD PADARAYANAPURA BENGALURU NEAR GORIPALYA CIRCLE Deepanjalinagar S.O Bangalore South Bangalore KA 560026   MOBILE NO. 8618356826   1. **JUPITICE ODR CENTRE**,   PLOT NO -14, JUPITICE AEREN BUILDING,  RAJIV GANDHI CHANDIGARH TECHNOLOGY PARK, CHANDIGARH-160101. |

**Subject**: **Letter of Reference of dispute for Institutional Arbitration under the aegis of JUPITICE ODR CENTRE under their Online Administered Arbitration Procedural Rules (“Rules”).**

**Ref**: Loan Agreement No. KA3009TW0227986 dated 16-Jan-23

Dear Sir/Madam,

We, **M/s. TVS Credit Services Limited,** having its Registered Office at Chaitanya, no 12, Khader Nawaz Khan Road, Nungambakkam, Chennai-600006 and corporate office at N.No.29 (O.No.8), Jayalakshmi Estates, Haddows Road, Nungambakkam, Chennai – 600006 (hereinafter referred to as “Claimant”), write this letter of reference request as under: -

1. We state that the Borrower(s) had approached and requested us to grant a loan facility for an amount of Rs. 104049/-. The said loan was sanctioned vide Loan Account Number: KA3009TW0227986 dated 16-Jan-23 and the amount is repayable together with finance charges in installments. The loan agreement was executed by Borrower(s) towards the loan facility for the purchase of vehicle Model TVS JUPITER CLASSIC DISC BSVI bearing Registration No. KA01JU7193, Engine No. CG5NN1203578, Chassis No. MD626CG5XN1N14961. Borrower(s) have defaulted in making payments towards the above-mentioned loan facility from us. In spite of regular reminders Borrower(s) were unable to regularize the loan account and hence the said vehicle was seized on 04-12-2024 and as per the agreement we issued a Pre-Sale notice to Borrower(s) dated 13-04-2024 before sale and sold the same in ‘as is where is condition’ dated 31-05-2024. The said sale amount was Rs. 35000/- which was appropriated to the contract, and even after appropriation, Borrower(s) are still liable to pay a sum of Rs. 56135/- After that, we issued a Post Sale Notice dated 06-05-2024, which was served to Borrower(s) for their reference to settle the dispute amicably.
2. As per the terms of the loan agreement, Borrower(s) are liable to pay the installment, but contrary to that, Borrower(s) had committed default in the repayment of the loan. In view of the default committed by Borrower(s), we hereby, with this notice, are terminating the said loan agreement. Despite several follow-ups made by us, Borrower(s) did not come forward to regularize the loan account in spite of deriving benefits from and out of the said loan. Even after being given sufficient opportunities, Borrower(s) had failed to settle the dues.
3. After giving credit to all the payments received so far in your loan account and adjusting the amount from the sale of the asset, a sum of Rs. 56135/- Is due as of 06-05-2024, which Borrower(s) are still liable to pay the same as per the terms of the agreement. However, Borrower(s) had not paid any amount towards the settlement of dues. The failure on Borrower(s) part to pay the amount due under the agreement has resulted in disputes, differences, and claims under the said agreement.
4. As per the Clause of the loan agreement, it has been mutually agreed to resolve the dispute through Arbitration, where the Arbitrator shall be appointed by an independent and neutral Arbitration Institution. With regard to the appointment of the arbitrator and in light of the judicial pronouncements regarding the appointment of the arbitrator and with a view to providing each party full opportunity to present its case fairly and conveniently, we deem it fit and proper to refer the dispute to Jupitice ODR Centre, having its office at PLOT NO -14, JUPITICE AEREN BUILDING, RAJIV GANDHI CHANDIGARH TECHNOLOGY PARK, CHANDIGARH, 160101 and to appoint an Arbitrator to conduct arbitration proceedings for dispute resolution.
5. Upon completion of 7 days, if no written confirmation is received from Borrower(s) end or Borrower(s) do not raise any objection to the appointment of Arbitrator through the individual Institution Jupitice ODR Centre, it will be deemed that you have accepted the submission of the dispute and appointment of the Arbitrator through the Institutional arbitration Jupitice ODR Centre.
6. Also note that, as per the clause in the agreement, the arbitration proceedings would be conducted  
   In the English language, as per the process defined in the arbitration clause.



**Authorized Signatory**

**TVS CREDIT SERVICES LIMITED**

**BY RPAD/EMAIL/SMS**

**Date: 07-08-2025**

**Ref No. TVS/July/401/2025**

**To,**

|  |
| --- |
| 1. **BUJJIGAALLA LINGAMAIAH S/O BUJJIGAALLA LINGANNA** 2-119 G JAMBULADINNE ALLAGADDA KURNOOL NEAR SACHIVALAYAM Ahobilam B.O Allagadda Kurnool AP 518543   MOBILE NO. 9391705942   1. **JUPITICE ODR CENTRE**,   PLOT NO -14, JUPITICE AEREN BUILDING,  RAJIV GANDHI CHANDIGARH TECHNOLOGY PARK, CHANDIGARH-160101. |

**Subject**: **Letter of Reference of dispute for Institutional Arbitration under the aegis of JUPITICE ODR CENTRE under their Online Administered Arbitration Procedural Rules (“Rules”).**

**Ref**: Loan Agreement No. AP3019TW0131702 dated 8-Nov-23

Dear Sir/Madam,

We, **M/s. TVS Credit Services Limited,** having its Registered Office at Chaitanya, no 12, Khader Nawaz Khan Road, Nungambakkam, Chennai-600006 and corporate office at N.No.29 (O.No.8), Jayalakshmi Estates, Haddows Road, Nungambakkam, Chennai – 600006 (hereinafter referred to as “Claimant”), write this letter of reference request as under: -

1. We state that the Borrower(s) had approached and requested us to grant a loan facility for an amount of Rs. 107997/-. The said loan was sanctioned vide Loan Account Number: AP3019TW0131702 dated 8-Nov-23 and the amount is repayable together with finance charges in installments. The loan agreement was executed by Borrower(s) towards the loan facility for the purchase of vehicle Model JUPITER 125 DRUM BSVI - ALLOY WHEEL bearing Registration No. AP40AS3660, Engine No. BK4LP1222397, Chassis No. MD626AK47P1L25285. Borrower(s) have defaulted in making payments towards the above-mentioned loan facility from us. In spite of regular reminders Borrower(s) were unable to regularize the loan account and hence the said vehicle was seized on 05-03-2024 and as per the agreement we issued a Pre-Sale notice to Borrower(s) dated 05-04-2024 before sale and sold the same in ‘as is where is condition’ dated 29-06-2024. The said sale amount was Rs. 55000/- which was appropriated to the contract, and even after appropriation, Borrower(s) are still liable to pay a sum of Rs. 56140/- After that, we issued a Post Sale Notice dated 07-02-2024, which was served to Borrower(s) for their reference to settle the dispute amicably.
2. As per the terms of the loan agreement, Borrower(s) are liable to pay the installment, but contrary to that, Borrower(s) had committed default in the repayment of the loan. In view of the default committed by Borrower(s), we hereby, with this notice, are terminating the said loan agreement. Despite several follow-ups made by us, Borrower(s) did not come forward to regularize the loan account in spite of deriving benefits from and out of the said loan. Even after being given sufficient opportunities, Borrower(s) had failed to settle the dues.
3. After giving credit to all the payments received so far in your loan account and adjusting the amount from the sale of the asset, a sum of Rs. 56140/- Is due as of 07-02-2024, which Borrower(s) are still liable to pay the same as per the terms of the agreement. However, Borrower(s) had not paid any amount towards the settlement of dues. The failure on Borrower(s) part to pay the amount due under the agreement has resulted in disputes, differences, and claims under the said agreement.
4. As per the Clause of the loan agreement, it has been mutually agreed to resolve the dispute through Arbitration, where the Arbitrator shall be appointed by an independent and neutral Arbitration Institution. With regard to the appointment of the arbitrator and in light of the judicial pronouncements regarding the appointment of the arbitrator and with a view to providing each party full opportunity to present its case fairly and conveniently, we deem it fit and proper to refer the dispute to Jupitice ODR Centre, having its office at PLOT NO -14, JUPITICE AEREN BUILDING, RAJIV GANDHI CHANDIGARH TECHNOLOGY PARK, CHANDIGARH, 160101 and to appoint an Arbitrator to conduct arbitration proceedings for dispute resolution.
5. Upon completion of 7 days, if no written confirmation is received from Borrower(s) end or Borrower(s) do not raise any objection to the appointment of Arbitrator through the individual Institution Jupitice ODR Centre, it will be deemed that you have accepted the submission of the dispute and appointment of the Arbitrator through the Institutional arbitration Jupitice ODR Centre.
6. Also note that, as per the clause in the agreement, the arbitration proceedings would be conducted  
   In the English language, as per the process defined in the arbitration clause.



**Authorized Signatory**

**TVS CREDIT SERVICES LIMITED**

**BY RPAD/EMAIL/SMS**

**Date: 07-08-2025**

**Ref No. TVS/July/402/2025**

**To,**

|  |
| --- |
| 1. **SAIFUDDIN SK S/O AJMAIL SK** BANGARIA BHOLADANGA NAKASHIPARA RAIL GATE PARA MAZID Nakashipara Nadia WB 741126   MOBILE NO. 9883875470   1. **JUPITICE ODR CENTRE**,   PLOT NO -14, JUPITICE AEREN BUILDING,  RAJIV GANDHI CHANDIGARH TECHNOLOGY PARK, CHANDIGARH-160101. |

**Subject**: **Letter of Reference of dispute for Institutional Arbitration under the aegis of JUPITICE ODR CENTRE under their Online Administered Arbitration Procedural Rules (“Rules”).**

**Ref**: Loan Agreement No. WB3054TW0149121 dated 8-Jun-23

Dear Sir/Madam,

We, **M/s. TVS Credit Services Limited,** having its Registered Office at Chaitanya, no 12, Khader Nawaz Khan Road, Nungambakkam, Chennai-600006 and corporate office at N.No.29 (O.No.8), Jayalakshmi Estates, Haddows Road, Nungambakkam, Chennai – 600006 (hereinafter referred to as “Claimant”), write this letter of reference request as under: -

1. We state that the Borrower(s) had approached and requested us to grant a loan facility for an amount of Rs. 140553/-. The said loan was sanctioned vide Loan Account Number: WB3054TW0149121 dated 8-Jun-23 and the amount is repayable together with finance charges in installments. The loan agreement was executed by Borrower(s) towards the loan facility for the purchase of vehicle Model TVS APACHE RTR 160 4V - RM SPL EDITION BSVI bearing Registration No. WB52BJ9334, Engine No. GE5CP2404953, Chassis No. MD637GE57P2C05430. Borrower(s) have defaulted in making payments towards the above-mentioned loan facility from us. In spite of regular reminders Borrower(s) were unable to regularize the loan account and hence the said vehicle was seized on 05-07-2024 and as per the agreement we issued a Pre-Sale notice to Borrower(s) dated 06-07-2024 before sale and sold the same in ‘as is where is condition’ dated 31-08-2024. The said sale amount was Rs. 75000/- which was appropriated to the contract, and even after appropriation, Borrower(s) are still liable to pay a sum of Rs. 56149/- After that, we issued a Post Sale Notice dated 09-02-2024, which was served to Borrower(s) for their reference to settle the dispute amicably.
2. As per the terms of the loan agreement, Borrower(s) are liable to pay the installment, but contrary to that, Borrower(s) had committed default in the repayment of the loan. In view of the default committed by Borrower(s), we hereby, with this notice, are terminating the said loan agreement. Despite several follow-ups made by us, Borrower(s) did not come forward to regularize the loan account in spite of deriving benefits from and out of the said loan. Even after being given sufficient opportunities, Borrower(s) had failed to settle the dues.
3. After giving credit to all the payments received so far in your loan account and adjusting the amount from the sale of the asset, a sum of Rs. 56149/- Is due as of 09-02-2024, which Borrower(s) are still liable to pay the same as per the terms of the agreement. However, Borrower(s) had not paid any amount towards the settlement of dues. The failure on Borrower(s) part to pay the amount due under the agreement has resulted in disputes, differences, and claims under the said agreement.
4. As per the Clause of the loan agreement, it has been mutually agreed to resolve the dispute through Arbitration, where the Arbitrator shall be appointed by an independent and neutral Arbitration Institution. With regard to the appointment of the arbitrator and in light of the judicial pronouncements regarding the appointment of the arbitrator and with a view to providing each party full opportunity to present its case fairly and conveniently, we deem it fit and proper to refer the dispute to Jupitice ODR Centre, having its office at PLOT NO -14, JUPITICE AEREN BUILDING, RAJIV GANDHI CHANDIGARH TECHNOLOGY PARK, CHANDIGARH, 160101 and to appoint an Arbitrator to conduct arbitration proceedings for dispute resolution.
5. Upon completion of 7 days, if no written confirmation is received from Borrower(s) end or Borrower(s) do not raise any objection to the appointment of Arbitrator through the individual Institution Jupitice ODR Centre, it will be deemed that you have accepted the submission of the dispute and appointment of the Arbitrator through the Institutional arbitration Jupitice ODR Centre.
6. Also note that, as per the clause in the agreement, the arbitration proceedings would be conducted  
   In the English language, as per the process defined in the arbitration clause.



**Authorized Signatory**

**TVS CREDIT SERVICES LIMITED**

**BY RPAD/EMAIL/SMS**

**Date: 07-08-2025**

**Ref No. TVS/July/403/2025**

**To,**

|  |
| --- |
| 1. **SAUAL KHAN S/O NURMAN KHAN** NO 23, SUGALAMMA TEMPLE, ARALI KATTE, THIMMASANDRA ROAD ITTANGUR SARJAPURA, ANEKAL BANGALORE NEAR SUGALAMMA TEMPLE Dommasandra B.O Anekal Bangalore KA 562125   MOBILE NO. 8122529431   1. **JUPITICE ODR CENTRE**,   PLOT NO -14, JUPITICE AEREN BUILDING,  RAJIV GANDHI CHANDIGARH TECHNOLOGY PARK, CHANDIGARH-160101. |

**Subject**: **Letter of Reference of dispute for Institutional Arbitration under the aegis of JUPITICE ODR CENTRE under their Online Administered Arbitration Procedural Rules (“Rules”).**

**Ref**: Loan Agreement No. KA3009TW0261206 dated 19-Nov-23

Dear Sir/Madam,

We, **M/s. TVS Credit Services Limited,** having its Registered Office at Chaitanya, no 12, Khader Nawaz Khan Road, Nungambakkam, Chennai-600006 and corporate office at N.No.29 (O.No.8), Jayalakshmi Estates, Haddows Road, Nungambakkam, Chennai – 600006 (hereinafter referred to as “Claimant”), write this letter of reference request as under: -

1. We state that the Borrower(s) had approached and requested us to grant a loan facility for an amount of Rs. 92870/-. The said loan was sanctioned vide Loan Account Number: KA3009TW0261206 dated 19-Nov-23 and the amount is repayable together with finance charges in installments. The loan agreement was executed by Borrower(s) towards the loan facility for the purchase of vehicle Model JUPITER BSVI - AOL bearing Registration No. KA01KA3424, Engine No. DG5LP1220567, Chassis No. MD626CG54P1L34507. Borrower(s) have defaulted in making payments towards the above-mentioned loan facility from us. In spite of regular reminders Borrower(s) were unable to regularize the loan account and hence the said vehicle was seized on 31-05-2024 and as per the agreement we issued a Pre-Sale notice to Borrower(s) dated 06-01-2024 before sale and sold the same in ‘as is where is condition’ dated 29-06-2024. The said sale amount was Rs. 41000/- which was appropriated to the contract, and even after appropriation, Borrower(s) are still liable to pay a sum of Rs. 56153/- After that, we issued a Post Sale Notice dated 07-02-2024, which was served to Borrower(s) for their reference to settle the dispute amicably.
2. As per the terms of the loan agreement, Borrower(s) are liable to pay the installment, but contrary to that, Borrower(s) had committed default in the repayment of the loan. In view of the default committed by Borrower(s), we hereby, with this notice, are terminating the said loan agreement. Despite several follow-ups made by us, Borrower(s) did not come forward to regularize the loan account in spite of deriving benefits from and out of the said loan. Even after being given sufficient opportunities, Borrower(s) had failed to settle the dues.
3. After giving credit to all the payments received so far in your loan account and adjusting the amount from the sale of the asset, a sum of Rs. 56153/- Is due as of 07-02-2024, which Borrower(s) are still liable to pay the same as per the terms of the agreement. However, Borrower(s) had not paid any amount towards the settlement of dues. The failure on Borrower(s) part to pay the amount due under the agreement has resulted in disputes, differences, and claims under the said agreement.
4. As per the Clause of the loan agreement, it has been mutually agreed to resolve the dispute through Arbitration, where the Arbitrator shall be appointed by an independent and neutral Arbitration Institution. With regard to the appointment of the arbitrator and in light of the judicial pronouncements regarding the appointment of the arbitrator and with a view to providing each party full opportunity to present its case fairly and conveniently, we deem it fit and proper to refer the dispute to Jupitice ODR Centre, having its office at PLOT NO -14, JUPITICE AEREN BUILDING, RAJIV GANDHI CHANDIGARH TECHNOLOGY PARK, CHANDIGARH, 160101 and to appoint an Arbitrator to conduct arbitration proceedings for dispute resolution.
5. Upon completion of 7 days, if no written confirmation is received from Borrower(s) end or Borrower(s) do not raise any objection to the appointment of Arbitrator through the individual Institution Jupitice ODR Centre, it will be deemed that you have accepted the submission of the dispute and appointment of the Arbitrator through the Institutional arbitration Jupitice ODR Centre.
6. Also note that, as per the clause in the agreement, the arbitration proceedings would be conducted  
   In the English language, as per the process defined in the arbitration clause.



**Authorized Signatory**

**TVS CREDIT SERVICES LIMITED**

**BY RPAD/EMAIL/SMS**

**Date: 07-08-2025**

**Ref No. TVS/July/404/2025**

**To,**

|  |
| --- |
| 1. **HARISH NAIK S/O GIRISH NAIK** MASTHIHALLI ARASIKERE HASAN NEAR AGANAVDI Arakere B.O Arsikere Hassan KA 573112   MOBILE NO. 8618684662   1. **JUPITICE ODR CENTRE**,   PLOT NO -14, JUPITICE AEREN BUILDING,  RAJIV GANDHI CHANDIGARH TECHNOLOGY PARK, CHANDIGARH-160101. |

**Subject**: **Letter of Reference of dispute for Institutional Arbitration under the aegis of JUPITICE ODR CENTRE under their Online Administered Arbitration Procedural Rules (“Rules”).**

**Ref**: Loan Agreement No. KA3110TW0038254 dated 28-Oct-23

Dear Sir/Madam,

We, **M/s. TVS Credit Services Limited,** having its Registered Office at Chaitanya, no 12, Khader Nawaz Khan Road, Nungambakkam, Chennai-600006 and corporate office at N.No.29 (O.No.8), Jayalakshmi Estates, Haddows Road, Nungambakkam, Chennai – 600006 (hereinafter referred to as “Claimant”), write this letter of reference request as under: -

1. We state that the Borrower(s) had approached and requested us to grant a loan facility for an amount of Rs. 108336/-. The said loan was sanctioned vide Loan Account Number: KA3110TW0038254 dated 28-Oct-23 and the amount is repayable together with finance charges in installments. The loan agreement was executed by Borrower(s) towards the loan facility for the purchase of vehicle Model TVS RAIDER DISC BSVI bearing Registration No. KA13EZ2658, Engine No. AF9LP1X24468, Chassis No. MD625AF94P1L24281. Borrower(s) have defaulted in making payments towards the above-mentioned loan facility from us. In spite of regular reminders Borrower(s) were unable to regularize the loan account and hence the said vehicle was seized on 04-06-2024 and as per the agreement we issued a Pre-Sale notice to Borrower(s) dated 04-08-2024 before sale and sold the same in ‘as is where is condition’ dated 29-05-2024. The said sale amount was Rs. 61000/- which was appropriated to the contract, and even after appropriation, Borrower(s) are still liable to pay a sum of Rs. 56153/- After that, we issued a Post Sale Notice dated 06-05-2024, which was served to Borrower(s) for their reference to settle the dispute amicably.
2. As per the terms of the loan agreement, Borrower(s) are liable to pay the installment, but contrary to that, Borrower(s) had committed default in the repayment of the loan. In view of the default committed by Borrower(s), we hereby, with this notice, are terminating the said loan agreement. Despite several follow-ups made by us, Borrower(s) did not come forward to regularize the loan account in spite of deriving benefits from and out of the said loan. Even after being given sufficient opportunities, Borrower(s) had failed to settle the dues.
3. After giving credit to all the payments received so far in your loan account and adjusting the amount from the sale of the asset, a sum of Rs. 56153/- Is due as of 06-05-2024, which Borrower(s) are still liable to pay the same as per the terms of the agreement. However, Borrower(s) had not paid any amount towards the settlement of dues. The failure on Borrower(s) part to pay the amount due under the agreement has resulted in disputes, differences, and claims under the said agreement.
4. As per the Clause of the loan agreement, it has been mutually agreed to resolve the dispute through Arbitration, where the Arbitrator shall be appointed by an independent and neutral Arbitration Institution. With regard to the appointment of the arbitrator and in light of the judicial pronouncements regarding the appointment of the arbitrator and with a view to providing each party full opportunity to present its case fairly and conveniently, we deem it fit and proper to refer the dispute to Jupitice ODR Centre, having its office at PLOT NO -14, JUPITICE AEREN BUILDING, RAJIV GANDHI CHANDIGARH TECHNOLOGY PARK, CHANDIGARH, 160101 and to appoint an Arbitrator to conduct arbitration proceedings for dispute resolution.
5. Upon completion of 7 days, if no written confirmation is received from Borrower(s) end or Borrower(s) do not raise any objection to the appointment of Arbitrator through the individual Institution Jupitice ODR Centre, it will be deemed that you have accepted the submission of the dispute and appointment of the Arbitrator through the Institutional arbitration Jupitice ODR Centre.
6. Also note that, as per the clause in the agreement, the arbitration proceedings would be conducted  
   In the English language, as per the process defined in the arbitration clause.



**Authorized Signatory**

**TVS CREDIT SERVICES LIMITED**

**BY RPAD/EMAIL/SMS**

**Date: 07-08-2025**

**Ref No. TVS/July/405/2025**

**To,**

|  |
| --- |
| 1. **MOHAMMED A S/O ASMATH BABU** NO 17 PAPPAPIDARGS 1ST STREET GORIMEDU POONAMALLEE TIRUVALLUR NEAR BY PAPPAPI DARGA Iyyappanthangal S.O Sriperumbudur Kanchipuram TN 600056   MOBILE NO. 7418533196   1. **JUPITICE ODR CENTRE**,   PLOT NO -14, JUPITICE AEREN BUILDING,  RAJIV GANDHI CHANDIGARH TECHNOLOGY PARK, CHANDIGARH-160101. |

**Subject**: **Letter of Reference of dispute for Institutional Arbitration under the aegis of JUPITICE ODR CENTRE under their Online Administered Arbitration Procedural Rules (“Rules”).**

**Ref**: Loan Agreement No. TN3000TW0135694 dated 7-Apr-23

Dear Sir/Madam,

We, **M/s. TVS Credit Services Limited,** having its Registered Office at Chaitanya, no 12, Khader Nawaz Khan Road, Nungambakkam, Chennai-600006 and corporate office at N.No.29 (O.No.8), Jayalakshmi Estates, Haddows Road, Nungambakkam, Chennai – 600006 (hereinafter referred to as “Claimant”), write this letter of reference request as under: -

1. We state that the Borrower(s) had approached and requested us to grant a loan facility for an amount of Rs. 138658/-. The said loan was sanctioned vide Loan Account Number: TN3000TW0135694 dated 7-Apr-23 and the amount is repayable together with finance charges in installments. The loan agreement was executed by Borrower(s) towards the loan facility for the purchase of vehicle Model TVS APACHE RTR 160 4V - RM SPL EDITION BSVI bearing Registration No. TN12AX5541, Engine No. GE5BP2607790, Chassis No. MD637GE56P2B08087. Borrower(s) have defaulted in making payments towards the above-mentioned loan facility from us. In spite of regular reminders Borrower(s) were unable to regularize the loan account and hence the said vehicle was seized on 22-05-2024 and as per the agreement we issued a Pre-Sale notice to Borrower(s) dated 23-05-2024 before sale and sold the same in ‘as is where is condition’ dated 30-06-2024. The said sale amount was Rs. 73000/- which was appropriated to the contract, and even after appropriation, Borrower(s) are still liable to pay a sum of Rs. 56157/- After that, we issued a Post Sale Notice dated 07-02-2024, which was served to Borrower(s) for their reference to settle the dispute amicably.
2. As per the terms of the loan agreement, Borrower(s) are liable to pay the installment, but contrary to that, Borrower(s) had committed default in the repayment of the loan. In view of the default committed by Borrower(s), we hereby, with this notice, are terminating the said loan agreement. Despite several follow-ups made by us, Borrower(s) did not come forward to regularize the loan account in spite of deriving benefits from and out of the said loan. Even after being given sufficient opportunities, Borrower(s) had failed to settle the dues.
3. After giving credit to all the payments received so far in your loan account and adjusting the amount from the sale of the asset, a sum of Rs. 56157/- Is due as of 07-02-2024, which Borrower(s) are still liable to pay the same as per the terms of the agreement. However, Borrower(s) had not paid any amount towards the settlement of dues. The failure on Borrower(s) part to pay the amount due under the agreement has resulted in disputes, differences, and claims under the said agreement.
4. As per the Clause of the loan agreement, it has been mutually agreed to resolve the dispute through Arbitration, where the Arbitrator shall be appointed by an independent and neutral Arbitration Institution. With regard to the appointment of the arbitrator and in light of the judicial pronouncements regarding the appointment of the arbitrator and with a view to providing each party full opportunity to present its case fairly and conveniently, we deem it fit and proper to refer the dispute to Jupitice ODR Centre, having its office at PLOT NO -14, JUPITICE AEREN BUILDING, RAJIV GANDHI CHANDIGARH TECHNOLOGY PARK, CHANDIGARH, 160101 and to appoint an Arbitrator to conduct arbitration proceedings for dispute resolution.
5. Upon completion of 7 days, if no written confirmation is received from Borrower(s) end or Borrower(s) do not raise any objection to the appointment of Arbitrator through the individual Institution Jupitice ODR Centre, it will be deemed that you have accepted the submission of the dispute and appointment of the Arbitrator through the Institutional arbitration Jupitice ODR Centre.
6. Also note that, as per the clause in the agreement, the arbitration proceedings would be conducted  
   In the English language, as per the process defined in the arbitration clause.



**Authorized Signatory**

**TVS CREDIT SERVICES LIMITED**

**BY RPAD/EMAIL/SMS**

**Date: 07-08-2025**

**Ref No. TVS/July/406/2025**

**To,**

|  |
| --- |
| 1. **ILA DEKA S/O NAGENDRA DEKA** C/O: NAGENDRA DEKA,NIFTY ENCLAVE 3B,SEWALI PATH,HA TIGAON CHARIALI,KAMRUP METRO,ASSAM,781038 KALAIGAON COLLEGE Hatigaon Chariali S.O Gmc Kamrup AS 781038   MOBILE NO. 6900744559   1. **JUPITICE ODR CENTRE**,   PLOT NO -14, JUPITICE AEREN BUILDING,  RAJIV GANDHI CHANDIGARH TECHNOLOGY PARK, CHANDIGARH-160101. |

**Subject**: **Letter of Reference of dispute for Institutional Arbitration under the aegis of JUPITICE ODR CENTRE under their Online Administered Arbitration Procedural Rules (“Rules”).**

**Ref**: Loan Agreement No. AS3072TW0130090 dated 19-Sep-23

Dear Sir/Madam,

We, **M/s. TVS Credit Services Limited,** having its Registered Office at Chaitanya, no 12, Khader Nawaz Khan Road, Nungambakkam, Chennai-600006 and corporate office at N.No.29 (O.No.8), Jayalakshmi Estates, Haddows Road, Nungambakkam, Chennai – 600006 (hereinafter referred to as “Claimant”), write this letter of reference request as under: -

1. We state that the Borrower(s) had approached and requested us to grant a loan facility for an amount of Rs. 113454/-. The said loan was sanctioned vide Loan Account Number: AS3072TW0130090 dated 19-Sep-23 and the amount is repayable together with finance charges in installments. The loan agreement was executed by Borrower(s) towards the loan facility for the purchase of vehicle Model NTORQ 125 DISC – RACE EDITION BSVI bearing Registration No. AS27F9401, Engine No. AK3FP3X08512, Chassis No. MD626AK35P3F15018. Borrower(s) have defaulted in making payments towards the above-mentioned loan facility from us. In spite of regular reminders Borrower(s) were unable to regularize the loan account and hence the said vehicle was seized on 31-05-2024 and as per the agreement we issued a Pre-Sale notice to Borrower(s) dated 01-06-2024 before sale and sold the same in ‘as is where is condition’ dated 28-08-2024. The said sale amount was Rs. 53000/- which was appropriated to the contract, and even after appropriation, Borrower(s) are still liable to pay a sum of Rs. 56157/- After that, we issued a Post Sale Notice dated 09-02-2024, which was served to Borrower(s) for their reference to settle the dispute amicably.
2. As per the terms of the loan agreement, Borrower(s) are liable to pay the installment, but contrary to that, Borrower(s) had committed default in the repayment of the loan. In view of the default committed by Borrower(s), we hereby, with this notice, are terminating the said loan agreement. Despite several follow-ups made by us, Borrower(s) did not come forward to regularize the loan account in spite of deriving benefits from and out of the said loan. Even after being given sufficient opportunities, Borrower(s) had failed to settle the dues.
3. After giving credit to all the payments received so far in your loan account and adjusting the amount from the sale of the asset, a sum of Rs. 56157/- Is due as of 09-02-2024, which Borrower(s) are still liable to pay the same as per the terms of the agreement. However, Borrower(s) had not paid any amount towards the settlement of dues. The failure on Borrower(s) part to pay the amount due under the agreement has resulted in disputes, differences, and claims under the said agreement.
4. As per the Clause of the loan agreement, it has been mutually agreed to resolve the dispute through Arbitration, where the Arbitrator shall be appointed by an independent and neutral Arbitration Institution. With regard to the appointment of the arbitrator and in light of the judicial pronouncements regarding the appointment of the arbitrator and with a view to providing each party full opportunity to present its case fairly and conveniently, we deem it fit and proper to refer the dispute to Jupitice ODR Centre, having its office at PLOT NO -14, JUPITICE AEREN BUILDING, RAJIV GANDHI CHANDIGARH TECHNOLOGY PARK, CHANDIGARH, 160101 and to appoint an Arbitrator to conduct arbitration proceedings for dispute resolution.
5. Upon completion of 7 days, if no written confirmation is received from Borrower(s) end or Borrower(s) do not raise any objection to the appointment of Arbitrator through the individual Institution Jupitice ODR Centre, it will be deemed that you have accepted the submission of the dispute and appointment of the Arbitrator through the Institutional arbitration Jupitice ODR Centre.
6. Also note that, as per the clause in the agreement, the arbitration proceedings would be conducted  
   In the English language, as per the process defined in the arbitration clause.



**Authorized Signatory**

**TVS CREDIT SERVICES LIMITED**

**BY RPAD/EMAIL/SMS**

**Date: 07-08-2025**

**Ref No. TVS/July/407/2025**

**To,**

|  |
| --- |
| 1. **RUTHALA NARESH KUMAR S/O RUTTALA VENKATA RAO** 1-2 RASI NAGAR DUVVADA VEDULLANARAVA DUVVADA VISAKHAPATNAM NEAR WATER PLANT Aganampudi B.O Visakhapatnam Visakhapatnam AP 530046   MOBILE NO. 8297703545   1. **JUPITICE ODR CENTRE**,   PLOT NO -14, JUPITICE AEREN BUILDING,  RAJIV GANDHI CHANDIGARH TECHNOLOGY PARK, CHANDIGARH-160101. |

**Subject**: **Letter of Reference of dispute for Institutional Arbitration under the aegis of JUPITICE ODR CENTRE under their Online Administered Arbitration Procedural Rules (“Rules”).**

**Ref**: Loan Agreement No. AP3075TW0059111 dated 29-Mar-23

Dear Sir/Madam,

We, **M/s. TVS Credit Services Limited,** having its Registered Office at Chaitanya, no 12, Khader Nawaz Khan Road, Nungambakkam, Chennai-600006 and corporate office at N.No.29 (O.No.8), Jayalakshmi Estates, Haddows Road, Nungambakkam, Chennai – 600006 (hereinafter referred to as “Claimant”), write this letter of reference request as under: -

1. We state that the Borrower(s) had approached and requested us to grant a loan facility for an amount of Rs. 132720/-. The said loan was sanctioned vide Loan Account Number: AP3075TW0059111 dated 29-Mar-23 and the amount is repayable together with finance charges in installments. The loan agreement was executed by Borrower(s) towards the loan facility for the purchase of vehicle Model TVS APACHE RTR 160 4V - RM DISC BSVI bearing Registration No. AP39SM4272, Engine No. GE5HN2807196, Chassis No. MD637GE55N2H11237. Borrower(s) have defaulted in making payments towards the above-mentioned loan facility from us. In spite of regular reminders Borrower(s) were unable to regularize the loan account and hence the said vehicle was seized on 05-07-2024 and as per the agreement we issued a Pre-Sale notice to Borrower(s) dated 05-08-2024 before sale and sold the same in ‘as is where is condition’ dated 29-06-2024. The said sale amount was Rs. 35000/- which was appropriated to the contract, and even after appropriation, Borrower(s) are still liable to pay a sum of Rs. 56176/- After that, we issued a Post Sale Notice dated 07-02-2024, which was served to Borrower(s) for their reference to settle the dispute amicably.
2. As per the terms of the loan agreement, Borrower(s) are liable to pay the installment, but contrary to that, Borrower(s) had committed default in the repayment of the loan. In view of the default committed by Borrower(s), we hereby, with this notice, are terminating the said loan agreement. Despite several follow-ups made by us, Borrower(s) did not come forward to regularize the loan account in spite of deriving benefits from and out of the said loan. Even after being given sufficient opportunities, Borrower(s) had failed to settle the dues.
3. After giving credit to all the payments received so far in your loan account and adjusting the amount from the sale of the asset, a sum of Rs. 56176/- Is due as of 07-02-2024, which Borrower(s) are still liable to pay the same as per the terms of the agreement. However, Borrower(s) had not paid any amount towards the settlement of dues. The failure on Borrower(s) part to pay the amount due under the agreement has resulted in disputes, differences, and claims under the said agreement.
4. As per the Clause of the loan agreement, it has been mutually agreed to resolve the dispute through Arbitration, where the Arbitrator shall be appointed by an independent and neutral Arbitration Institution. With regard to the appointment of the arbitrator and in light of the judicial pronouncements regarding the appointment of the arbitrator and with a view to providing each party full opportunity to present its case fairly and conveniently, we deem it fit and proper to refer the dispute to Jupitice ODR Centre, having its office at PLOT NO -14, JUPITICE AEREN BUILDING, RAJIV GANDHI CHANDIGARH TECHNOLOGY PARK, CHANDIGARH, 160101 and to appoint an Arbitrator to conduct arbitration proceedings for dispute resolution.
5. Upon completion of 7 days, if no written confirmation is received from Borrower(s) end or Borrower(s) do not raise any objection to the appointment of Arbitrator through the individual Institution Jupitice ODR Centre, it will be deemed that you have accepted the submission of the dispute and appointment of the Arbitrator through the Institutional arbitration Jupitice ODR Centre.
6. Also note that, as per the clause in the agreement, the arbitration proceedings would be conducted  
   In the English language, as per the process defined in the arbitration clause.



**Authorized Signatory**

**TVS CREDIT SERVICES LIMITED**

**BY RPAD/EMAIL/SMS**

**Date: 07-08-2025**

**Ref No. TVS/July/408/2025**

**To,**

|  |
| --- |
| 1. **R M JAGANNATH S/O MUNIGANGAIAH** S/O: MUNIGANGAIAH,NO 126,RAMADEVANAHALLI,RAMADEVAN AHALLI,DOD BALLAPUR,KANNAMANGALA,BANGALORE RURAL,K ARNATAKA,561203 NEAR GOVT SCHOOL Antharahalli B.O Doddaballapur Bangalore Rural KA 561203   MOBILE NO. 9148659435   1. **JUPITICE ODR CENTRE**,   PLOT NO -14, JUPITICE AEREN BUILDING,  RAJIV GANDHI CHANDIGARH TECHNOLOGY PARK, CHANDIGARH-160101. |

**Subject**: **Letter of Reference of dispute for Institutional Arbitration under the aegis of JUPITICE ODR CENTRE under their Online Administered Arbitration Procedural Rules (“Rules”).**

**Ref**: Loan Agreement No. KA3009TW0261891 dated 27-Nov-23

Dear Sir/Madam,

We, **M/s. TVS Credit Services Limited,** having its Registered Office at Chaitanya, no 12, Khader Nawaz Khan Road, Nungambakkam, Chennai-600006 and corporate office at N.No.29 (O.No.8), Jayalakshmi Estates, Haddows Road, Nungambakkam, Chennai – 600006 (hereinafter referred to as “Claimant”), write this letter of reference request as under: -

1. We state that the Borrower(s) had approached and requested us to grant a loan facility for an amount of Rs. 98652/-. The said loan was sanctioned vide Loan Account Number: KA3009TW0261891 dated 27-Nov-23 and the amount is repayable together with finance charges in installments. The loan agreement was executed by Borrower(s) towards the loan facility for the purchase of vehicle Model JUPITER BSVI - AOL bearing Registration No. KA50EM3551, Engine No. DG5NP1504597, Chassis No. MD626CG51P1N07819. Borrower(s) have defaulted in making payments towards the above-mentioned loan facility from us. In spite of regular reminders Borrower(s) were unable to regularize the loan account and hence the said vehicle was seized on 18-06-2024 and as per the agreement we issued a Pre-Sale notice to Borrower(s) dated 19-06-2024 before sale and sold the same in ‘as is where is condition’ dated 31-07-2024. The said sale amount was Rs. 45000/- which was appropriated to the contract, and even after appropriation, Borrower(s) are still liable to pay a sum of Rs. 56187/- After that, we issued a Post Sale Notice dated 08-05-2024, which was served to Borrower(s) for their reference to settle the dispute amicably.
2. As per the terms of the loan agreement, Borrower(s) are liable to pay the installment, but contrary to that, Borrower(s) had committed default in the repayment of the loan. In view of the default committed by Borrower(s), we hereby, with this notice, are terminating the said loan agreement. Despite several follow-ups made by us, Borrower(s) did not come forward to regularize the loan account in spite of deriving benefits from and out of the said loan. Even after being given sufficient opportunities, Borrower(s) had failed to settle the dues.
3. After giving credit to all the payments received so far in your loan account and adjusting the amount from the sale of the asset, a sum of Rs. 56187/- Is due as of 08-05-2024, which Borrower(s) are still liable to pay the same as per the terms of the agreement. However, Borrower(s) had not paid any amount towards the settlement of dues. The failure on Borrower(s) part to pay the amount due under the agreement has resulted in disputes, differences, and claims under the said agreement.
4. As per the Clause of the loan agreement, it has been mutually agreed to resolve the dispute through Arbitration, where the Arbitrator shall be appointed by an independent and neutral Arbitration Institution. With regard to the appointment of the arbitrator and in light of the judicial pronouncements regarding the appointment of the arbitrator and with a view to providing each party full opportunity to present its case fairly and conveniently, we deem it fit and proper to refer the dispute to Jupitice ODR Centre, having its office at PLOT NO -14, JUPITICE AEREN BUILDING, RAJIV GANDHI CHANDIGARH TECHNOLOGY PARK, CHANDIGARH, 160101 and to appoint an Arbitrator to conduct arbitration proceedings for dispute resolution.
5. Upon completion of 7 days, if no written confirmation is received from Borrower(s) end or Borrower(s) do not raise any objection to the appointment of Arbitrator through the individual Institution Jupitice ODR Centre, it will be deemed that you have accepted the submission of the dispute and appointment of the Arbitrator through the Institutional arbitration Jupitice ODR Centre.
6. Also note that, as per the clause in the agreement, the arbitration proceedings would be conducted  
   In the English language, as per the process defined in the arbitration clause.



**Authorized Signatory**

**TVS CREDIT SERVICES LIMITED**

**BY RPAD/EMAIL/SMS**

**Date: 07-08-2025**

**Ref No. TVS/July/409/2025**

**To,**

|  |
| --- |
| 1. **KARAN PASWAN S/O LAL BAHADUR PASWAN** CHAK BANSBERIA CT BANSBERIA HOOGHLY WEST BENGAL NEAR BOROPARA MORE Bansberia Bazar S.O Chinsurah Magra Hooghly WB 712502   MOBILE NO. 9875408641   1. **JUPITICE ODR CENTRE**,   PLOT NO -14, JUPITICE AEREN BUILDING,  RAJIV GANDHI CHANDIGARH TECHNOLOGY PARK, CHANDIGARH-160101. |

**Subject**: **Letter of Reference of dispute for Institutional Arbitration under the aegis of JUPITICE ODR CENTRE under their Online Administered Arbitration Procedural Rules (“Rules”).**

**Ref**: Loan Agreement No. WB3054TW0162412 dated 20-Oct-23

Dear Sir/Madam,

We, **M/s. TVS Credit Services Limited,** having its Registered Office at Chaitanya, no 12, Khader Nawaz Khan Road, Nungambakkam, Chennai-600006 and corporate office at N.No.29 (O.No.8), Jayalakshmi Estates, Haddows Road, Nungambakkam, Chennai – 600006 (hereinafter referred to as “Claimant”), write this letter of reference request as under: -

1. We state that the Borrower(s) had approached and requested us to grant a loan facility for an amount of Rs. 105000/-. The said loan was sanctioned vide Loan Account Number: WB3054TW0162412 dated 20-Oct-23 and the amount is repayable together with finance charges in installments. The loan agreement was executed by Borrower(s) towards the loan facility for the purchase of vehicle Model TVS RAIDER DISC SS BSVI bearing Registration No. WB16BM4273, Engine No. AF9HP2208871, Chassis No. MD625AF90P2H10077. Borrower(s) have defaulted in making payments towards the above-mentioned loan facility from us. In spite of regular reminders Borrower(s) were unable to regularize the loan account and hence the said vehicle was seized on 27-02-2024 and as per the agreement we issued a Pre-Sale notice to Borrower(s) dated 28-02-2024 before sale and sold the same in ‘as is where is condition’ dated 29-05-2024. The said sale amount was Rs. 52000/- which was appropriated to the contract, and even after appropriation, Borrower(s) are still liable to pay a sum of Rs. 56204/- After that, we issued a Post Sale Notice dated 06-05-2024, which was served to Borrower(s) for their reference to settle the dispute amicably.
2. As per the terms of the loan agreement, Borrower(s) are liable to pay the installment, but contrary to that, Borrower(s) had committed default in the repayment of the loan. In view of the default committed by Borrower(s), we hereby, with this notice, are terminating the said loan agreement. Despite several follow-ups made by us, Borrower(s) did not come forward to regularize the loan account in spite of deriving benefits from and out of the said loan. Even after being given sufficient opportunities, Borrower(s) had failed to settle the dues.
3. After giving credit to all the payments received so far in your loan account and adjusting the amount from the sale of the asset, a sum of Rs. 56204/- Is due as of 06-05-2024, which Borrower(s) are still liable to pay the same as per the terms of the agreement. However, Borrower(s) had not paid any amount towards the settlement of dues. The failure on Borrower(s) part to pay the amount due under the agreement has resulted in disputes, differences, and claims under the said agreement.
4. As per the Clause of the loan agreement, it has been mutually agreed to resolve the dispute through Arbitration, where the Arbitrator shall be appointed by an independent and neutral Arbitration Institution. With regard to the appointment of the arbitrator and in light of the judicial pronouncements regarding the appointment of the arbitrator and with a view to providing each party full opportunity to present its case fairly and conveniently, we deem it fit and proper to refer the dispute to Jupitice ODR Centre, having its office at PLOT NO -14, JUPITICE AEREN BUILDING, RAJIV GANDHI CHANDIGARH TECHNOLOGY PARK, CHANDIGARH, 160101 and to appoint an Arbitrator to conduct arbitration proceedings for dispute resolution.
5. Upon completion of 7 days, if no written confirmation is received from Borrower(s) end or Borrower(s) do not raise any objection to the appointment of Arbitrator through the individual Institution Jupitice ODR Centre, it will be deemed that you have accepted the submission of the dispute and appointment of the Arbitrator through the Institutional arbitration Jupitice ODR Centre.
6. Also note that, as per the clause in the agreement, the arbitration proceedings would be conducted  
   In the English language, as per the process defined in the arbitration clause.



**Authorized Signatory**

**TVS CREDIT SERVICES LIMITED**

**BY RPAD/EMAIL/SMS**

**Date: 07-08-2025**

**Ref No. TVS/July/410/2025**

**To,**

|  |
| --- |
| 1. **BHUPENDRA SINGH RAJPOOT S/O LAKHAN SINGH RAJPOOT** 124 SAI BABA NAGAR INDORE INDORE NEAR RIDHI SIDHI DUDH DAIRY Indore Indore MP 452009   MOBILE NO. 9098885807   1. **JUPITICE ODR CENTRE**,   PLOT NO -14, JUPITICE AEREN BUILDING,  RAJIV GANDHI CHANDIGARH TECHNOLOGY PARK, CHANDIGARH-160101. |

**Subject**: **Letter of Reference of dispute for Institutional Arbitration under the aegis of JUPITICE ODR CENTRE under their Online Administered Arbitration Procedural Rules (“Rules”).**

**Ref**: Loan Agreement No. MP3011TW0097994 dated 18-Nov-23

Dear Sir/Madam,

We, **M/s. TVS Credit Services Limited,** having its Registered Office at Chaitanya, no 12, Khader Nawaz Khan Road, Nungambakkam, Chennai-600006 and corporate office at N.No.29 (O.No.8), Jayalakshmi Estates, Haddows Road, Nungambakkam, Chennai – 600006 (hereinafter referred to as “Claimant”), write this letter of reference request as under: -

1. We state that the Borrower(s) had approached and requested us to grant a loan facility for an amount of Rs. 120223/-. The said loan was sanctioned vide Loan Account Number: MP3011TW0097994 dated 18-Nov-23 and the amount is repayable together with finance charges in installments. The loan agreement was executed by Borrower(s) towards the loan facility for the purchase of vehicle Model TVS RAIDER DISC CONNECTED BSVI bearing Registration No. MP09DB8063, Engine No. AF9LP1738399, Chassis No. MD625AF93P1L38091. Borrower(s) have defaulted in making payments towards the above-mentioned loan facility from us. In spite of regular reminders Borrower(s) were unable to regularize the loan account and hence the said vehicle was seized on 29-02-2024 and as per the agreement we issued a Pre-Sale notice to Borrower(s) dated 03-01-2024 before sale and sold the same in ‘as is where is condition’ dated 31-05-2024. The said sale amount was Rs. 72000/- which was appropriated to the contract, and even after appropriation, Borrower(s) are still liable to pay a sum of Rs. 56234/- After that, we issued a Post Sale Notice dated 06-05-2024, which was served to Borrower(s) for their reference to settle the dispute amicably.
2. As per the terms of the loan agreement, Borrower(s) are liable to pay the installment, but contrary to that, Borrower(s) had committed default in the repayment of the loan. In view of the default committed by Borrower(s), we hereby, with this notice, are terminating the said loan agreement. Despite several follow-ups made by us, Borrower(s) did not come forward to regularize the loan account in spite of deriving benefits from and out of the said loan. Even after being given sufficient opportunities, Borrower(s) had failed to settle the dues.
3. After giving credit to all the payments received so far in your loan account and adjusting the amount from the sale of the asset, a sum of Rs. 56234/- Is due as of 06-05-2024, which Borrower(s) are still liable to pay the same as per the terms of the agreement. However, Borrower(s) had not paid any amount towards the settlement of dues. The failure on Borrower(s) part to pay the amount due under the agreement has resulted in disputes, differences, and claims under the said agreement.
4. As per the Clause of the loan agreement, it has been mutually agreed to resolve the dispute through Arbitration, where the Arbitrator shall be appointed by an independent and neutral Arbitration Institution. With regard to the appointment of the arbitrator and in light of the judicial pronouncements regarding the appointment of the arbitrator and with a view to providing each party full opportunity to present its case fairly and conveniently, we deem it fit and proper to refer the dispute to Jupitice ODR Centre, having its office at PLOT NO -14, JUPITICE AEREN BUILDING, RAJIV GANDHI CHANDIGARH TECHNOLOGY PARK, CHANDIGARH, 160101 and to appoint an Arbitrator to conduct arbitration proceedings for dispute resolution.
5. Upon completion of 7 days, if no written confirmation is received from Borrower(s) end or Borrower(s) do not raise any objection to the appointment of Arbitrator through the individual Institution Jupitice ODR Centre, it will be deemed that you have accepted the submission of the dispute and appointment of the Arbitrator through the Institutional arbitration Jupitice ODR Centre.
6. Also note that, as per the clause in the agreement, the arbitration proceedings would be conducted  
   In the English language, as per the process defined in the arbitration clause.



**Authorized Signatory**

**TVS CREDIT SERVICES LIMITED**

**BY RPAD/EMAIL/SMS**

**Date: 07-08-2025**

**Ref No. TVS/July/411/2025**

**To,**

|  |
| --- |
| 1. **DURGAM SAMPATH S/O DURGAN BHUMAIAH** S/O DURGAM BHUMAIAH,H NO 3-42/2,SAIDAPOOR MANDAL,E KLASPUR,KARIMNAGAR,ANDHRA PRADESH,505490 NEAR SC COLONY Eklsapur B.O DT1109 AP 505490   MOBILE NO. 7569767501   1. **JUPITICE ODR CENTRE**,   PLOT NO -14, JUPITICE AEREN BUILDING,  RAJIV GANDHI CHANDIGARH TECHNOLOGY PARK, CHANDIGARH-160101. |

**Subject**: **Letter of Reference of dispute for Institutional Arbitration under the aegis of JUPITICE ODR CENTRE under their Online Administered Arbitration Procedural Rules (“Rules”).**

**Ref**: Loan Agreement No. AP3042TW0129625 dated 9-Nov-23

Dear Sir/Madam,

We, **M/s. TVS Credit Services Limited,** having its Registered Office at Chaitanya, no 12, Khader Nawaz Khan Road, Nungambakkam, Chennai-600006 and corporate office at N.No.29 (O.No.8), Jayalakshmi Estates, Haddows Road, Nungambakkam, Chennai – 600006 (hereinafter referred to as “Claimant”), write this letter of reference request as under: -

1. We state that the Borrower(s) had approached and requested us to grant a loan facility for an amount of Rs. 111285/-. The said loan was sanctioned vide Loan Account Number: AP3042TW0129625 dated 9-Nov-23 and the amount is repayable together with finance charges in installments. The loan agreement was executed by Borrower(s) towards the loan facility for the purchase of vehicle Model TVS RAIDER DISC BSVI bearing Registration No. TS02BHTR4940, Engine No. AF9KP1721473, Chassis No. MD625AF96P1K21847. Borrower(s) have defaulted in making payments towards the above-mentioned loan facility from us. In spite of regular reminders Borrower(s) were unable to regularize the loan account and hence the said vehicle was seized on 20-06-2024 and as per the agreement we issued a Pre-Sale notice to Borrower(s) dated 21-06-2024 before sale and sold the same in ‘as is where is condition’ dated 31-07-2024. The said sale amount was Rs. 52000/- which was appropriated to the contract, and even after appropriation, Borrower(s) are still liable to pay a sum of Rs. 56235/- After that, we issued a Post Sale Notice dated 08-05-2024, which was served to Borrower(s) for their reference to settle the dispute amicably.
2. As per the terms of the loan agreement, Borrower(s) are liable to pay the installment, but contrary to that, Borrower(s) had committed default in the repayment of the loan. In view of the default committed by Borrower(s), we hereby, with this notice, are terminating the said loan agreement. Despite several follow-ups made by us, Borrower(s) did not come forward to regularize the loan account in spite of deriving benefits from and out of the said loan. Even after being given sufficient opportunities, Borrower(s) had failed to settle the dues.
3. After giving credit to all the payments received so far in your loan account and adjusting the amount from the sale of the asset, a sum of Rs. 56235/- Is due as of 08-05-2024, which Borrower(s) are still liable to pay the same as per the terms of the agreement. However, Borrower(s) had not paid any amount towards the settlement of dues. The failure on Borrower(s) part to pay the amount due under the agreement has resulted in disputes, differences, and claims under the said agreement.
4. As per the Clause of the loan agreement, it has been mutually agreed to resolve the dispute through Arbitration, where the Arbitrator shall be appointed by an independent and neutral Arbitration Institution. With regard to the appointment of the arbitrator and in light of the judicial pronouncements regarding the appointment of the arbitrator and with a view to providing each party full opportunity to present its case fairly and conveniently, we deem it fit and proper to refer the dispute to Jupitice ODR Centre, having its office at PLOT NO -14, JUPITICE AEREN BUILDING, RAJIV GANDHI CHANDIGARH TECHNOLOGY PARK, CHANDIGARH, 160101 and to appoint an Arbitrator to conduct arbitration proceedings for dispute resolution.
5. Upon completion of 7 days, if no written confirmation is received from Borrower(s) end or Borrower(s) do not raise any objection to the appointment of Arbitrator through the individual Institution Jupitice ODR Centre, it will be deemed that you have accepted the submission of the dispute and appointment of the Arbitrator through the Institutional arbitration Jupitice ODR Centre.
6. Also note that, as per the clause in the agreement, the arbitration proceedings would be conducted  
   In the English language, as per the process defined in the arbitration clause.



**Authorized Signatory**

**TVS CREDIT SERVICES LIMITED**

**BY RPAD/EMAIL/SMS**

**Date: 07-08-2025**

**Ref No. TVS/July/412/2025**

**To,**

|  |
| --- |
| 1. **NOBO GOGOI S/O MANIK GOGOI** DIMORUGURI P.O NEMUGURI SIVASAGAR NEMUGURI BOJAR Sibsagar Sibsagar AS 785674   MOBILE NO. 8453979767   1. **JUPITICE ODR CENTRE**,   PLOT NO -14, JUPITICE AEREN BUILDING,  RAJIV GANDHI CHANDIGARH TECHNOLOGY PARK, CHANDIGARH-160101. |

**Subject**: **Letter of Reference of dispute for Institutional Arbitration under the aegis of JUPITICE ODR CENTRE under their Online Administered Arbitration Procedural Rules (“Rules”).**

**Ref**: Loan Agreement No. AS3072TW0128359 dated 25-Aug-23

Dear Sir/Madam,

We, **M/s. TVS Credit Services Limited,** having its Registered Office at Chaitanya, no 12, Khader Nawaz Khan Road, Nungambakkam, Chennai-600006 and corporate office at N.No.29 (O.No.8), Jayalakshmi Estates, Haddows Road, Nungambakkam, Chennai – 600006 (hereinafter referred to as “Claimant”), write this letter of reference request as under: -

1. We state that the Borrower(s) had approached and requested us to grant a loan facility for an amount of Rs. 113138/-. The said loan was sanctioned vide Loan Account Number: AS3072TW0128359 dated 25-Aug-23 and the amount is repayable together with finance charges in installments. The loan agreement was executed by Borrower(s) towards the loan facility for the purchase of vehicle Model NTORQ 125 DISC – RACE EDITION BSVI bearing Registration No. AS04AG3257, Engine No. AK3EP3512838, Chassis No. MD626AK30P3E20916. Borrower(s) have defaulted in making payments towards the above-mentioned loan facility from us. In spite of regular reminders Borrower(s) were unable to regularize the loan account and hence the said vehicle was seized on 29-02-2024 and as per the agreement we issued a Pre-Sale notice to Borrower(s) dated 03-01-2024 before sale and sold the same in ‘as is where is condition’ dated 29-04-2024. The said sale amount was Rs. 62000/- which was appropriated to the contract, and even after appropriation, Borrower(s) are still liable to pay a sum of Rs. 56240/- After that, we issued a Post Sale Notice dated 05-06-2024, which was served to Borrower(s) for their reference to settle the dispute amicably.
2. As per the terms of the loan agreement, Borrower(s) are liable to pay the installment, but contrary to that, Borrower(s) had committed default in the repayment of the loan. In view of the default committed by Borrower(s), we hereby, with this notice, are terminating the said loan agreement. Despite several follow-ups made by us, Borrower(s) did not come forward to regularize the loan account in spite of deriving benefits from and out of the said loan. Even after being given sufficient opportunities, Borrower(s) had failed to settle the dues.
3. After giving credit to all the payments received so far in your loan account and adjusting the amount from the sale of the asset, a sum of Rs. 56240/- Is due as of 05-06-2024, which Borrower(s) are still liable to pay the same as per the terms of the agreement. However, Borrower(s) had not paid any amount towards the settlement of dues. The failure on Borrower(s) part to pay the amount due under the agreement has resulted in disputes, differences, and claims under the said agreement.
4. As per the Clause of the loan agreement, it has been mutually agreed to resolve the dispute through Arbitration, where the Arbitrator shall be appointed by an independent and neutral Arbitration Institution. With regard to the appointment of the arbitrator and in light of the judicial pronouncements regarding the appointment of the arbitrator and with a view to providing each party full opportunity to present its case fairly and conveniently, we deem it fit and proper to refer the dispute to Jupitice ODR Centre, having its office at PLOT NO -14, JUPITICE AEREN BUILDING, RAJIV GANDHI CHANDIGARH TECHNOLOGY PARK, CHANDIGARH, 160101 and to appoint an Arbitrator to conduct arbitration proceedings for dispute resolution.
5. Upon completion of 7 days, if no written confirmation is received from Borrower(s) end or Borrower(s) do not raise any objection to the appointment of Arbitrator through the individual Institution Jupitice ODR Centre, it will be deemed that you have accepted the submission of the dispute and appointment of the Arbitrator through the Institutional arbitration Jupitice ODR Centre.
6. Also note that, as per the clause in the agreement, the arbitration proceedings would be conducted  
   In the English language, as per the process defined in the arbitration clause.



**Authorized Signatory**

**TVS CREDIT SERVICES LIMITED**

**BY RPAD/EMAIL/SMS**

**Date: 07-08-2025**

**Ref No. TVS/July/413/2025**

**To,**

|  |
| --- |
| 1. **SUMAYYA M S/O MUHAMMED MANZOOR** PADINJAREKOLLAMPARAMBU VATTEKKUNNAM ERNAKULAM EDAPALLY Edapally North B.O Ernakulam Ernakulam KL 682024   MOBILE NO. 8137903613   1. **JUPITICE ODR CENTRE**,   PLOT NO -14, JUPITICE AEREN BUILDING,  RAJIV GANDHI CHANDIGARH TECHNOLOGY PARK, CHANDIGARH-160101. |

**Subject**: **Letter of Reference of dispute for Institutional Arbitration under the aegis of JUPITICE ODR CENTRE under their Online Administered Arbitration Procedural Rules (“Rules”).**

**Ref**: Loan Agreement No. KE3022TW0071167 dated 30-Apr-23

Dear Sir/Madam,

We, **M/s. TVS Credit Services Limited,** having its Registered Office at Chaitanya, no 12, Khader Nawaz Khan Road, Nungambakkam, Chennai-600006 and corporate office at N.No.29 (O.No.8), Jayalakshmi Estates, Haddows Road, Nungambakkam, Chennai – 600006 (hereinafter referred to as “Claimant”), write this letter of reference request as under: -

1. We state that the Borrower(s) had approached and requested us to grant a loan facility for an amount of Rs. 102000/-. The said loan was sanctioned vide Loan Account Number: KE3022TW0071167 dated 30-Apr-23 and the amount is repayable together with finance charges in installments. The loan agreement was executed by Borrower(s) towards the loan facility for the purchase of vehicle Model JUPITER BSVI - AOL bearing Registration No. KL07DA9041, Engine No. DG5DP1418060, Chassis No. MD626CG50P1D29064. Borrower(s) have defaulted in making payments towards the above-mentioned loan facility from us. In spite of regular reminders Borrower(s) were unable to regularize the loan account and hence the said vehicle was seized on 17-04-2024 and as per the agreement we issued a Pre-Sale notice to Borrower(s) dated 18-04-2024 before sale and sold the same in ‘as is where is condition’ dated 31-05-2024. The said sale amount was Rs. 41000/- which was appropriated to the contract, and even after appropriation, Borrower(s) are still liable to pay a sum of Rs. 56263/- After that, we issued a Post Sale Notice dated 06-05-2024, which was served to Borrower(s) for their reference to settle the dispute amicably.
2. As per the terms of the loan agreement, Borrower(s) are liable to pay the installment, but contrary to that, Borrower(s) had committed default in the repayment of the loan. In view of the default committed by Borrower(s), we hereby, with this notice, are terminating the said loan agreement. Despite several follow-ups made by us, Borrower(s) did not come forward to regularize the loan account in spite of deriving benefits from and out of the said loan. Even after being given sufficient opportunities, Borrower(s) had failed to settle the dues.
3. After giving credit to all the payments received so far in your loan account and adjusting the amount from the sale of the asset, a sum of Rs. 56263/- Is due as of 06-05-2024, which Borrower(s) are still liable to pay the same as per the terms of the agreement. However, Borrower(s) had not paid any amount towards the settlement of dues. The failure on Borrower(s) part to pay the amount due under the agreement has resulted in disputes, differences, and claims under the said agreement.
4. As per the Clause of the loan agreement, it has been mutually agreed to resolve the dispute through Arbitration, where the Arbitrator shall be appointed by an independent and neutral Arbitration Institution. With regard to the appointment of the arbitrator and in light of the judicial pronouncements regarding the appointment of the arbitrator and with a view to providing each party full opportunity to present its case fairly and conveniently, we deem it fit and proper to refer the dispute to Jupitice ODR Centre, having its office at PLOT NO -14, JUPITICE AEREN BUILDING, RAJIV GANDHI CHANDIGARH TECHNOLOGY PARK, CHANDIGARH, 160101 and to appoint an Arbitrator to conduct arbitration proceedings for dispute resolution.
5. Upon completion of 7 days, if no written confirmation is received from Borrower(s) end or Borrower(s) do not raise any objection to the appointment of Arbitrator through the individual Institution Jupitice ODR Centre, it will be deemed that you have accepted the submission of the dispute and appointment of the Arbitrator through the Institutional arbitration Jupitice ODR Centre.
6. Also note that, as per the clause in the agreement, the arbitration proceedings would be conducted  
   In the English language, as per the process defined in the arbitration clause.



**Authorized Signatory**

**TVS CREDIT SERVICES LIMITED**

**BY RPAD/EMAIL/SMS**

**Date: 07-08-2025**

**Ref No. TVS/July/414/2025**

**To,**

|  |
| --- |
| 1. **SIVA K S/O KANNAN** 3/631,VADAKU RICE MILL STREET CHOKKANATHANPUTHUR VIRUTHUNAGAR BUS STOP Chockanathanpudur B.O Rajapalayam Virudhunagar TN 626121   MOBILE NO. 7094807141   1. **JUPITICE ODR CENTRE**,   PLOT NO -14, JUPITICE AEREN BUILDING,  RAJIV GANDHI CHANDIGARH TECHNOLOGY PARK, CHANDIGARH-160101. |

**Subject**: **Letter of Reference of dispute for Institutional Arbitration under the aegis of JUPITICE ODR CENTRE under their Online Administered Arbitration Procedural Rules (“Rules”).**

**Ref**: Loan Agreement No. TN3007TW0155470 dated 14-Nov-23

Dear Sir/Madam,

We, **M/s. TVS Credit Services Limited,** having its Registered Office at Chaitanya, no 12, Khader Nawaz Khan Road, Nungambakkam, Chennai-600006 and corporate office at N.No.29 (O.No.8), Jayalakshmi Estates, Haddows Road, Nungambakkam, Chennai – 600006 (hereinafter referred to as “Claimant”), write this letter of reference request as under: -

1. We state that the Borrower(s) had approached and requested us to grant a loan facility for an amount of Rs. 144011/-. The said loan was sanctioned vide Loan Account Number: TN3007TW0155470 dated 14-Nov-23 and the amount is repayable together with finance charges in installments. The loan agreement was executed by Borrower(s) towards the loan facility for the purchase of vehicle Model APACHE RTR 160 2V RM DISC BSVI bearing Registration No. TN84U0086, Engine No. AE8HP2910577, Chassis No. MD634BE81P2H10370. Borrower(s) have defaulted in making payments towards the above-mentioned loan facility from us. In spite of regular reminders Borrower(s) were unable to regularize the loan account and hence the said vehicle was seized on 22-05-2024 and as per the agreement we issued a Pre-Sale notice to Borrower(s) dated 23-05-2024 before sale and sold the same in ‘as is where is condition’ dated 29-07-2024. The said sale amount was Rs. 92500/- which was appropriated to the contract, and even after appropriation, Borrower(s) are still liable to pay a sum of Rs. 56266/- After that, we issued a Post Sale Notice dated 08-05-2024, which was served to Borrower(s) for their reference to settle the dispute amicably.
2. As per the terms of the loan agreement, Borrower(s) are liable to pay the installment, but contrary to that, Borrower(s) had committed default in the repayment of the loan. In view of the default committed by Borrower(s), we hereby, with this notice, are terminating the said loan agreement. Despite several follow-ups made by us, Borrower(s) did not come forward to regularize the loan account in spite of deriving benefits from and out of the said loan. Even after being given sufficient opportunities, Borrower(s) had failed to settle the dues.
3. After giving credit to all the payments received so far in your loan account and adjusting the amount from the sale of the asset, a sum of Rs. 56266/- Is due as of 08-05-2024, which Borrower(s) are still liable to pay the same as per the terms of the agreement. However, Borrower(s) had not paid any amount towards the settlement of dues. The failure on Borrower(s) part to pay the amount due under the agreement has resulted in disputes, differences, and claims under the said agreement.
4. As per the Clause of the loan agreement, it has been mutually agreed to resolve the dispute through Arbitration, where the Arbitrator shall be appointed by an independent and neutral Arbitration Institution. With regard to the appointment of the arbitrator and in light of the judicial pronouncements regarding the appointment of the arbitrator and with a view to providing each party full opportunity to present its case fairly and conveniently, we deem it fit and proper to refer the dispute to Jupitice ODR Centre, having its office at PLOT NO -14, JUPITICE AEREN BUILDING, RAJIV GANDHI CHANDIGARH TECHNOLOGY PARK, CHANDIGARH, 160101 and to appoint an Arbitrator to conduct arbitration proceedings for dispute resolution.
5. Upon completion of 7 days, if no written confirmation is received from Borrower(s) end or Borrower(s) do not raise any objection to the appointment of Arbitrator through the individual Institution Jupitice ODR Centre, it will be deemed that you have accepted the submission of the dispute and appointment of the Arbitrator through the Institutional arbitration Jupitice ODR Centre.
6. Also note that, as per the clause in the agreement, the arbitration proceedings would be conducted  
   In the English language, as per the process defined in the arbitration clause.



**Authorized Signatory**

**TVS CREDIT SERVICES LIMITED**

**BY RPAD/EMAIL/SMS**

**Date: 07-08-2025**

**Ref No. TVS/July/415/2025**

**To,**

|  |
| --- |
| 1. **ANITHA SRINIVASULU S/O SRINIVASULU** H-N-1-10-85/6/A/2 SHASHAB GUTTA NEAR BHAVITHA COLOGE MAHABUB NAGAR NEAR MALABAR GOLD BACK SIDE Advi Venkatapur B.O Mahabub Nagar Mahabub Nagar AP 509001   MOBILE NO. 9392810316   1. **JUPITICE ODR CENTRE**,   PLOT NO -14, JUPITICE AEREN BUILDING,  RAJIV GANDHI CHANDIGARH TECHNOLOGY PARK, CHANDIGARH-160101. |

**Subject**: **Letter of Reference of dispute for Institutional Arbitration under the aegis of JUPITICE ODR CENTRE under their Online Administered Arbitration Procedural Rules (“Rules”).**

**Ref**: Loan Agreement No. AP3111TW0029897 dated 17-Apr-23

Dear Sir/Madam,

We, **M/s. TVS Credit Services Limited,** having its Registered Office at Chaitanya, no 12, Khader Nawaz Khan Road, Nungambakkam, Chennai-600006 and corporate office at N.No.29 (O.No.8), Jayalakshmi Estates, Haddows Road, Nungambakkam, Chennai – 600006 (hereinafter referred to as “Claimant”), write this letter of reference request as under: -

1. We state that the Borrower(s) had approached and requested us to grant a loan facility for an amount of Rs. 111825/-. The said loan was sanctioned vide Loan Account Number: AP3111TW0029897 dated 17-Apr-23 and the amount is repayable together with finance charges in installments. The loan agreement was executed by Borrower(s) towards the loan facility for the purchase of vehicle Model NTORQ 125 XT BSVI bearing Registration No. TS06FG0339, Engine No. BK3BP2900315, Chassis No. MD626CK32P2B00188. Borrower(s) have defaulted in making payments towards the above-mentioned loan facility from us. In spite of regular reminders Borrower(s) were unable to regularize the loan account and hence the said vehicle was seized on 05-07-2024 and as per the agreement we issued a Pre-Sale notice to Borrower(s) dated 05-08-2024 before sale and sold the same in ‘as is where is condition’ dated 30-06-2024. The said sale amount was Rs. 42000/- which was appropriated to the contract, and even after appropriation, Borrower(s) are still liable to pay a sum of Rs. 56270/- After that, we issued a Post Sale Notice dated 07-02-2024, which was served to Borrower(s) for their reference to settle the dispute amicably.
2. As per the terms of the loan agreement, Borrower(s) are liable to pay the installment, but contrary to that, Borrower(s) had committed default in the repayment of the loan. In view of the default committed by Borrower(s), we hereby, with this notice, are terminating the said loan agreement. Despite several follow-ups made by us, Borrower(s) did not come forward to regularize the loan account in spite of deriving benefits from and out of the said loan. Even after being given sufficient opportunities, Borrower(s) had failed to settle the dues.
3. After giving credit to all the payments received so far in your loan account and adjusting the amount from the sale of the asset, a sum of Rs. 56270/- Is due as of 07-02-2024, which Borrower(s) are still liable to pay the same as per the terms of the agreement. However, Borrower(s) had not paid any amount towards the settlement of dues. The failure on Borrower(s) part to pay the amount due under the agreement has resulted in disputes, differences, and claims under the said agreement.
4. As per the Clause of the loan agreement, it has been mutually agreed to resolve the dispute through Arbitration, where the Arbitrator shall be appointed by an independent and neutral Arbitration Institution. With regard to the appointment of the arbitrator and in light of the judicial pronouncements regarding the appointment of the arbitrator and with a view to providing each party full opportunity to present its case fairly and conveniently, we deem it fit and proper to refer the dispute to Jupitice ODR Centre, having its office at PLOT NO -14, JUPITICE AEREN BUILDING, RAJIV GANDHI CHANDIGARH TECHNOLOGY PARK, CHANDIGARH, 160101 and to appoint an Arbitrator to conduct arbitration proceedings for dispute resolution.
5. Upon completion of 7 days, if no written confirmation is received from Borrower(s) end or Borrower(s) do not raise any objection to the appointment of Arbitrator through the individual Institution Jupitice ODR Centre, it will be deemed that you have accepted the submission of the dispute and appointment of the Arbitrator through the Institutional arbitration Jupitice ODR Centre.
6. Also note that, as per the clause in the agreement, the arbitration proceedings would be conducted  
   In the English language, as per the process defined in the arbitration clause.



**Authorized Signatory**

**TVS CREDIT SERVICES LIMITED**

**BY RPAD/EMAIL/SMS**

**Date: 07-08-2025**

**Ref No. TVS/July/416/2025**

**To,**

|  |
| --- |
| 1. **RAHUL MUKESH KUMAR S/O MUKESH KUMAR** S/O: MUKESH KUMAR,HOUSE NO 1564,SHIV MANDIR,SATROD KHAS(154),HISAR,HARYANA,125044 SHIV MANDIR Bhagana B.O Hisar Hisar HA 125044   MOBILE NO. 9728894773   1. **JUPITICE ODR CENTRE**,   PLOT NO -14, JUPITICE AEREN BUILDING,  RAJIV GANDHI CHANDIGARH TECHNOLOGY PARK, CHANDIGARH-160101. |

**Subject**: **Letter of Reference of dispute for Institutional Arbitration under the aegis of JUPITICE ODR CENTRE under their Online Administered Arbitration Procedural Rules (“Rules”).**

**Ref**: Loan Agreement No. HR3047TW0090281 dated 26-Nov-23

Dear Sir/Madam,

We, **M/s. TVS Credit Services Limited,** having its Registered Office at Chaitanya, no 12, Khader Nawaz Khan Road, Nungambakkam, Chennai-600006 and corporate office at N.No.29 (O.No.8), Jayalakshmi Estates, Haddows Road, Nungambakkam, Chennai – 600006 (hereinafter referred to as “Claimant”), write this letter of reference request as under: -

1. We state that the Borrower(s) had approached and requested us to grant a loan facility for an amount of Rs. 122688/-. The said loan was sanctioned vide Loan Account Number: HR3047TW0090281 dated 26-Nov-23 and the amount is repayable together with finance charges in installments. The loan agreement was executed by Borrower(s) towards the loan facility for the purchase of vehicle Model APACHE RTR 160 2V RM DISC BT BSVI bearing Registration No. HR20AX6936, Engine No. AE8GP2810250, Chassis No. MD634BE82P2G10648. Borrower(s) have defaulted in making payments towards the above-mentioned loan facility from us. In spite of regular reminders Borrower(s) were unable to regularize the loan account and hence the said vehicle was seized on 31-03-2024 and as per the agreement we issued a Pre-Sale notice to Borrower(s) dated 04-01-2024 before sale and sold the same in ‘as is where is condition’ dated 03-06-2024. The said sale amount was Rs. 72000/- which was appropriated to the contract, and even after appropriation, Borrower(s) are still liable to pay a sum of Rs. 56285/- After that, we issued a Post Sale Notice dated 07-02-2024, which was served to Borrower(s) for their reference to settle the dispute amicably.
2. As per the terms of the loan agreement, Borrower(s) are liable to pay the installment, but contrary to that, Borrower(s) had committed default in the repayment of the loan. In view of the default committed by Borrower(s), we hereby, with this notice, are terminating the said loan agreement. Despite several follow-ups made by us, Borrower(s) did not come forward to regularize the loan account in spite of deriving benefits from and out of the said loan. Even after being given sufficient opportunities, Borrower(s) had failed to settle the dues.
3. After giving credit to all the payments received so far in your loan account and adjusting the amount from the sale of the asset, a sum of Rs. 56285/- Is due as of 07-02-2024, which Borrower(s) are still liable to pay the same as per the terms of the agreement. However, Borrower(s) had not paid any amount towards the settlement of dues. The failure on Borrower(s) part to pay the amount due under the agreement has resulted in disputes, differences, and claims under the said agreement.
4. As per the Clause of the loan agreement, it has been mutually agreed to resolve the dispute through Arbitration, where the Arbitrator shall be appointed by an independent and neutral Arbitration Institution. With regard to the appointment of the arbitrator and in light of the judicial pronouncements regarding the appointment of the arbitrator and with a view to providing each party full opportunity to present its case fairly and conveniently, we deem it fit and proper to refer the dispute to Jupitice ODR Centre, having its office at PLOT NO -14, JUPITICE AEREN BUILDING, RAJIV GANDHI CHANDIGARH TECHNOLOGY PARK, CHANDIGARH, 160101 and to appoint an Arbitrator to conduct arbitration proceedings for dispute resolution.
5. Upon completion of 7 days, if no written confirmation is received from Borrower(s) end or Borrower(s) do not raise any objection to the appointment of Arbitrator through the individual Institution Jupitice ODR Centre, it will be deemed that you have accepted the submission of the dispute and appointment of the Arbitrator through the Institutional arbitration Jupitice ODR Centre.
6. Also note that, as per the clause in the agreement, the arbitration proceedings would be conducted  
   In the English language, as per the process defined in the arbitration clause.



**Authorized Signatory**

**TVS CREDIT SERVICES LIMITED**

**BY RPAD/EMAIL/SMS**

**Date: 07-08-2025**

**Ref No. TVS/July/417/2025**

**To,**

|  |
| --- |
| 1. **AJJAYYA D S/O YARISWAMY** DOOR NO194 TARANAGAR SANDUR BELLARY NEAR GRAMAPANCHAYATH ROAD Bhujanganagar B.O Sandur Bellary KA 583119   MOBILE NO. 9019651706   1. **JUPITICE ODR CENTRE**,   PLOT NO -14, JUPITICE AEREN BUILDING,  RAJIV GANDHI CHANDIGARH TECHNOLOGY PARK, CHANDIGARH-160101. |

**Subject**: **Letter of Reference of dispute for Institutional Arbitration under the aegis of JUPITICE ODR CENTRE under their Online Administered Arbitration Procedural Rules (“Rules”).**

**Ref**: Loan Agreement No. KA3024TW0093186 dated 13-Jan-24

Dear Sir/Madam,

We, **M/s. TVS Credit Services Limited,** having its Registered Office at Chaitanya, no 12, Khader Nawaz Khan Road, Nungambakkam, Chennai-600006 and corporate office at N.No.29 (O.No.8), Jayalakshmi Estates, Haddows Road, Nungambakkam, Chennai – 600006 (hereinafter referred to as “Claimant”), write this letter of reference request as under: -

1. We state that the Borrower(s) had approached and requested us to grant a loan facility for an amount of Rs. 114304/-. The said loan was sanctioned vide Loan Account Number: KA3024TW0093186 dated 13-Jan-24 and the amount is repayable together with finance charges in installments. The loan agreement was executed by Borrower(s) towards the loan facility for the purchase of vehicle Model TVS RAIDER DISC BSVI bearing Registration No. KA34T3230, Engine No. AF9AR27B3826, Chassis No. MD625AF95R2AC2607. Borrower(s) have defaulted in making payments towards the above-mentioned loan facility from us. In spite of regular reminders Borrower(s) were unable to regularize the loan account and hence the said vehicle was seized on 16-07-2024 and as per the agreement we issued a Pre-Sale notice to Borrower(s) dated 17-07-2024 before sale and sold the same in ‘as is where is condition’ dated 27-08-2024. The said sale amount was Rs. 61000/- which was appropriated to the contract, and even after appropriation, Borrower(s) are still liable to pay a sum of Rs. 56314/- After that, we issued a Post Sale Notice dated 09-02-2024, which was served to Borrower(s) for their reference to settle the dispute amicably.
2. As per the terms of the loan agreement, Borrower(s) are liable to pay the installment, but contrary to that, Borrower(s) had committed default in the repayment of the loan. In view of the default committed by Borrower(s), we hereby, with this notice, are terminating the said loan agreement. Despite several follow-ups made by us, Borrower(s) did not come forward to regularize the loan account in spite of deriving benefits from and out of the said loan. Even after being given sufficient opportunities, Borrower(s) had failed to settle the dues.
3. After giving credit to all the payments received so far in your loan account and adjusting the amount from the sale of the asset, a sum of Rs. 56314/- Is due as of 09-02-2024, which Borrower(s) are still liable to pay the same as per the terms of the agreement. However, Borrower(s) had not paid any amount towards the settlement of dues. The failure on Borrower(s) part to pay the amount due under the agreement has resulted in disputes, differences, and claims under the said agreement.
4. As per the Clause of the loan agreement, it has been mutually agreed to resolve the dispute through Arbitration, where the Arbitrator shall be appointed by an independent and neutral Arbitration Institution. With regard to the appointment of the arbitrator and in light of the judicial pronouncements regarding the appointment of the arbitrator and with a view to providing each party full opportunity to present its case fairly and conveniently, we deem it fit and proper to refer the dispute to Jupitice ODR Centre, having its office at PLOT NO -14, JUPITICE AEREN BUILDING, RAJIV GANDHI CHANDIGARH TECHNOLOGY PARK, CHANDIGARH, 160101 and to appoint an Arbitrator to conduct arbitration proceedings for dispute resolution.
5. Upon completion of 7 days, if no written confirmation is received from Borrower(s) end or Borrower(s) do not raise any objection to the appointment of Arbitrator through the individual Institution Jupitice ODR Centre, it will be deemed that you have accepted the submission of the dispute and appointment of the Arbitrator through the Institutional arbitration Jupitice ODR Centre.
6. Also note that, as per the clause in the agreement, the arbitration proceedings would be conducted  
   In the English language, as per the process defined in the arbitration clause.



**Authorized Signatory**

**TVS CREDIT SERVICES LIMITED**

**BY RPAD/EMAIL/SMS**

**Date: 07-08-2025**

**Ref No. TVS/July/418/2025**

**To,**

|  |
| --- |
| 1. **AMAR S S/O SOMANNA** S/O SOMANNA,CHIDARAVALLI POST SOSALE HOBLI,KALLIP URA,T NARASIPURA,MYSORE,KARNATAKA,571120 GUDDAPPA ANGADI Chiduravalli B.O T Narasipura Mysore KA 571120   MOBILE NO. 9980324026   1. **JUPITICE ODR CENTRE**,   PLOT NO -14, JUPITICE AEREN BUILDING,  RAJIV GANDHI CHANDIGARH TECHNOLOGY PARK, CHANDIGARH-160101. |

**Subject**: **Letter of Reference of dispute for Institutional Arbitration under the aegis of JUPITICE ODR CENTRE under their Online Administered Arbitration Procedural Rules (“Rules”).**

**Ref**: Loan Agreement No. KA3025TW0160336 dated 26-Jun-23

Dear Sir/Madam,

We, **M/s. TVS Credit Services Limited,** having its Registered Office at Chaitanya, no 12, Khader Nawaz Khan Road, Nungambakkam, Chennai-600006 and corporate office at N.No.29 (O.No.8), Jayalakshmi Estates, Haddows Road, Nungambakkam, Chennai – 600006 (hereinafter referred to as “Claimant”), write this letter of reference request as under: -

1. We state that the Borrower(s) had approached and requested us to grant a loan facility for an amount of Rs. 104763/-. The said loan was sanctioned vide Loan Account Number: KA3025TW0160336 dated 26-Jun-23 and the amount is repayable together with finance charges in installments. The loan agreement was executed by Borrower(s) towards the loan facility for the purchase of vehicle Model TVS RAIDER DISC BSVI bearing Registration No. KA55EC7445, Engine No. AF9FP1605131, Chassis No. MD625AF99P1F05024. Borrower(s) have defaulted in making payments towards the above-mentioned loan facility from us. In spite of regular reminders Borrower(s) were unable to regularize the loan account and hence the said vehicle was seized on 19-03-2024 and as per the agreement we issued a Pre-Sale notice to Borrower(s) dated 20-03-2024 before sale and sold the same in ‘as is where is condition’ dated 29-04-2024. The said sale amount was Rs. 47000/- which was appropriated to the contract, and even after appropriation, Borrower(s) are still liable to pay a sum of Rs. 56318/- After that, we issued a Post Sale Notice dated 05-06-2024, which was served to Borrower(s) for their reference to settle the dispute amicably.
2. As per the terms of the loan agreement, Borrower(s) are liable to pay the installment, but contrary to that, Borrower(s) had committed default in the repayment of the loan. In view of the default committed by Borrower(s), we hereby, with this notice, are terminating the said loan agreement. Despite several follow-ups made by us, Borrower(s) did not come forward to regularize the loan account in spite of deriving benefits from and out of the said loan. Even after being given sufficient opportunities, Borrower(s) had failed to settle the dues.
3. After giving credit to all the payments received so far in your loan account and adjusting the amount from the sale of the asset, a sum of Rs. 56318/- Is due as of 05-06-2024, which Borrower(s) are still liable to pay the same as per the terms of the agreement. However, Borrower(s) had not paid any amount towards the settlement of dues. The failure on Borrower(s) part to pay the amount due under the agreement has resulted in disputes, differences, and claims under the said agreement.
4. As per the Clause of the loan agreement, it has been mutually agreed to resolve the dispute through Arbitration, where the Arbitrator shall be appointed by an independent and neutral Arbitration Institution. With regard to the appointment of the arbitrator and in light of the judicial pronouncements regarding the appointment of the arbitrator and with a view to providing each party full opportunity to present its case fairly and conveniently, we deem it fit and proper to refer the dispute to Jupitice ODR Centre, having its office at PLOT NO -14, JUPITICE AEREN BUILDING, RAJIV GANDHI CHANDIGARH TECHNOLOGY PARK, CHANDIGARH, 160101 and to appoint an Arbitrator to conduct arbitration proceedings for dispute resolution.
5. Upon completion of 7 days, if no written confirmation is received from Borrower(s) end or Borrower(s) do not raise any objection to the appointment of Arbitrator through the individual Institution Jupitice ODR Centre, it will be deemed that you have accepted the submission of the dispute and appointment of the Arbitrator through the Institutional arbitration Jupitice ODR Centre.
6. Also note that, as per the clause in the agreement, the arbitration proceedings would be conducted  
   In the English language, as per the process defined in the arbitration clause.



**Authorized Signatory**

**TVS CREDIT SERVICES LIMITED**

**BY RPAD/EMAIL/SMS**

**Date: 07-08-2025**

**Ref No. TVS/July/419/2025**

**To,**

|  |
| --- |
| 1. **MOHAMMED SHABAN MOMIN MOHAMMED USMAN S/O MOHAMMED USMAN** GAT NO 173,PLOT NO 20,RAMZAN PURA DAYANE,NEAR SALM AN PHARCI MASJID,MALEGAON,MALEGAON,MALEGAON,NASHIK ,MAHARASHTRA,423203 SULTAN KIRANA Malegaon Nashik MH 423203   MOBILE NO. 8788298582   1. **JUPITICE ODR CENTRE**,   PLOT NO -14, JUPITICE AEREN BUILDING,  RAJIV GANDHI CHANDIGARH TECHNOLOGY PARK, CHANDIGARH-160101. |

**Subject**: **Letter of Reference of dispute for Institutional Arbitration under the aegis of JUPITICE ODR CENTRE under their Online Administered Arbitration Procedural Rules (“Rules”).**

**Ref**: Loan Agreement No. MH3028TW0088197 dated 30-Nov-23

Dear Sir/Madam,

We, **M/s. TVS Credit Services Limited,** having its Registered Office at Chaitanya, no 12, Khader Nawaz Khan Road, Nungambakkam, Chennai-600006 and corporate office at N.No.29 (O.No.8), Jayalakshmi Estates, Haddows Road, Nungambakkam, Chennai – 600006 (hereinafter referred to as “Claimant”), write this letter of reference request as under: -

1. We state that the Borrower(s) had approached and requested us to grant a loan facility for an amount of Rs. 80952/-. The said loan was sanctioned vide Loan Account Number: MH3028TW0088197 dated 30-Nov-23 and the amount is repayable together with finance charges in installments. The loan agreement was executed by Borrower(s) towards the loan facility for the purchase of vehicle Model TVS RADEON 110 ES MAG BSVI bearing Registration No. , Engine No. BK2GP1703792, Chassis No. MD625BK25P1G04020. Borrower(s) have defaulted in making payments towards the above-mentioned loan facility from us. In spite of regular reminders Borrower(s) were unable to regularize the loan account and hence the said vehicle was seized on 30-04-2024 and as per the agreement we issued a Pre-Sale notice to Borrower(s) dated 01-05-2024 before sale and sold the same in ‘as is where is condition’ dated 27-07-2024. The said sale amount was Rs. 26000/- which was appropriated to the contract, and even after appropriation, Borrower(s) are still liable to pay a sum of Rs. 56318/- After that, we issued a Post Sale Notice dated 08-05-2024, which was served to Borrower(s) for their reference to settle the dispute amicably.
2. As per the terms of the loan agreement, Borrower(s) are liable to pay the installment, but contrary to that, Borrower(s) had committed default in the repayment of the loan. In view of the default committed by Borrower(s), we hereby, with this notice, are terminating the said loan agreement. Despite several follow-ups made by us, Borrower(s) did not come forward to regularize the loan account in spite of deriving benefits from and out of the said loan. Even after being given sufficient opportunities, Borrower(s) had failed to settle the dues.
3. After giving credit to all the payments received so far in your loan account and adjusting the amount from the sale of the asset, a sum of Rs. 56318/- Is due as of 08-05-2024, which Borrower(s) are still liable to pay the same as per the terms of the agreement. However, Borrower(s) had not paid any amount towards the settlement of dues. The failure on Borrower(s) part to pay the amount due under the agreement has resulted in disputes, differences, and claims under the said agreement.
4. As per the Clause of the loan agreement, it has been mutually agreed to resolve the dispute through Arbitration, where the Arbitrator shall be appointed by an independent and neutral Arbitration Institution. With regard to the appointment of the arbitrator and in light of the judicial pronouncements regarding the appointment of the arbitrator and with a view to providing each party full opportunity to present its case fairly and conveniently, we deem it fit and proper to refer the dispute to Jupitice ODR Centre, having its office at PLOT NO -14, JUPITICE AEREN BUILDING, RAJIV GANDHI CHANDIGARH TECHNOLOGY PARK, CHANDIGARH, 160101 and to appoint an Arbitrator to conduct arbitration proceedings for dispute resolution.
5. Upon completion of 7 days, if no written confirmation is received from Borrower(s) end or Borrower(s) do not raise any objection to the appointment of Arbitrator through the individual Institution Jupitice ODR Centre, it will be deemed that you have accepted the submission of the dispute and appointment of the Arbitrator through the Institutional arbitration Jupitice ODR Centre.
6. Also note that, as per the clause in the agreement, the arbitration proceedings would be conducted  
   In the English language, as per the process defined in the arbitration clause.



**Authorized Signatory**

**TVS CREDIT SERVICES LIMITED**

**BY RPAD/EMAIL/SMS**

**Date: 07-08-2025**

**Ref No. TVS/July/420/2025**

**To,**

|  |
| --- |
| 1. **JAKKA JAYA LAKSHMI S/O JAKKA SATYA VARA PRASAD** 2-96A BC COLONY THONDANGI MANDALAM PYDIKONDA EAST GODAVARI HIGH SCHOOL Addaripeta B.O Tuni East Godavari AP 533401   MOBILE NO. 8247639182   1. **JUPITICE ODR CENTRE**,   PLOT NO -14, JUPITICE AEREN BUILDING,  RAJIV GANDHI CHANDIGARH TECHNOLOGY PARK, CHANDIGARH-160101. |

**Subject**: **Letter of Reference of dispute for Institutional Arbitration under the aegis of JUPITICE ODR CENTRE under their Online Administered Arbitration Procedural Rules (“Rules”).**

**Ref**: Loan Agreement No. AP3075TW0057410 dated 10-Jan-23

Dear Sir/Madam,

We, **M/s. TVS Credit Services Limited,** having its Registered Office at Chaitanya, no 12, Khader Nawaz Khan Road, Nungambakkam, Chennai-600006 and corporate office at N.No.29 (O.No.8), Jayalakshmi Estates, Haddows Road, Nungambakkam, Chennai – 600006 (hereinafter referred to as “Claimant”), write this letter of reference request as under: -

1. We state that the Borrower(s) had approached and requested us to grant a loan facility for an amount of Rs. 151130/-. The said loan was sanctioned vide Loan Account Number: AP3075TW0057410 dated 10-Jan-23 and the amount is repayable together with finance charges in installments. The loan agreement was executed by Borrower(s) towards the loan facility for the purchase of vehicle Model APACHE 200 4V 2CH - R MODE BSVI bearing Registration No. AP39RV7237, Engine No. DT1HN2300846, Chassis No. MD637ET16N2H01711. Borrower(s) have defaulted in making payments towards the above-mentioned loan facility from us. In spite of regular reminders Borrower(s) were unable to regularize the loan account and hence the said vehicle was seized on 29-02-2024 and as per the agreement we issued a Pre-Sale notice to Borrower(s) dated 03-01-2024 before sale and sold the same in ‘as is where is condition’ dated 29-05-2024. The said sale amount was Rs. 65000/- which was appropriated to the contract, and even after appropriation, Borrower(s) are still liable to pay a sum of Rs. 56333/- After that, we issued a Post Sale Notice dated 06-05-2024, which was served to Borrower(s) for their reference to settle the dispute amicably.
2. As per the terms of the loan agreement, Borrower(s) are liable to pay the installment, but contrary to that, Borrower(s) had committed default in the repayment of the loan. In view of the default committed by Borrower(s), we hereby, with this notice, are terminating the said loan agreement. Despite several follow-ups made by us, Borrower(s) did not come forward to regularize the loan account in spite of deriving benefits from and out of the said loan. Even after being given sufficient opportunities, Borrower(s) had failed to settle the dues.
3. After giving credit to all the payments received so far in your loan account and adjusting the amount from the sale of the asset, a sum of Rs. 56333/- Is due as of 06-05-2024, which Borrower(s) are still liable to pay the same as per the terms of the agreement. However, Borrower(s) had not paid any amount towards the settlement of dues. The failure on Borrower(s) part to pay the amount due under the agreement has resulted in disputes, differences, and claims under the said agreement.
4. As per the Clause of the loan agreement, it has been mutually agreed to resolve the dispute through Arbitration, where the Arbitrator shall be appointed by an independent and neutral Arbitration Institution. With regard to the appointment of the arbitrator and in light of the judicial pronouncements regarding the appointment of the arbitrator and with a view to providing each party full opportunity to present its case fairly and conveniently, we deem it fit and proper to refer the dispute to Jupitice ODR Centre, having its office at PLOT NO -14, JUPITICE AEREN BUILDING, RAJIV GANDHI CHANDIGARH TECHNOLOGY PARK, CHANDIGARH, 160101 and to appoint an Arbitrator to conduct arbitration proceedings for dispute resolution.
5. Upon completion of 7 days, if no written confirmation is received from Borrower(s) end or Borrower(s) do not raise any objection to the appointment of Arbitrator through the individual Institution Jupitice ODR Centre, it will be deemed that you have accepted the submission of the dispute and appointment of the Arbitrator through the Institutional arbitration Jupitice ODR Centre.
6. Also note that, as per the clause in the agreement, the arbitration proceedings would be conducted  
   In the English language, as per the process defined in the arbitration clause.



**Authorized Signatory**

**TVS CREDIT SERVICES LIMITED**

**BY RPAD/EMAIL/SMS**

**Date: 07-08-2025**

**Ref No. TVS/July/421/2025**

**To,**

|  |
| --- |
| 1. **THENE TEJESH S/O KRISHNA BABU** HNO 000 REGULACHALAKA KHAMMAM KHAMMAM NEAR BY GOVERNMENT SCHOOL DT1111 AP 507002   MOBILE NO. 8074649170   1. **JUPITICE ODR CENTRE**,   PLOT NO -14, JUPITICE AEREN BUILDING,  RAJIV GANDHI CHANDIGARH TECHNOLOGY PARK, CHANDIGARH-160101. |

**Subject**: **Letter of Reference of dispute for Institutional Arbitration under the aegis of JUPITICE ODR CENTRE under their Online Administered Arbitration Procedural Rules (“Rules”).**

**Ref**: Loan Agreement No. AP3042TW0125642 dated 24-Jul-23

Dear Sir/Madam,

We, **M/s. TVS Credit Services Limited,** having its Registered Office at Chaitanya, no 12, Khader Nawaz Khan Road, Nungambakkam, Chennai-600006 and corporate office at N.No.29 (O.No.8), Jayalakshmi Estates, Haddows Road, Nungambakkam, Chennai – 600006 (hereinafter referred to as “Claimant”), write this letter of reference request as under: -

1. We state that the Borrower(s) had approached and requested us to grant a loan facility for an amount of Rs. 109760/-. The said loan was sanctioned vide Loan Account Number: AP3042TW0125642 dated 24-Jul-23 and the amount is repayable together with finance charges in installments. The loan agreement was executed by Borrower(s) towards the loan facility for the purchase of vehicle Model JUPITER 125 BSVI - DISC bearing Registration No. TS04FK2231, Engine No. BK4FP1225098, Chassis No. MD626AK48P1F27068. Borrower(s) have defaulted in making payments towards the above-mentioned loan facility from us. In spite of regular reminders Borrower(s) were unable to regularize the loan account and hence the said vehicle was seized on 26-05-2024 and as per the agreement we issued a Pre-Sale notice to Borrower(s) dated 27-05-2024 before sale and sold the same in ‘as is where is condition’ dated 30-06-2024. The said sale amount was Rs. 48000/- which was appropriated to the contract, and even after appropriation, Borrower(s) are still liable to pay a sum of Rs. 56340/- After that, we issued a Post Sale Notice dated 07-02-2024, which was served to Borrower(s) for their reference to settle the dispute amicably.
2. As per the terms of the loan agreement, Borrower(s) are liable to pay the installment, but contrary to that, Borrower(s) had committed default in the repayment of the loan. In view of the default committed by Borrower(s), we hereby, with this notice, are terminating the said loan agreement. Despite several follow-ups made by us, Borrower(s) did not come forward to regularize the loan account in spite of deriving benefits from and out of the said loan. Even after being given sufficient opportunities, Borrower(s) had failed to settle the dues.
3. After giving credit to all the payments received so far in your loan account and adjusting the amount from the sale of the asset, a sum of Rs. 56340/- Is due as of 07-02-2024, which Borrower(s) are still liable to pay the same as per the terms of the agreement. However, Borrower(s) had not paid any amount towards the settlement of dues. The failure on Borrower(s) part to pay the amount due under the agreement has resulted in disputes, differences, and claims under the said agreement.
4. As per the Clause of the loan agreement, it has been mutually agreed to resolve the dispute through Arbitration, where the Arbitrator shall be appointed by an independent and neutral Arbitration Institution. With regard to the appointment of the arbitrator and in light of the judicial pronouncements regarding the appointment of the arbitrator and with a view to providing each party full opportunity to present its case fairly and conveniently, we deem it fit and proper to refer the dispute to Jupitice ODR Centre, having its office at PLOT NO -14, JUPITICE AEREN BUILDING, RAJIV GANDHI CHANDIGARH TECHNOLOGY PARK, CHANDIGARH, 160101 and to appoint an Arbitrator to conduct arbitration proceedings for dispute resolution.
5. Upon completion of 7 days, if no written confirmation is received from Borrower(s) end or Borrower(s) do not raise any objection to the appointment of Arbitrator through the individual Institution Jupitice ODR Centre, it will be deemed that you have accepted the submission of the dispute and appointment of the Arbitrator through the Institutional arbitration Jupitice ODR Centre.
6. Also note that, as per the clause in the agreement, the arbitration proceedings would be conducted  
   In the English language, as per the process defined in the arbitration clause.



**Authorized Signatory**

**TVS CREDIT SERVICES LIMITED**

**BY RPAD/EMAIL/SMS**

**Date: 07-08-2025**

**Ref No. TVS/July/422/2025**

**To,**

|  |
| --- |
| 1. **GOVINDA BAIRWA S/O RAM SAHAY BAIRWA** KHARKHARI CHAWAND SINGH ALWAR ALWAR NEAR MANDIR Bahali B.O Rajgarh Alwar RJ 301414   MOBILE NO. 7891223426   1. **JUPITICE ODR CENTRE**,   PLOT NO -14, JUPITICE AEREN BUILDING,  RAJIV GANDHI CHANDIGARH TECHNOLOGY PARK, CHANDIGARH-160101. |

**Subject**: **Letter of Reference of dispute for Institutional Arbitration under the aegis of JUPITICE ODR CENTRE under their Online Administered Arbitration Procedural Rules (“Rules”).**

**Ref**: Loan Agreement No. RJ3016TW0073026 dated 30-Oct-23

Dear Sir/Madam,

We, **M/s. TVS Credit Services Limited,** having its Registered Office at Chaitanya, no 12, Khader Nawaz Khan Road, Nungambakkam, Chennai-600006 and corporate office at N.No.29 (O.No.8), Jayalakshmi Estates, Haddows Road, Nungambakkam, Chennai – 600006 (hereinafter referred to as “Claimant”), write this letter of reference request as under: -

1. We state that the Borrower(s) had approached and requested us to grant a loan facility for an amount of Rs. 92681/-. The said loan was sanctioned vide Loan Account Number: RJ3016TW0073026 dated 30-Oct-23 and the amount is repayable together with finance charges in installments. The loan agreement was executed by Borrower(s) towards the loan facility for the purchase of vehicle Model STARCITY PLUS ES DISC BSVI bearing Registration No. RJ40SL1946, Engine No. CK2EP1502968, Chassis No. MD625AK23P1E03033. Borrower(s) have defaulted in making payments towards the above-mentioned loan facility from us. In spite of regular reminders Borrower(s) were unable to regularize the loan account and hence the said vehicle was seized on 20-07-2024 and as per the agreement we issued a Pre-Sale notice to Borrower(s) dated 22-07-2024 before sale and sold the same in ‘as is where is condition’ dated 28-08-2024. The said sale amount was Rs. 34000/- which was appropriated to the contract, and even after appropriation, Borrower(s) are still liable to pay a sum of Rs. 56370/- After that, we issued a Post Sale Notice dated 09-02-2024, which was served to Borrower(s) for their reference to settle the dispute amicably.
2. As per the terms of the loan agreement, Borrower(s) are liable to pay the installment, but contrary to that, Borrower(s) had committed default in the repayment of the loan. In view of the default committed by Borrower(s), we hereby, with this notice, are terminating the said loan agreement. Despite several follow-ups made by us, Borrower(s) did not come forward to regularize the loan account in spite of deriving benefits from and out of the said loan. Even after being given sufficient opportunities, Borrower(s) had failed to settle the dues.
3. After giving credit to all the payments received so far in your loan account and adjusting the amount from the sale of the asset, a sum of Rs. 56370/- Is due as of 09-02-2024, which Borrower(s) are still liable to pay the same as per the terms of the agreement. However, Borrower(s) had not paid any amount towards the settlement of dues. The failure on Borrower(s) part to pay the amount due under the agreement has resulted in disputes, differences, and claims under the said agreement.
4. As per the Clause of the loan agreement, it has been mutually agreed to resolve the dispute through Arbitration, where the Arbitrator shall be appointed by an independent and neutral Arbitration Institution. With regard to the appointment of the arbitrator and in light of the judicial pronouncements regarding the appointment of the arbitrator and with a view to providing each party full opportunity to present its case fairly and conveniently, we deem it fit and proper to refer the dispute to Jupitice ODR Centre, having its office at PLOT NO -14, JUPITICE AEREN BUILDING, RAJIV GANDHI CHANDIGARH TECHNOLOGY PARK, CHANDIGARH, 160101 and to appoint an Arbitrator to conduct arbitration proceedings for dispute resolution.
5. Upon completion of 7 days, if no written confirmation is received from Borrower(s) end or Borrower(s) do not raise any objection to the appointment of Arbitrator through the individual Institution Jupitice ODR Centre, it will be deemed that you have accepted the submission of the dispute and appointment of the Arbitrator through the Institutional arbitration Jupitice ODR Centre.
6. Also note that, as per the clause in the agreement, the arbitration proceedings would be conducted  
   In the English language, as per the process defined in the arbitration clause.



**Authorized Signatory**

**TVS CREDIT SERVICES LIMITED**

**BY RPAD/EMAIL/SMS**

**Date: 07-08-2025**

**Ref No. TVS/July/423/2025**

**To,**

|  |
| --- |
| 1. **MITHUN PAL S/O KAMAL PAL** HAJRABERA PANAGARH BAZAR PANAGARH NERA SHIV TALA Burdwan Hooghly WB 713148   MOBILE NO. 7797669806   1. **JUPITICE ODR CENTRE**,   PLOT NO -14, JUPITICE AEREN BUILDING,  RAJIV GANDHI CHANDIGARH TECHNOLOGY PARK, CHANDIGARH-160101. |

**Subject**: **Letter of Reference of dispute for Institutional Arbitration under the aegis of JUPITICE ODR CENTRE under their Online Administered Arbitration Procedural Rules (“Rules”).**

**Ref**: Loan Agreement No. WB3078TW0186193 dated 30-Sep-23

Dear Sir/Madam,

We, **M/s. TVS Credit Services Limited,** having its Registered Office at Chaitanya, no 12, Khader Nawaz Khan Road, Nungambakkam, Chennai-600006 and corporate office at N.No.29 (O.No.8), Jayalakshmi Estates, Haddows Road, Nungambakkam, Chennai – 600006 (hereinafter referred to as “Claimant”), write this letter of reference request as under: -

1. We state that the Borrower(s) had approached and requested us to grant a loan facility for an amount of Rs. 146500/-. The said loan was sanctioned vide Loan Account Number: WB3078TW0186193 dated 30-Sep-23 and the amount is repayable together with finance charges in installments. The loan agreement was executed by Borrower(s) towards the loan facility for the purchase of vehicle Model TVS APACHE RTR 160 4V - RM SPL EDITION BSVI bearing Registration No. WB40AX4662, Engine No. GE5HP2304632, Chassis No. MD637GE56P2H05711. Borrower(s) have defaulted in making payments towards the above-mentioned loan facility from us. In spite of regular reminders Borrower(s) were unable to regularize the loan account and hence the said vehicle was seized on 29-06-2024 and as per the agreement we issued a Pre-Sale notice to Borrower(s) dated 01-07-2024 before sale and sold the same in ‘as is where is condition’ dated 31-08-2024. The said sale amount was Rs. 78500/- which was appropriated to the contract, and even after appropriation, Borrower(s) are still liable to pay a sum of Rs. 56374/- After that, we issued a Post Sale Notice dated 09-02-2024, which was served to Borrower(s) for their reference to settle the dispute amicably.
2. As per the terms of the loan agreement, Borrower(s) are liable to pay the installment, but contrary to that, Borrower(s) had committed default in the repayment of the loan. In view of the default committed by Borrower(s), we hereby, with this notice, are terminating the said loan agreement. Despite several follow-ups made by us, Borrower(s) did not come forward to regularize the loan account in spite of deriving benefits from and out of the said loan. Even after being given sufficient opportunities, Borrower(s) had failed to settle the dues.
3. After giving credit to all the payments received so far in your loan account and adjusting the amount from the sale of the asset, a sum of Rs. 56374/- Is due as of 09-02-2024, which Borrower(s) are still liable to pay the same as per the terms of the agreement. However, Borrower(s) had not paid any amount towards the settlement of dues. The failure on Borrower(s) part to pay the amount due under the agreement has resulted in disputes, differences, and claims under the said agreement.
4. As per the Clause of the loan agreement, it has been mutually agreed to resolve the dispute through Arbitration, where the Arbitrator shall be appointed by an independent and neutral Arbitration Institution. With regard to the appointment of the arbitrator and in light of the judicial pronouncements regarding the appointment of the arbitrator and with a view to providing each party full opportunity to present its case fairly and conveniently, we deem it fit and proper to refer the dispute to Jupitice ODR Centre, having its office at PLOT NO -14, JUPITICE AEREN BUILDING, RAJIV GANDHI CHANDIGARH TECHNOLOGY PARK, CHANDIGARH, 160101 and to appoint an Arbitrator to conduct arbitration proceedings for dispute resolution.
5. Upon completion of 7 days, if no written confirmation is received from Borrower(s) end or Borrower(s) do not raise any objection to the appointment of Arbitrator through the individual Institution Jupitice ODR Centre, it will be deemed that you have accepted the submission of the dispute and appointment of the Arbitrator through the Institutional arbitration Jupitice ODR Centre.
6. Also note that, as per the clause in the agreement, the arbitration proceedings would be conducted  
   In the English language, as per the process defined in the arbitration clause.



**Authorized Signatory**

**TVS CREDIT SERVICES LIMITED**

**BY RPAD/EMAIL/SMS**

**Date: 07-08-2025**

**Ref No. TVS/July/424/2025**

**To,**

|  |
| --- |
| 1. **KRISHNA KUMAR S/O DAYA SHANKAR YADAV** GAMHARIYA WARD 07 GAMHARIA MEDHEPURA PETROL PUMP Amha B.O Gamaharia Madhepura BR 852108   MOBILE NO. 7209521836   1. **JUPITICE ODR CENTRE**,   PLOT NO -14, JUPITICE AEREN BUILDING,  RAJIV GANDHI CHANDIGARH TECHNOLOGY PARK, CHANDIGARH-160101. |

**Subject**: **Letter of Reference of dispute for Institutional Arbitration under the aegis of JUPITICE ODR CENTRE under their Online Administered Arbitration Procedural Rules (“Rules”).**

**Ref**: Loan Agreement No. MP3011TW0103582 dated 10-Jan-24

Dear Sir/Madam,

We, **M/s. TVS Credit Services Limited,** having its Registered Office at Chaitanya, no 12, Khader Nawaz Khan Road, Nungambakkam, Chennai-600006 and corporate office at N.No.29 (O.No.8), Jayalakshmi Estates, Haddows Road, Nungambakkam, Chennai – 600006 (hereinafter referred to as “Claimant”), write this letter of reference request as under: -

1. We state that the Borrower(s) had approached and requested us to grant a loan facility for an amount of Rs. 86705/-. The said loan was sanctioned vide Loan Account Number: MP3011TW0103582 dated 10-Jan-24 and the amount is repayable together with finance charges in installments. The loan agreement was executed by Borrower(s) towards the loan facility for the purchase of vehicle Model JUPITER BSVI - SMW bearing Registration No. , Engine No. DG5NP1327684, Chassis No. MD626CG57P1N44549. Borrower(s) have defaulted in making payments towards the above-mentioned loan facility from us. In spite of regular reminders Borrower(s) were unable to regularize the loan account and hence the said vehicle was seized on 30-07-2024 and as per the agreement we issued a Pre-Sale notice to Borrower(s) dated 31-07-2024 before sale and sold the same in ‘as is where is condition’ dated 24-08-2024. The said sale amount was Rs. 30000/- which was appropriated to the contract, and even after appropriation, Borrower(s) are still liable to pay a sum of Rs. 56377/- After that, we issued a Post Sale Notice dated 09-02-2024, which was served to Borrower(s) for their reference to settle the dispute amicably.
2. As per the terms of the loan agreement, Borrower(s) are liable to pay the installment, but contrary to that, Borrower(s) had committed default in the repayment of the loan. In view of the default committed by Borrower(s), we hereby, with this notice, are terminating the said loan agreement. Despite several follow-ups made by us, Borrower(s) did not come forward to regularize the loan account in spite of deriving benefits from and out of the said loan. Even after being given sufficient opportunities, Borrower(s) had failed to settle the dues.
3. After giving credit to all the payments received so far in your loan account and adjusting the amount from the sale of the asset, a sum of Rs. 56377/- Is due as of 09-02-2024, which Borrower(s) are still liable to pay the same as per the terms of the agreement. However, Borrower(s) had not paid any amount towards the settlement of dues. The failure on Borrower(s) part to pay the amount due under the agreement has resulted in disputes, differences, and claims under the said agreement.
4. As per the Clause of the loan agreement, it has been mutually agreed to resolve the dispute through Arbitration, where the Arbitrator shall be appointed by an independent and neutral Arbitration Institution. With regard to the appointment of the arbitrator and in light of the judicial pronouncements regarding the appointment of the arbitrator and with a view to providing each party full opportunity to present its case fairly and conveniently, we deem it fit and proper to refer the dispute to Jupitice ODR Centre, having its office at PLOT NO -14, JUPITICE AEREN BUILDING, RAJIV GANDHI CHANDIGARH TECHNOLOGY PARK, CHANDIGARH, 160101 and to appoint an Arbitrator to conduct arbitration proceedings for dispute resolution.
5. Upon completion of 7 days, if no written confirmation is received from Borrower(s) end or Borrower(s) do not raise any objection to the appointment of Arbitrator through the individual Institution Jupitice ODR Centre, it will be deemed that you have accepted the submission of the dispute and appointment of the Arbitrator through the Institutional arbitration Jupitice ODR Centre.
6. Also note that, as per the clause in the agreement, the arbitration proceedings would be conducted  
   In the English language, as per the process defined in the arbitration clause.



**Authorized Signatory**

**TVS CREDIT SERVICES LIMITED**

**BY RPAD/EMAIL/SMS**

**Date: 07-08-2025**

**Ref No. TVS/July/425/2025**

**To,**

|  |
| --- |
| 1. **ABHISHEK A K S/O VISHWANATHA** C/O: VISHWANATHA,#109,SAMPAJE VILLAGE AND POST,SAM PAJE,DAKSHINA KANNADA,KARNATAKA,574234 SAMPAJE GATE Balambi(Chembu) B.O Madikeri Kodagu KA 574234   MOBILE NO. 9611214815   1. **JUPITICE ODR CENTRE**,   PLOT NO -14, JUPITICE AEREN BUILDING,  RAJIV GANDHI CHANDIGARH TECHNOLOGY PARK, CHANDIGARH-160101. |

**Subject**: **Letter of Reference of dispute for Institutional Arbitration under the aegis of JUPITICE ODR CENTRE under their Online Administered Arbitration Procedural Rules (“Rules”).**

**Ref**: Loan Agreement No. KA3025TW0152806 dated 14-Mar-23

Dear Sir/Madam,

We, **M/s. TVS Credit Services Limited,** having its Registered Office at Chaitanya, no 12, Khader Nawaz Khan Road, Nungambakkam, Chennai-600006 and corporate office at N.No.29 (O.No.8), Jayalakshmi Estates, Haddows Road, Nungambakkam, Chennai – 600006 (hereinafter referred to as “Claimant”), write this letter of reference request as under: -

1. We state that the Borrower(s) had approached and requested us to grant a loan facility for an amount of Rs. 109449/-. The said loan was sanctioned vide Loan Account Number: KA3025TW0152806 dated 14-Mar-23 and the amount is repayable together with finance charges in installments. The loan agreement was executed by Borrower(s) towards the loan facility for the purchase of vehicle Model JUPITER 125 BSVI - DISC bearing Registration No. KA21ED1754, Engine No. BK4BP1413355, Chassis No. MD626AK44P1B15049. Borrower(s) have defaulted in making payments towards the above-mentioned loan facility from us. In spite of regular reminders Borrower(s) were unable to regularize the loan account and hence the said vehicle was seized on 29-06-2024 and as per the agreement we issued a Pre-Sale notice to Borrower(s) dated 01-07-2024 before sale and sold the same in ‘as is where is condition’ dated 26-07-2024. The said sale amount was Rs. 32000/- which was appropriated to the contract, and even after appropriation, Borrower(s) are still liable to pay a sum of Rs. 56377/- After that, we issued a Post Sale Notice dated 08-05-2024, which was served to Borrower(s) for their reference to settle the dispute amicably.
2. As per the terms of the loan agreement, Borrower(s) are liable to pay the installment, but contrary to that, Borrower(s) had committed default in the repayment of the loan. In view of the default committed by Borrower(s), we hereby, with this notice, are terminating the said loan agreement. Despite several follow-ups made by us, Borrower(s) did not come forward to regularize the loan account in spite of deriving benefits from and out of the said loan. Even after being given sufficient opportunities, Borrower(s) had failed to settle the dues.
3. After giving credit to all the payments received so far in your loan account and adjusting the amount from the sale of the asset, a sum of Rs. 56377/- Is due as of 08-05-2024, which Borrower(s) are still liable to pay the same as per the terms of the agreement. However, Borrower(s) had not paid any amount towards the settlement of dues. The failure on Borrower(s) part to pay the amount due under the agreement has resulted in disputes, differences, and claims under the said agreement.
4. As per the Clause of the loan agreement, it has been mutually agreed to resolve the dispute through Arbitration, where the Arbitrator shall be appointed by an independent and neutral Arbitration Institution. With regard to the appointment of the arbitrator and in light of the judicial pronouncements regarding the appointment of the arbitrator and with a view to providing each party full opportunity to present its case fairly and conveniently, we deem it fit and proper to refer the dispute to Jupitice ODR Centre, having its office at PLOT NO -14, JUPITICE AEREN BUILDING, RAJIV GANDHI CHANDIGARH TECHNOLOGY PARK, CHANDIGARH, 160101 and to appoint an Arbitrator to conduct arbitration proceedings for dispute resolution.
5. Upon completion of 7 days, if no written confirmation is received from Borrower(s) end or Borrower(s) do not raise any objection to the appointment of Arbitrator through the individual Institution Jupitice ODR Centre, it will be deemed that you have accepted the submission of the dispute and appointment of the Arbitrator through the Institutional arbitration Jupitice ODR Centre.
6. Also note that, as per the clause in the agreement, the arbitration proceedings would be conducted  
   In the English language, as per the process defined in the arbitration clause.



**Authorized Signatory**

**TVS CREDIT SERVICES LIMITED**

**BY RPAD/EMAIL/SMS**

**Date: 07-08-2025**

**Ref No. TVS/July/426/2025**

**To,**

|  |
| --- |
| 1. **SATHYA M S/O MADESH G** 259/1 CHIKKA BEGUR GATE GARVEBHAVI PALYA BANGALORE B C R PUBLIC SCHOOL Begur B.O Bangalore South Bangalore KA 560068   MOBILE NO. 9742204383   1. **JUPITICE ODR CENTRE**,   PLOT NO -14, JUPITICE AEREN BUILDING,  RAJIV GANDHI CHANDIGARH TECHNOLOGY PARK, CHANDIGARH-160101. |

**Subject**: **Letter of Reference of dispute for Institutional Arbitration under the aegis of JUPITICE ODR CENTRE under their Online Administered Arbitration Procedural Rules (“Rules”).**

**Ref**: Loan Agreement No. KA3009TW0232026 dated 17-Mar-23

Dear Sir/Madam,

We, **M/s. TVS Credit Services Limited,** having its Registered Office at Chaitanya, no 12, Khader Nawaz Khan Road, Nungambakkam, Chennai-600006 and corporate office at N.No.29 (O.No.8), Jayalakshmi Estates, Haddows Road, Nungambakkam, Chennai – 600006 (hereinafter referred to as “Claimant”), write this letter of reference request as under: -

1. We state that the Borrower(s) had approached and requested us to grant a loan facility for an amount of Rs. 101989/-. The said loan was sanctioned vide Loan Account Number: KA3009TW0232026 dated 17-Mar-23 and the amount is repayable together with finance charges in installments. The loan agreement was executed by Borrower(s) towards the loan facility for the purchase of vehicle Model NTORQ 125 DISC - SUPER SQUAD EDITION BSVI bearing Registration No. KA51HX8036, Engine No. AK3AP2403361, Chassis No. MD626AK3XP2A05205. Borrower(s) have defaulted in making payments towards the above-mentioned loan facility from us. In spite of regular reminders Borrower(s) were unable to regularize the loan account and hence the said vehicle was seized on 21-03-2024 and as per the agreement we issued a Pre-Sale notice to Borrower(s) dated 22-03-2024 before sale and sold the same in ‘as is where is condition’ dated 31-05-2024. The said sale amount was Rs. 30000/- which was appropriated to the contract, and even after appropriation, Borrower(s) are still liable to pay a sum of Rs. 56380/- After that, we issued a Post Sale Notice dated 06-05-2024, which was served to Borrower(s) for their reference to settle the dispute amicably.
2. As per the terms of the loan agreement, Borrower(s) are liable to pay the installment, but contrary to that, Borrower(s) had committed default in the repayment of the loan. In view of the default committed by Borrower(s), we hereby, with this notice, are terminating the said loan agreement. Despite several follow-ups made by us, Borrower(s) did not come forward to regularize the loan account in spite of deriving benefits from and out of the said loan. Even after being given sufficient opportunities, Borrower(s) had failed to settle the dues.
3. After giving credit to all the payments received so far in your loan account and adjusting the amount from the sale of the asset, a sum of Rs. 56380/- Is due as of 06-05-2024, which Borrower(s) are still liable to pay the same as per the terms of the agreement. However, Borrower(s) had not paid any amount towards the settlement of dues. The failure on Borrower(s) part to pay the amount due under the agreement has resulted in disputes, differences, and claims under the said agreement.
4. As per the Clause of the loan agreement, it has been mutually agreed to resolve the dispute through Arbitration, where the Arbitrator shall be appointed by an independent and neutral Arbitration Institution. With regard to the appointment of the arbitrator and in light of the judicial pronouncements regarding the appointment of the arbitrator and with a view to providing each party full opportunity to present its case fairly and conveniently, we deem it fit and proper to refer the dispute to Jupitice ODR Centre, having its office at PLOT NO -14, JUPITICE AEREN BUILDING, RAJIV GANDHI CHANDIGARH TECHNOLOGY PARK, CHANDIGARH, 160101 and to appoint an Arbitrator to conduct arbitration proceedings for dispute resolution.
5. Upon completion of 7 days, if no written confirmation is received from Borrower(s) end or Borrower(s) do not raise any objection to the appointment of Arbitrator through the individual Institution Jupitice ODR Centre, it will be deemed that you have accepted the submission of the dispute and appointment of the Arbitrator through the Institutional arbitration Jupitice ODR Centre.
6. Also note that, as per the clause in the agreement, the arbitration proceedings would be conducted  
   In the English language, as per the process defined in the arbitration clause.



**Authorized Signatory**

**TVS CREDIT SERVICES LIMITED**

**BY RPAD/EMAIL/SMS**

**Date: 07-08-2025**

**Ref No. TVS/July/427/2025**

**To,**

|  |
| --- |
| 1. **BHARATHI J S/O BALU** 1-7-578/15 2ND FLOOR GEMINI COLONY HYDERABAD SAI BABA TEMPLE DT1104 AP 500020   MOBILE NO. 9912099817   1. **JUPITICE ODR CENTRE**,   PLOT NO -14, JUPITICE AEREN BUILDING,  RAJIV GANDHI CHANDIGARH TECHNOLOGY PARK, CHANDIGARH-160101. |

**Subject**: **Letter of Reference of dispute for Institutional Arbitration under the aegis of JUPITICE ODR CENTRE under their Online Administered Arbitration Procedural Rules (“Rules”).**

**Ref**: Loan Agreement No. AP3021TW0140214 dated 6-Jan-24

Dear Sir/Madam,

We, **M/s. TVS Credit Services Limited,** having its Registered Office at Chaitanya, no 12, Khader Nawaz Khan Road, Nungambakkam, Chennai-600006 and corporate office at N.No.29 (O.No.8), Jayalakshmi Estates, Haddows Road, Nungambakkam, Chennai – 600006 (hereinafter referred to as “Claimant”), write this letter of reference request as under: -

1. We state that the Borrower(s) had approached and requested us to grant a loan facility for an amount of Rs. 105200/-. The said loan was sanctioned vide Loan Account Number: AP3021TW0140214 dated 6-Jan-24 and the amount is repayable together with finance charges in installments. The loan agreement was executed by Borrower(s) towards the loan facility for the purchase of vehicle Model NTORQ 125 DISC – RACE EDITION BSVI bearing Registration No. TS09GF7905, Engine No. AK3LP2814855, Chassis No. MD626AK30P2L21631. Borrower(s) have defaulted in making payments towards the above-mentioned loan facility from us. In spite of regular reminders Borrower(s) were unable to regularize the loan account and hence the said vehicle was seized on 18-07-2024 and as per the agreement we issued a Pre-Sale notice to Borrower(s) dated 19-07-2024 before sale and sold the same in ‘as is where is condition’ dated 24-08-2024. The said sale amount was Rs. 46000/- which was appropriated to the contract, and even after appropriation, Borrower(s) are still liable to pay a sum of Rs. 56385/- After that, we issued a Post Sale Notice dated 09-02-2024, which was served to Borrower(s) for their reference to settle the dispute amicably.
2. As per the terms of the loan agreement, Borrower(s) are liable to pay the installment, but contrary to that, Borrower(s) had committed default in the repayment of the loan. In view of the default committed by Borrower(s), we hereby, with this notice, are terminating the said loan agreement. Despite several follow-ups made by us, Borrower(s) did not come forward to regularize the loan account in spite of deriving benefits from and out of the said loan. Even after being given sufficient opportunities, Borrower(s) had failed to settle the dues.
3. After giving credit to all the payments received so far in your loan account and adjusting the amount from the sale of the asset, a sum of Rs. 56385/- Is due as of 09-02-2024, which Borrower(s) are still liable to pay the same as per the terms of the agreement. However, Borrower(s) had not paid any amount towards the settlement of dues. The failure on Borrower(s) part to pay the amount due under the agreement has resulted in disputes, differences, and claims under the said agreement.
4. As per the Clause of the loan agreement, it has been mutually agreed to resolve the dispute through Arbitration, where the Arbitrator shall be appointed by an independent and neutral Arbitration Institution. With regard to the appointment of the arbitrator and in light of the judicial pronouncements regarding the appointment of the arbitrator and with a view to providing each party full opportunity to present its case fairly and conveniently, we deem it fit and proper to refer the dispute to Jupitice ODR Centre, having its office at PLOT NO -14, JUPITICE AEREN BUILDING, RAJIV GANDHI CHANDIGARH TECHNOLOGY PARK, CHANDIGARH, 160101 and to appoint an Arbitrator to conduct arbitration proceedings for dispute resolution.
5. Upon completion of 7 days, if no written confirmation is received from Borrower(s) end or Borrower(s) do not raise any objection to the appointment of Arbitrator through the individual Institution Jupitice ODR Centre, it will be deemed that you have accepted the submission of the dispute and appointment of the Arbitrator through the Institutional arbitration Jupitice ODR Centre.
6. Also note that, as per the clause in the agreement, the arbitration proceedings would be conducted  
   In the English language, as per the process defined in the arbitration clause.



**Authorized Signatory**

**TVS CREDIT SERVICES LIMITED**

**BY RPAD/EMAIL/SMS**

**Date: 07-08-2025**

**Ref No. TVS/July/428/2025**

**To,**

|  |
| --- |
| 1. **PRAVIN VILAS KAMBALE S/O VILAS** KAMBALE GALLI ,NADHAWADE,KOOR KOLHAPUR TAL KARVIR DIST KOLHAPUR NEAR SAMAJ MANDIR Bhudargad Kolhapur MH 416209   MOBILE NO. 9518772008   1. **JUPITICE ODR CENTRE**,   PLOT NO -14, JUPITICE AEREN BUILDING,  RAJIV GANDHI CHANDIGARH TECHNOLOGY PARK, CHANDIGARH-160101. |

**Subject**: **Letter of Reference of dispute for Institutional Arbitration under the aegis of JUPITICE ODR CENTRE under their Online Administered Arbitration Procedural Rules (“Rules”).**

**Ref**: Loan Agreement No. MH3061TW0043518 dated 15-Apr-23

Dear Sir/Madam,

We, **M/s. TVS Credit Services Limited,** having its Registered Office at Chaitanya, no 12, Khader Nawaz Khan Road, Nungambakkam, Chennai-600006 and corporate office at N.No.29 (O.No.8), Jayalakshmi Estates, Haddows Road, Nungambakkam, Chennai – 600006 (hereinafter referred to as “Claimant”), write this letter of reference request as under: -

1. We state that the Borrower(s) had approached and requested us to grant a loan facility for an amount of Rs. 101666/-. The said loan was sanctioned vide Loan Account Number: MH3061TW0043518 dated 15-Apr-23 and the amount is repayable together with finance charges in installments. The loan agreement was executed by Borrower(s) towards the loan facility for the purchase of vehicle Model JUPITER 125 DRUM BSVI - ALLOY WHEEL bearing Registration No. MH09GH4432, Engine No. BK4DP1906927, Chassis No. MD626AK42P1D09496. Borrower(s) have defaulted in making payments towards the above-mentioned loan facility from us. In spite of regular reminders Borrower(s) were unable to regularize the loan account and hence the said vehicle was seized on 13-06-2024 and as per the agreement we issued a Pre-Sale notice to Borrower(s) dated 14-06-2024 before sale and sold the same in ‘as is where is condition’ dated 31-08-2024. The said sale amount was Rs. 33000/- which was appropriated to the contract, and even after appropriation, Borrower(s) are still liable to pay a sum of Rs. 56418/- After that, we issued a Post Sale Notice dated 09-02-2024, which was served to Borrower(s) for their reference to settle the dispute amicably.
2. As per the terms of the loan agreement, Borrower(s) are liable to pay the installment, but contrary to that, Borrower(s) had committed default in the repayment of the loan. In view of the default committed by Borrower(s), we hereby, with this notice, are terminating the said loan agreement. Despite several follow-ups made by us, Borrower(s) did not come forward to regularize the loan account in spite of deriving benefits from and out of the said loan. Even after being given sufficient opportunities, Borrower(s) had failed to settle the dues.
3. After giving credit to all the payments received so far in your loan account and adjusting the amount from the sale of the asset, a sum of Rs. 56418/- Is due as of 09-02-2024, which Borrower(s) are still liable to pay the same as per the terms of the agreement. However, Borrower(s) had not paid any amount towards the settlement of dues. The failure on Borrower(s) part to pay the amount due under the agreement has resulted in disputes, differences, and claims under the said agreement.
4. As per the Clause of the loan agreement, it has been mutually agreed to resolve the dispute through Arbitration, where the Arbitrator shall be appointed by an independent and neutral Arbitration Institution. With regard to the appointment of the arbitrator and in light of the judicial pronouncements regarding the appointment of the arbitrator and with a view to providing each party full opportunity to present its case fairly and conveniently, we deem it fit and proper to refer the dispute to Jupitice ODR Centre, having its office at PLOT NO -14, JUPITICE AEREN BUILDING, RAJIV GANDHI CHANDIGARH TECHNOLOGY PARK, CHANDIGARH, 160101 and to appoint an Arbitrator to conduct arbitration proceedings for dispute resolution.
5. Upon completion of 7 days, if no written confirmation is received from Borrower(s) end or Borrower(s) do not raise any objection to the appointment of Arbitrator through the individual Institution Jupitice ODR Centre, it will be deemed that you have accepted the submission of the dispute and appointment of the Arbitrator through the Institutional arbitration Jupitice ODR Centre.
6. Also note that, as per the clause in the agreement, the arbitration proceedings would be conducted  
   In the English language, as per the process defined in the arbitration clause.



**Authorized Signatory**

**TVS CREDIT SERVICES LIMITED**

**BY RPAD/EMAIL/SMS**

**Date: 07-08-2025**

**Ref No. TVS/July/429/2025**

**To,**

|  |
| --- |
| 1. **SURYAKANTI NAYAK S/O RABI NAYAK** BALISINSA SUNAMUHIN ODAGAON ELECTRY POLE Nayagarh Nayagarh OR 752090   MOBILE NO. 9692494815   1. **JUPITICE ODR CENTRE**,   PLOT NO -14, JUPITICE AEREN BUILDING,  RAJIV GANDHI CHANDIGARH TECHNOLOGY PARK, CHANDIGARH-160101. |

**Subject**: **Letter of Reference of dispute for Institutional Arbitration under the aegis of JUPITICE ODR CENTRE under their Online Administered Arbitration Procedural Rules (“Rules”).**

**Ref**: Loan Agreement No. OR3051TW0173643 dated 21-Jun-23

Dear Sir/Madam,

We, **M/s. TVS Credit Services Limited,** having its Registered Office at Chaitanya, no 12, Khader Nawaz Khan Road, Nungambakkam, Chennai-600006 and corporate office at N.No.29 (O.No.8), Jayalakshmi Estates, Haddows Road, Nungambakkam, Chennai – 600006 (hereinafter referred to as “Claimant”), write this letter of reference request as under: -

1. We state that the Borrower(s) had approached and requested us to grant a loan facility for an amount of Rs. 101811/-. The said loan was sanctioned vide Loan Account Number: OR3051TW0173643 dated 21-Jun-23 and the amount is repayable together with finance charges in installments. The loan agreement was executed by Borrower(s) towards the loan facility for the purchase of vehicle Model JUPITER 125 BSVI - DISC bearing Registration No. OD25N8188, Engine No. BK4DP1609325, Chassis No. MD626AK43P1D11905. Borrower(s) have defaulted in making payments towards the above-mentioned loan facility from us. In spite of regular reminders Borrower(s) were unable to regularize the loan account and hence the said vehicle was seized on 14-06-2024 and as per the agreement we issued a Pre-Sale notice to Borrower(s) dated 15-06-2024 before sale and sold the same in ‘as is where is condition’ dated 31-07-2024. The said sale amount was Rs. 40000/- which was appropriated to the contract, and even after appropriation, Borrower(s) are still liable to pay a sum of Rs. 56450/- After that, we issued a Post Sale Notice dated 08-05-2024, which was served to Borrower(s) for their reference to settle the dispute amicably.
2. As per the terms of the loan agreement, Borrower(s) are liable to pay the installment, but contrary to that, Borrower(s) had committed default in the repayment of the loan. In view of the default committed by Borrower(s), we hereby, with this notice, are terminating the said loan agreement. Despite several follow-ups made by us, Borrower(s) did not come forward to regularize the loan account in spite of deriving benefits from and out of the said loan. Even after being given sufficient opportunities, Borrower(s) had failed to settle the dues.
3. After giving credit to all the payments received so far in your loan account and adjusting the amount from the sale of the asset, a sum of Rs. 56450/- Is due as of 08-05-2024, which Borrower(s) are still liable to pay the same as per the terms of the agreement. However, Borrower(s) had not paid any amount towards the settlement of dues. The failure on Borrower(s) part to pay the amount due under the agreement has resulted in disputes, differences, and claims under the said agreement.
4. As per the Clause of the loan agreement, it has been mutually agreed to resolve the dispute through Arbitration, where the Arbitrator shall be appointed by an independent and neutral Arbitration Institution. With regard to the appointment of the arbitrator and in light of the judicial pronouncements regarding the appointment of the arbitrator and with a view to providing each party full opportunity to present its case fairly and conveniently, we deem it fit and proper to refer the dispute to Jupitice ODR Centre, having its office at PLOT NO -14, JUPITICE AEREN BUILDING, RAJIV GANDHI CHANDIGARH TECHNOLOGY PARK, CHANDIGARH, 160101 and to appoint an Arbitrator to conduct arbitration proceedings for dispute resolution.
5. Upon completion of 7 days, if no written confirmation is received from Borrower(s) end or Borrower(s) do not raise any objection to the appointment of Arbitrator through the individual Institution Jupitice ODR Centre, it will be deemed that you have accepted the submission of the dispute and appointment of the Arbitrator through the Institutional arbitration Jupitice ODR Centre.
6. Also note that, as per the clause in the agreement, the arbitration proceedings would be conducted  
   In the English language, as per the process defined in the arbitration clause.



**Authorized Signatory**

**TVS CREDIT SERVICES LIMITED**

**BY RPAD/EMAIL/SMS**

**Date: 07-08-2025**

**Ref No. TVS/July/430/2025**

**To,**

|  |
| --- |
| 1. **MEERA S K S/O KAMALESWARAN NAIR** C/O: MANOJ R,TC 21/1165,NEDUMCAUD,KARAMANA PO,THIR UVANANTHAPURAM,THIRUVANANTHAPURAM,KARAMANA,THIRUVA NANTHAPURAM,KERALA,695002 NEAR TEMPLE Karamana S.O Thiruvananthapuram Thiruvananthapuram KL 695002   MOBILE NO. 8714081541   1. **JUPITICE ODR CENTRE**,   PLOT NO -14, JUPITICE AEREN BUILDING,  RAJIV GANDHI CHANDIGARH TECHNOLOGY PARK, CHANDIGARH-160101. |

**Subject**: **Letter of Reference of dispute for Institutional Arbitration under the aegis of JUPITICE ODR CENTRE under their Online Administered Arbitration Procedural Rules (“Rules”).**

**Ref**: Loan Agreement No. KE3023TW0075997 dated 6-Feb-24

Dear Sir/Madam,

We, **M/s. TVS Credit Services Limited,** having its Registered Office at Chaitanya, no 12, Khader Nawaz Khan Road, Nungambakkam, Chennai-600006 and corporate office at N.No.29 (O.No.8), Jayalakshmi Estates, Haddows Road, Nungambakkam, Chennai – 600006 (hereinafter referred to as “Claimant”), write this letter of reference request as under: -

1. We state that the Borrower(s) had approached and requested us to grant a loan facility for an amount of Rs. 100249/-. The said loan was sanctioned vide Loan Account Number: KE3023TW0075997 dated 6-Feb-24 and the amount is repayable together with finance charges in installments. The loan agreement was executed by Borrower(s) towards the loan facility for the purchase of vehicle Model JUPITER BSVI - AOL bearing Registration No. KL01DA7295, Engine No. DG5AR1106712, Chassis No. MD626CG5XR1A12394. Borrower(s) have defaulted in making payments towards the above-mentioned loan facility from us. In spite of regular reminders Borrower(s) were unable to regularize the loan account and hence the said vehicle was seized on 03-07-2024 and as per the agreement we issued a Pre-Sale notice to Borrower(s) dated 04-07-2024 before sale and sold the same in ‘as is where is condition’ dated 28-08-2024. The said sale amount was Rs. 48000/- which was appropriated to the contract, and even after appropriation, Borrower(s) are still liable to pay a sum of Rs. 56457/- After that, we issued a Post Sale Notice dated 09-02-2024, which was served to Borrower(s) for their reference to settle the dispute amicably.
2. As per the terms of the loan agreement, Borrower(s) are liable to pay the installment, but contrary to that, Borrower(s) had committed default in the repayment of the loan. In view of the default committed by Borrower(s), we hereby, with this notice, are terminating the said loan agreement. Despite several follow-ups made by us, Borrower(s) did not come forward to regularize the loan account in spite of deriving benefits from and out of the said loan. Even after being given sufficient opportunities, Borrower(s) had failed to settle the dues.
3. After giving credit to all the payments received so far in your loan account and adjusting the amount from the sale of the asset, a sum of Rs. 56457/- Is due as of 09-02-2024, which Borrower(s) are still liable to pay the same as per the terms of the agreement. However, Borrower(s) had not paid any amount towards the settlement of dues. The failure on Borrower(s) part to pay the amount due under the agreement has resulted in disputes, differences, and claims under the said agreement.
4. As per the Clause of the loan agreement, it has been mutually agreed to resolve the dispute through Arbitration, where the Arbitrator shall be appointed by an independent and neutral Arbitration Institution. With regard to the appointment of the arbitrator and in light of the judicial pronouncements regarding the appointment of the arbitrator and with a view to providing each party full opportunity to present its case fairly and conveniently, we deem it fit and proper to refer the dispute to Jupitice ODR Centre, having its office at PLOT NO -14, JUPITICE AEREN BUILDING, RAJIV GANDHI CHANDIGARH TECHNOLOGY PARK, CHANDIGARH, 160101 and to appoint an Arbitrator to conduct arbitration proceedings for dispute resolution.
5. Upon completion of 7 days, if no written confirmation is received from Borrower(s) end or Borrower(s) do not raise any objection to the appointment of Arbitrator through the individual Institution Jupitice ODR Centre, it will be deemed that you have accepted the submission of the dispute and appointment of the Arbitrator through the Institutional arbitration Jupitice ODR Centre.
6. Also note that, as per the clause in the agreement, the arbitration proceedings would be conducted  
   In the English language, as per the process defined in the arbitration clause.



**Authorized Signatory**

**TVS CREDIT SERVICES LIMITED**

**BY RPAD/EMAIL/SMS**

**Date: 07-08-2025**

**Ref No. TVS/July/431/2025**

**To,**

|  |
| --- |
| 1. **RANJU HUSSAIN LASKAR S/O SABIR UDDIN LASKAR** WARD NO 11 DODDABALLAPURA ROAD DEVANAHALLI TOWN BANGALORE RURAL DIST NEAR WATER TANK Alurduddanahalli B.O Devanahalli Bangalore Rural KA 562110   MOBILE NO. 8867536538   1. **JUPITICE ODR CENTRE**,   PLOT NO -14, JUPITICE AEREN BUILDING,  RAJIV GANDHI CHANDIGARH TECHNOLOGY PARK, CHANDIGARH-160101. |

**Subject**: **Letter of Reference of dispute for Institutional Arbitration under the aegis of JUPITICE ODR CENTRE under their Online Administered Arbitration Procedural Rules (“Rules”).**

**Ref**: Loan Agreement No. KA3009TW0253473 dated 31-Aug-23

Dear Sir/Madam,

We, **M/s. TVS Credit Services Limited,** having its Registered Office at Chaitanya, no 12, Khader Nawaz Khan Road, Nungambakkam, Chennai-600006 and corporate office at N.No.29 (O.No.8), Jayalakshmi Estates, Haddows Road, Nungambakkam, Chennai – 600006 (hereinafter referred to as “Claimant”), write this letter of reference request as under: -

1. We state that the Borrower(s) had approached and requested us to grant a loan facility for an amount of Rs. 108033/-. The said loan was sanctioned vide Loan Account Number: KA3009TW0253473 dated 31-Aug-23 and the amount is repayable together with finance charges in installments. The loan agreement was executed by Borrower(s) towards the loan facility for the purchase of vehicle Model NTORQ 125 DISC – RACE EDITION BSVI bearing Registration No. KA43Y4876, Engine No. AK3HP2X07942, Chassis No. MD626AK30P2H11471. Borrower(s) have defaulted in making payments towards the above-mentioned loan facility from us. In spite of regular reminders Borrower(s) were unable to regularize the loan account and hence the said vehicle was seized on 05-10-2024 and as per the agreement we issued a Pre-Sale notice to Borrower(s) dated 13-05-2024 before sale and sold the same in ‘as is where is condition’ dated 29-06-2024. The said sale amount was Rs. 47000/- which was appropriated to the contract, and even after appropriation, Borrower(s) are still liable to pay a sum of Rs. 56467/- After that, we issued a Post Sale Notice dated 07-02-2024, which was served to Borrower(s) for their reference to settle the dispute amicably.
2. As per the terms of the loan agreement, Borrower(s) are liable to pay the installment, but contrary to that, Borrower(s) had committed default in the repayment of the loan. In view of the default committed by Borrower(s), we hereby, with this notice, are terminating the said loan agreement. Despite several follow-ups made by us, Borrower(s) did not come forward to regularize the loan account in spite of deriving benefits from and out of the said loan. Even after being given sufficient opportunities, Borrower(s) had failed to settle the dues.
3. After giving credit to all the payments received so far in your loan account and adjusting the amount from the sale of the asset, a sum of Rs. 56467/- Is due as of 07-02-2024, which Borrower(s) are still liable to pay the same as per the terms of the agreement. However, Borrower(s) had not paid any amount towards the settlement of dues. The failure on Borrower(s) part to pay the amount due under the agreement has resulted in disputes, differences, and claims under the said agreement.
4. As per the Clause of the loan agreement, it has been mutually agreed to resolve the dispute through Arbitration, where the Arbitrator shall be appointed by an independent and neutral Arbitration Institution. With regard to the appointment of the arbitrator and in light of the judicial pronouncements regarding the appointment of the arbitrator and with a view to providing each party full opportunity to present its case fairly and conveniently, we deem it fit and proper to refer the dispute to Jupitice ODR Centre, having its office at PLOT NO -14, JUPITICE AEREN BUILDING, RAJIV GANDHI CHANDIGARH TECHNOLOGY PARK, CHANDIGARH, 160101 and to appoint an Arbitrator to conduct arbitration proceedings for dispute resolution.
5. Upon completion of 7 days, if no written confirmation is received from Borrower(s) end or Borrower(s) do not raise any objection to the appointment of Arbitrator through the individual Institution Jupitice ODR Centre, it will be deemed that you have accepted the submission of the dispute and appointment of the Arbitrator through the Institutional arbitration Jupitice ODR Centre.
6. Also note that, as per the clause in the agreement, the arbitration proceedings would be conducted  
   In the English language, as per the process defined in the arbitration clause.



**Authorized Signatory**

**TVS CREDIT SERVICES LIMITED**

**BY RPAD/EMAIL/SMS**

**Date: 07-08-2025**

**Ref No. TVS/July/432/2025**

**To,**

|  |
| --- |
| 1. **ARUMUGAM K S/O KALIYAPERUMAL** NO 5 391 1 MELAPPETTAI ATHAVATHUR SOMARASAMPETTAI TRICHY NEAR MARIAMMAN KOVIL TIRUCHIRAPPALLI Tiruchirappalli TN 620102   MOBILE NO. 8344155310   1. **JUPITICE ODR CENTRE**,   PLOT NO -14, JUPITICE AEREN BUILDING,  RAJIV GANDHI CHANDIGARH TECHNOLOGY PARK, CHANDIGARH-160101. |

**Subject**: **Letter of Reference of dispute for Institutional Arbitration under the aegis of JUPITICE ODR CENTRE under their Online Administered Arbitration Procedural Rules (“Rules”).**

**Ref**: Loan Agreement No. TN3005TW0177937 dated 20-Nov-23

Dear Sir/Madam,

We, **M/s. TVS Credit Services Limited,** having its Registered Office at Chaitanya, no 12, Khader Nawaz Khan Road, Nungambakkam, Chennai-600006 and corporate office at N.No.29 (O.No.8), Jayalakshmi Estates, Haddows Road, Nungambakkam, Chennai – 600006 (hereinafter referred to as “Claimant”), write this letter of reference request as under: -

1. We state that the Borrower(s) had approached and requested us to grant a loan facility for an amount of Rs. 117834/-. The said loan was sanctioned vide Loan Account Number: TN3005TW0177937 dated 20-Nov-23 and the amount is repayable together with finance charges in installments. The loan agreement was executed by Borrower(s) towards the loan facility for the purchase of vehicle Model JUPITER 125 BSVI - DISC bearing Registration No. TN81AY0706, Engine No. BK4LP1708069, Chassis No. MD626AK46P1L09322. Borrower(s) have defaulted in making payments towards the above-mentioned loan facility from us. In spite of regular reminders Borrower(s) were unable to regularize the loan account and hence the said vehicle was seized on 30-07-2024 and as per the agreement we issued a Pre-Sale notice to Borrower(s) dated 31-07-2024 before sale and sold the same in ‘as is where is condition’ dated 27-08-2024. The said sale amount was Rs. 62000/- which was appropriated to the contract, and even after appropriation, Borrower(s) are still liable to pay a sum of Rs. 56494/- After that, we issued a Post Sale Notice dated 09-02-2024, which was served to Borrower(s) for their reference to settle the dispute amicably.
2. As per the terms of the loan agreement, Borrower(s) are liable to pay the installment, but contrary to that, Borrower(s) had committed default in the repayment of the loan. In view of the default committed by Borrower(s), we hereby, with this notice, are terminating the said loan agreement. Despite several follow-ups made by us, Borrower(s) did not come forward to regularize the loan account in spite of deriving benefits from and out of the said loan. Even after being given sufficient opportunities, Borrower(s) had failed to settle the dues.
3. After giving credit to all the payments received so far in your loan account and adjusting the amount from the sale of the asset, a sum of Rs. 56494/- Is due as of 09-02-2024, which Borrower(s) are still liable to pay the same as per the terms of the agreement. However, Borrower(s) had not paid any amount towards the settlement of dues. The failure on Borrower(s) part to pay the amount due under the agreement has resulted in disputes, differences, and claims under the said agreement.
4. As per the Clause of the loan agreement, it has been mutually agreed to resolve the dispute through Arbitration, where the Arbitrator shall be appointed by an independent and neutral Arbitration Institution. With regard to the appointment of the arbitrator and in light of the judicial pronouncements regarding the appointment of the arbitrator and with a view to providing each party full opportunity to present its case fairly and conveniently, we deem it fit and proper to refer the dispute to Jupitice ODR Centre, having its office at PLOT NO -14, JUPITICE AEREN BUILDING, RAJIV GANDHI CHANDIGARH TECHNOLOGY PARK, CHANDIGARH, 160101 and to appoint an Arbitrator to conduct arbitration proceedings for dispute resolution.
5. Upon completion of 7 days, if no written confirmation is received from Borrower(s) end or Borrower(s) do not raise any objection to the appointment of Arbitrator through the individual Institution Jupitice ODR Centre, it will be deemed that you have accepted the submission of the dispute and appointment of the Arbitrator through the Institutional arbitration Jupitice ODR Centre.
6. Also note that, as per the clause in the agreement, the arbitration proceedings would be conducted  
   In the English language, as per the process defined in the arbitration clause.



**Authorized Signatory**

**TVS CREDIT SERVICES LIMITED**

**BY RPAD/EMAIL/SMS**

**Date: 07-08-2025**

**Ref No. TVS/July/433/2025**

**To,**

|  |
| --- |
| 1. **JINA PHUKAN S/O ANIL PHUKAN** KAUPATONI PO/PS-MAHADEVPUR KAILASHPUR HIGH SCHOOL Kumari Kachari B.O Mahadevpur Lohit AR 792105   MOBILE NO. 7896540246   1. **JUPITICE ODR CENTRE**,   PLOT NO -14, JUPITICE AEREN BUILDING,  RAJIV GANDHI CHANDIGARH TECHNOLOGY PARK, CHANDIGARH-160101. |

**Subject**: **Letter of Reference of dispute for Institutional Arbitration under the aegis of JUPITICE ODR CENTRE under their Online Administered Arbitration Procedural Rules (“Rules”).**

**Ref**: Loan Agreement No. AS3072TW0129027 dated 2-Sep-23

Dear Sir/Madam,

We, **M/s. TVS Credit Services Limited,** having its Registered Office at Chaitanya, no 12, Khader Nawaz Khan Road, Nungambakkam, Chennai-600006 and corporate office at N.No.29 (O.No.8), Jayalakshmi Estates, Haddows Road, Nungambakkam, Chennai – 600006 (hereinafter referred to as “Claimant”), write this letter of reference request as under: -

1. We state that the Borrower(s) had approached and requested us to grant a loan facility for an amount of Rs. 113137/-. The said loan was sanctioned vide Loan Account Number: AS3072TW0129027 dated 2-Sep-23 and the amount is repayable together with finance charges in installments. The loan agreement was executed by Borrower(s) towards the loan facility for the purchase of vehicle Model TVS NTORQ 125 RACE XP BSVI bearing Registration No. AS23AH0259, Engine No. AK3FP3X09374, Chassis No. MD626BK37P3F05967. Borrower(s) have defaulted in making payments towards the above-mentioned loan facility from us. In spite of regular reminders Borrower(s) were unable to regularize the loan account and hence the said vehicle was seized on 27-04-2024 and as per the agreement we issued a Pre-Sale notice to Borrower(s) dated 29-04-2024 before sale and sold the same in ‘as is where is condition’ dated 29-05-2024. The said sale amount was Rs. 57000/- which was appropriated to the contract, and even after appropriation, Borrower(s) are still liable to pay a sum of Rs. 56502/- After that, we issued a Post Sale Notice dated 06-05-2024, which was served to Borrower(s) for their reference to settle the dispute amicably.
2. As per the terms of the loan agreement, Borrower(s) are liable to pay the installment, but contrary to that, Borrower(s) had committed default in the repayment of the loan. In view of the default committed by Borrower(s), we hereby, with this notice, are terminating the said loan agreement. Despite several follow-ups made by us, Borrower(s) did not come forward to regularize the loan account in spite of deriving benefits from and out of the said loan. Even after being given sufficient opportunities, Borrower(s) had failed to settle the dues.
3. After giving credit to all the payments received so far in your loan account and adjusting the amount from the sale of the asset, a sum of Rs. 56502/- Is due as of 06-05-2024, which Borrower(s) are still liable to pay the same as per the terms of the agreement. However, Borrower(s) had not paid any amount towards the settlement of dues. The failure on Borrower(s) part to pay the amount due under the agreement has resulted in disputes, differences, and claims under the said agreement.
4. As per the Clause of the loan agreement, it has been mutually agreed to resolve the dispute through Arbitration, where the Arbitrator shall be appointed by an independent and neutral Arbitration Institution. With regard to the appointment of the arbitrator and in light of the judicial pronouncements regarding the appointment of the arbitrator and with a view to providing each party full opportunity to present its case fairly and conveniently, we deem it fit and proper to refer the dispute to Jupitice ODR Centre, having its office at PLOT NO -14, JUPITICE AEREN BUILDING, RAJIV GANDHI CHANDIGARH TECHNOLOGY PARK, CHANDIGARH, 160101 and to appoint an Arbitrator to conduct arbitration proceedings for dispute resolution.
5. Upon completion of 7 days, if no written confirmation is received from Borrower(s) end or Borrower(s) do not raise any objection to the appointment of Arbitrator through the individual Institution Jupitice ODR Centre, it will be deemed that you have accepted the submission of the dispute and appointment of the Arbitrator through the Institutional arbitration Jupitice ODR Centre.
6. Also note that, as per the clause in the agreement, the arbitration proceedings would be conducted  
   In the English language, as per the process defined in the arbitration clause.



**Authorized Signatory**

**TVS CREDIT SERVICES LIMITED**

**BY RPAD/EMAIL/SMS**

**Date: 07-08-2025**

**Ref No. TVS/July/434/2025**

**To,**

|  |
| --- |
| 1. **VELPUGONDA SANDHYA S/O MOLUGURI RAJAIAH** HNO 3-55/1 GHANPURAM KARKAPALLE LAXMAREDDIPALLI WARANGAL NEAR MAIN ROAD Gurrampaet B.O Venkatapur Warangal AP 506168   MOBILE NO. 9985994852   1. **JUPITICE ODR CENTRE**,   PLOT NO -14, JUPITICE AEREN BUILDING,  RAJIV GANDHI CHANDIGARH TECHNOLOGY PARK, CHANDIGARH-160101. |

**Subject**: **Letter of Reference of dispute for Institutional Arbitration under the aegis of JUPITICE ODR CENTRE under their Online Administered Arbitration Procedural Rules (“Rules”).**

**Ref**: Loan Agreement No. AP3042TW0125125 dated 19-Jul-23

Dear Sir/Madam,

We, **M/s. TVS Credit Services Limited,** having its Registered Office at Chaitanya, no 12, Khader Nawaz Khan Road, Nungambakkam, Chennai-600006 and corporate office at N.No.29 (O.No.8), Jayalakshmi Estates, Haddows Road, Nungambakkam, Chennai – 600006 (hereinafter referred to as “Claimant”), write this letter of reference request as under: -

1. We state that the Borrower(s) had approached and requested us to grant a loan facility for an amount of Rs. 109394/-. The said loan was sanctioned vide Loan Account Number: AP3042TW0125125 dated 19-Jul-23 and the amount is repayable together with finance charges in installments. The loan agreement was executed by Borrower(s) towards the loan facility for the purchase of vehicle Model TVS RAIDER DISC CONNECTED BSVI bearing Registration No. TS24MTR2286, Engine No. AF9FP1934391, Chassis No. MD625AF94P1F34575. Borrower(s) have defaulted in making payments towards the above-mentioned loan facility from us. In spite of regular reminders Borrower(s) were unable to regularize the loan account and hence the said vehicle was seized on 15-05-2024 and as per the agreement we issued a Pre-Sale notice to Borrower(s) dated 16-05-2024 before sale and sold the same in ‘as is where is condition’ dated 30-06-2024. The said sale amount was Rs. 52000/- which was appropriated to the contract, and even after appropriation, Borrower(s) are still liable to pay a sum of Rs. 56507/- After that, we issued a Post Sale Notice dated 07-02-2024, which was served to Borrower(s) for their reference to settle the dispute amicably.
2. As per the terms of the loan agreement, Borrower(s) are liable to pay the installment, but contrary to that, Borrower(s) had committed default in the repayment of the loan. In view of the default committed by Borrower(s), we hereby, with this notice, are terminating the said loan agreement. Despite several follow-ups made by us, Borrower(s) did not come forward to regularize the loan account in spite of deriving benefits from and out of the said loan. Even after being given sufficient opportunities, Borrower(s) had failed to settle the dues.
3. After giving credit to all the payments received so far in your loan account and adjusting the amount from the sale of the asset, a sum of Rs. 56507/- Is due as of 07-02-2024, which Borrower(s) are still liable to pay the same as per the terms of the agreement. However, Borrower(s) had not paid any amount towards the settlement of dues. The failure on Borrower(s) part to pay the amount due under the agreement has resulted in disputes, differences, and claims under the said agreement.
4. As per the Clause of the loan agreement, it has been mutually agreed to resolve the dispute through Arbitration, where the Arbitrator shall be appointed by an independent and neutral Arbitration Institution. With regard to the appointment of the arbitrator and in light of the judicial pronouncements regarding the appointment of the arbitrator and with a view to providing each party full opportunity to present its case fairly and conveniently, we deem it fit and proper to refer the dispute to Jupitice ODR Centre, having its office at PLOT NO -14, JUPITICE AEREN BUILDING, RAJIV GANDHI CHANDIGARH TECHNOLOGY PARK, CHANDIGARH, 160101 and to appoint an Arbitrator to conduct arbitration proceedings for dispute resolution.
5. Upon completion of 7 days, if no written confirmation is received from Borrower(s) end or Borrower(s) do not raise any objection to the appointment of Arbitrator through the individual Institution Jupitice ODR Centre, it will be deemed that you have accepted the submission of the dispute and appointment of the Arbitrator through the Institutional arbitration Jupitice ODR Centre.
6. Also note that, as per the clause in the agreement, the arbitration proceedings would be conducted  
   In the English language, as per the process defined in the arbitration clause.



**Authorized Signatory**

**TVS CREDIT SERVICES LIMITED**

**BY RPAD/EMAIL/SMS**

**Date: 07-08-2025**

**Ref No. TVS/July/435/2025**

**To,**

|  |
| --- |
| 1. **PRASHANT DWIVEDI S/O SURESH DWIVEDI** S/O: SURESH DWIVEDI,KAKARDAHI,BAGHPUR,KANPUR DEHAT ,UTTAR PRADESH,209307 HANDPUMP Bhadhpur B.O KANPUR DEHAT Kanpur Dehat UP 209307   MOBILE NO. 6387964206   1. **JUPITICE ODR CENTRE**,   PLOT NO -14, JUPITICE AEREN BUILDING,  RAJIV GANDHI CHANDIGARH TECHNOLOGY PARK, CHANDIGARH-160101. |

**Subject**: **Letter of Reference of dispute for Institutional Arbitration under the aegis of JUPITICE ODR CENTRE under their Online Administered Arbitration Procedural Rules (“Rules”).**

**Ref**: Loan Agreement No. UP3034TW0069445 dated 17-Nov-23

Dear Sir/Madam,

We, **M/s. TVS Credit Services Limited,** having its Registered Office at Chaitanya, no 12, Khader Nawaz Khan Road, Nungambakkam, Chennai-600006 and corporate office at N.No.29 (O.No.8), Jayalakshmi Estates, Haddows Road, Nungambakkam, Chennai – 600006 (hereinafter referred to as “Claimant”), write this letter of reference request as under: -

1. We state that the Borrower(s) had approached and requested us to grant a loan facility for an amount of Rs. 125760/-. The said loan was sanctioned vide Loan Account Number: UP3034TW0069445 dated 17-Nov-23 and the amount is repayable together with finance charges in installments. The loan agreement was executed by Borrower(s) towards the loan facility for the purchase of vehicle Model APACHE RTR 160 2V RM DISC BSVI bearing Registration No. UP77AP5026, Engine No. AE8HP2919620, Chassis No. MD634BE8XP2H20413. Borrower(s) have defaulted in making payments towards the above-mentioned loan facility from us. In spite of regular reminders Borrower(s) were unable to regularize the loan account and hence the said vehicle was seized on 29-06-2024 and as per the agreement we issued a Pre-Sale notice to Borrower(s) dated 01-07-2024 before sale and sold the same in ‘as is where is condition’ dated 31-07-2024. The said sale amount was Rs. 64500/- which was appropriated to the contract, and even after appropriation, Borrower(s) are still liable to pay a sum of Rs. 56517/- After that, we issued a Post Sale Notice dated 08-05-2024, which was served to Borrower(s) for their reference to settle the dispute amicably.
2. As per the terms of the loan agreement, Borrower(s) are liable to pay the installment, but contrary to that, Borrower(s) had committed default in the repayment of the loan. In view of the default committed by Borrower(s), we hereby, with this notice, are terminating the said loan agreement. Despite several follow-ups made by us, Borrower(s) did not come forward to regularize the loan account in spite of deriving benefits from and out of the said loan. Even after being given sufficient opportunities, Borrower(s) had failed to settle the dues.
3. After giving credit to all the payments received so far in your loan account and adjusting the amount from the sale of the asset, a sum of Rs. 56517/- Is due as of 08-05-2024, which Borrower(s) are still liable to pay the same as per the terms of the agreement. However, Borrower(s) had not paid any amount towards the settlement of dues. The failure on Borrower(s) part to pay the amount due under the agreement has resulted in disputes, differences, and claims under the said agreement.
4. As per the Clause of the loan agreement, it has been mutually agreed to resolve the dispute through Arbitration, where the Arbitrator shall be appointed by an independent and neutral Arbitration Institution. With regard to the appointment of the arbitrator and in light of the judicial pronouncements regarding the appointment of the arbitrator and with a view to providing each party full opportunity to present its case fairly and conveniently, we deem it fit and proper to refer the dispute to Jupitice ODR Centre, having its office at PLOT NO -14, JUPITICE AEREN BUILDING, RAJIV GANDHI CHANDIGARH TECHNOLOGY PARK, CHANDIGARH, 160101 and to appoint an Arbitrator to conduct arbitration proceedings for dispute resolution.
5. Upon completion of 7 days, if no written confirmation is received from Borrower(s) end or Borrower(s) do not raise any objection to the appointment of Arbitrator through the individual Institution Jupitice ODR Centre, it will be deemed that you have accepted the submission of the dispute and appointment of the Arbitrator through the Institutional arbitration Jupitice ODR Centre.
6. Also note that, as per the clause in the agreement, the arbitration proceedings would be conducted  
   In the English language, as per the process defined in the arbitration clause.



**Authorized Signatory**

**TVS CREDIT SERVICES LIMITED**

**BY RPAD/EMAIL/SMS**

**Date: 07-08-2025**

**Ref No. TVS/July/436/2025**

**To,**

|  |
| --- |
| 1. **AJEET NAND KISHORE S/O NAND KISHOR** GRAM JARSENAMAU BILGRAM HARDOI HARDOI NEAR MANDIR Mrg Hardoi UP 241301   MOBILE NO. 8865984419   1. **JUPITICE ODR CENTRE**,   PLOT NO -14, JUPITICE AEREN BUILDING,  RAJIV GANDHI CHANDIGARH TECHNOLOGY PARK, CHANDIGARH-160101. |

**Subject**: **Letter of Reference of dispute for Institutional Arbitration under the aegis of JUPITICE ODR CENTRE under their Online Administered Arbitration Procedural Rules (“Rules”).**

**Ref**: Loan Agreement No. UP3040TW0070900 dated 17-Nov-23

Dear Sir/Madam,

We, **M/s. TVS Credit Services Limited,** having its Registered Office at Chaitanya, no 12, Khader Nawaz Khan Road, Nungambakkam, Chennai-600006 and corporate office at N.No.29 (O.No.8), Jayalakshmi Estates, Haddows Road, Nungambakkam, Chennai – 600006 (hereinafter referred to as “Claimant”), write this letter of reference request as under: -

1. We state that the Borrower(s) had approached and requested us to grant a loan facility for an amount of Rs. 109332/-. The said loan was sanctioned vide Loan Account Number: UP3040TW0070900 dated 17-Nov-23 and the amount is repayable together with finance charges in installments. The loan agreement was executed by Borrower(s) towards the loan facility for the purchase of vehicle Model TVS RAIDER DISC BSVI bearing Registration No. UP30BR8083, Engine No. AF9KP1537125, Chassis No. MD625AF94P1K37156. Borrower(s) have defaulted in making payments towards the above-mentioned loan facility from us. In spite of regular reminders Borrower(s) were unable to regularize the loan account and hence the said vehicle was seized on 04-12-2024 and as per the agreement we issued a Pre-Sale notice to Borrower(s) dated 13-04-2024 before sale and sold the same in ‘as is where is condition’ dated 30-05-2024. The said sale amount was Rs. 59000/- which was appropriated to the contract, and even after appropriation, Borrower(s) are still liable to pay a sum of Rs. 56519/- After that, we issued a Post Sale Notice dated 06-05-2024, which was served to Borrower(s) for their reference to settle the dispute amicably.
2. As per the terms of the loan agreement, Borrower(s) are liable to pay the installment, but contrary to that, Borrower(s) had committed default in the repayment of the loan. In view of the default committed by Borrower(s), we hereby, with this notice, are terminating the said loan agreement. Despite several follow-ups made by us, Borrower(s) did not come forward to regularize the loan account in spite of deriving benefits from and out of the said loan. Even after being given sufficient opportunities, Borrower(s) had failed to settle the dues.
3. After giving credit to all the payments received so far in your loan account and adjusting the amount from the sale of the asset, a sum of Rs. 56519/- Is due as of 06-05-2024, which Borrower(s) are still liable to pay the same as per the terms of the agreement. However, Borrower(s) had not paid any amount towards the settlement of dues. The failure on Borrower(s) part to pay the amount due under the agreement has resulted in disputes, differences, and claims under the said agreement.
4. As per the Clause of the loan agreement, it has been mutually agreed to resolve the dispute through Arbitration, where the Arbitrator shall be appointed by an independent and neutral Arbitration Institution. With regard to the appointment of the arbitrator and in light of the judicial pronouncements regarding the appointment of the arbitrator and with a view to providing each party full opportunity to present its case fairly and conveniently, we deem it fit and proper to refer the dispute to Jupitice ODR Centre, having its office at PLOT NO -14, JUPITICE AEREN BUILDING, RAJIV GANDHI CHANDIGARH TECHNOLOGY PARK, CHANDIGARH, 160101 and to appoint an Arbitrator to conduct arbitration proceedings for dispute resolution.
5. Upon completion of 7 days, if no written confirmation is received from Borrower(s) end or Borrower(s) do not raise any objection to the appointment of Arbitrator through the individual Institution Jupitice ODR Centre, it will be deemed that you have accepted the submission of the dispute and appointment of the Arbitrator through the Institutional arbitration Jupitice ODR Centre.
6. Also note that, as per the clause in the agreement, the arbitration proceedings would be conducted  
   In the English language, as per the process defined in the arbitration clause.



**Authorized Signatory**

**TVS CREDIT SERVICES LIMITED**

**BY RPAD/EMAIL/SMS**

**Date: 07-08-2025**

**Ref No. TVS/July/437/2025**

**To,**

|  |
| --- |
| 1. **SYED AFROZ S/O SYEDMEER** S/O SYED MEER,17-114,RODAMESTRI NAGAR A,GAJULARAMA RAM ROAD,NEAR ST DON BOSCO HIGH SCHOOL,QUTUBULLAPU R,IDA JEEDIMETLA,RANGAREDDI,ANDHRA PRADESH,500055 NEAR ST DON BOSCO SCHOOL Gajularamaram B.O DT1104 AP 500055   MOBILE NO. 9515747276   1. **JUPITICE ODR CENTRE**,   PLOT NO -14, JUPITICE AEREN BUILDING,  RAJIV GANDHI CHANDIGARH TECHNOLOGY PARK, CHANDIGARH-160101. |

**Subject**: **Letter of Reference of dispute for Institutional Arbitration under the aegis of JUPITICE ODR CENTRE under their Online Administered Arbitration Procedural Rules (“Rules”).**

**Ref**: Loan Agreement No. AP3021TW0139977 dated 29-Dec-23

Dear Sir/Madam,

We, **M/s. TVS Credit Services Limited,** having its Registered Office at Chaitanya, no 12, Khader Nawaz Khan Road, Nungambakkam, Chennai-600006 and corporate office at N.No.29 (O.No.8), Jayalakshmi Estates, Haddows Road, Nungambakkam, Chennai – 600006 (hereinafter referred to as “Claimant”), write this letter of reference request as under: -

1. We state that the Borrower(s) had approached and requested us to grant a loan facility for an amount of Rs. 101913/-. The said loan was sanctioned vide Loan Account Number: AP3021TW0139977 dated 29-Dec-23 and the amount is repayable together with finance charges in installments. The loan agreement was executed by Borrower(s) towards the loan facility for the purchase of vehicle Model JUPITER ZX BSVI - AOL - DRUM bearing Registration No. TG08C0427, Engine No. DG5NP1X15963, Chassis No. MD626CG50P1N25678. Borrower(s) have defaulted in making payments towards the above-mentioned loan facility from us. In spite of regular reminders Borrower(s) were unable to regularize the loan account and hence the said vehicle was seized on 22-03-2024 and as per the agreement we issued a Pre-Sale notice to Borrower(s) dated 23-03-2024 before sale and sold the same in ‘as is where is condition’ dated 12-05-2024. The said sale amount was Rs. 54000/- which was appropriated to the contract, and even after appropriation, Borrower(s) are still liable to pay a sum of Rs. 56521/- After that, we issued a Post Sale Notice dated 06-05-2024, which was served to Borrower(s) for their reference to settle the dispute amicably.
2. As per the terms of the loan agreement, Borrower(s) are liable to pay the installment, but contrary to that, Borrower(s) had committed default in the repayment of the loan. In view of the default committed by Borrower(s), we hereby, with this notice, are terminating the said loan agreement. Despite several follow-ups made by us, Borrower(s) did not come forward to regularize the loan account in spite of deriving benefits from and out of the said loan. Even after being given sufficient opportunities, Borrower(s) had failed to settle the dues.
3. After giving credit to all the payments received so far in your loan account and adjusting the amount from the sale of the asset, a sum of Rs. 56521/- Is due as of 06-05-2024, which Borrower(s) are still liable to pay the same as per the terms of the agreement. However, Borrower(s) had not paid any amount towards the settlement of dues. The failure on Borrower(s) part to pay the amount due under the agreement has resulted in disputes, differences, and claims under the said agreement.
4. As per the Clause of the loan agreement, it has been mutually agreed to resolve the dispute through Arbitration, where the Arbitrator shall be appointed by an independent and neutral Arbitration Institution. With regard to the appointment of the arbitrator and in light of the judicial pronouncements regarding the appointment of the arbitrator and with a view to providing each party full opportunity to present its case fairly and conveniently, we deem it fit and proper to refer the dispute to Jupitice ODR Centre, having its office at PLOT NO -14, JUPITICE AEREN BUILDING, RAJIV GANDHI CHANDIGARH TECHNOLOGY PARK, CHANDIGARH, 160101 and to appoint an Arbitrator to conduct arbitration proceedings for dispute resolution.
5. Upon completion of 7 days, if no written confirmation is received from Borrower(s) end or Borrower(s) do not raise any objection to the appointment of Arbitrator through the individual Institution Jupitice ODR Centre, it will be deemed that you have accepted the submission of the dispute and appointment of the Arbitrator through the Institutional arbitration Jupitice ODR Centre.
6. Also note that, as per the clause in the agreement, the arbitration proceedings would be conducted  
   In the English language, as per the process defined in the arbitration clause.



**Authorized Signatory**

**TVS CREDIT SERVICES LIMITED**

**BY RPAD/EMAIL/SMS**

**Date: 07-08-2025**

**Ref No. TVS/July/438/2025**

**To,**

|  |
| --- |
| 1. **ADIPUDI PAVITHRA S/O ADIPUDI NARAYANA** IRAGALAMMA SANGHAM MULAPETA NEAR MPPS SCHOOL Dargamitta S.O Nellore Nellore AP 524003   MOBILE NO. 8897076394   1. **JUPITICE ODR CENTRE**,   PLOT NO -14, JUPITICE AEREN BUILDING,  RAJIV GANDHI CHANDIGARH TECHNOLOGY PARK, CHANDIGARH-160101. |

**Subject**: **Letter of Reference of dispute for Institutional Arbitration under the aegis of JUPITICE ODR CENTRE under their Online Administered Arbitration Procedural Rules (“Rules”).**

**Ref**: Loan Agreement No. AP3020TW0158300 dated 23-Oct-23

Dear Sir/Madam,

We, **M/s. TVS Credit Services Limited,** having its Registered Office at Chaitanya, no 12, Khader Nawaz Khan Road, Nungambakkam, Chennai-600006 and corporate office at N.No.29 (O.No.8), Jayalakshmi Estates, Haddows Road, Nungambakkam, Chennai – 600006 (hereinafter referred to as “Claimant”), write this letter of reference request as under: -

1. We state that the Borrower(s) had approached and requested us to grant a loan facility for an amount of Rs. 112864/-. The said loan was sanctioned vide Loan Account Number: AP3020TW0158300 dated 23-Oct-23 and the amount is repayable together with finance charges in installments. The loan agreement was executed by Borrower(s) towards the loan facility for the purchase of vehicle Model TVS RAIDER DISC BSVI bearing Registration No. AP40AM5862, Engine No. AF9LP1716606, Chassis No. MD625AF97P1L16336. Borrower(s) have defaulted in making payments towards the above-mentioned loan facility from us. In spite of regular reminders Borrower(s) were unable to regularize the loan account and hence the said vehicle was seized on 31-07-2024 and as per the agreement we issued a Pre-Sale notice to Borrower(s) dated 01-08-2024 before sale and sold the same in ‘as is where is condition’ dated 31-08-2024. The said sale amount was Rs. 54000/- which was appropriated to the contract, and even after appropriation, Borrower(s) are still liable to pay a sum of Rs. 56523/- After that, we issued a Post Sale Notice dated 09-02-2024, which was served to Borrower(s) for their reference to settle the dispute amicably.
2. As per the terms of the loan agreement, Borrower(s) are liable to pay the installment, but contrary to that, Borrower(s) had committed default in the repayment of the loan. In view of the default committed by Borrower(s), we hereby, with this notice, are terminating the said loan agreement. Despite several follow-ups made by us, Borrower(s) did not come forward to regularize the loan account in spite of deriving benefits from and out of the said loan. Even after being given sufficient opportunities, Borrower(s) had failed to settle the dues.
3. After giving credit to all the payments received so far in your loan account and adjusting the amount from the sale of the asset, a sum of Rs. 56523/- Is due as of 09-02-2024, which Borrower(s) are still liable to pay the same as per the terms of the agreement. However, Borrower(s) had not paid any amount towards the settlement of dues. The failure on Borrower(s) part to pay the amount due under the agreement has resulted in disputes, differences, and claims under the said agreement.
4. As per the Clause of the loan agreement, it has been mutually agreed to resolve the dispute through Arbitration, where the Arbitrator shall be appointed by an independent and neutral Arbitration Institution. With regard to the appointment of the arbitrator and in light of the judicial pronouncements regarding the appointment of the arbitrator and with a view to providing each party full opportunity to present its case fairly and conveniently, we deem it fit and proper to refer the dispute to Jupitice ODR Centre, having its office at PLOT NO -14, JUPITICE AEREN BUILDING, RAJIV GANDHI CHANDIGARH TECHNOLOGY PARK, CHANDIGARH, 160101 and to appoint an Arbitrator to conduct arbitration proceedings for dispute resolution.
5. Upon completion of 7 days, if no written confirmation is received from Borrower(s) end or Borrower(s) do not raise any objection to the appointment of Arbitrator through the individual Institution Jupitice ODR Centre, it will be deemed that you have accepted the submission of the dispute and appointment of the Arbitrator through the Institutional arbitration Jupitice ODR Centre.
6. Also note that, as per the clause in the agreement, the arbitration proceedings would be conducted  
   In the English language, as per the process defined in the arbitration clause.



**Authorized Signatory**

**TVS CREDIT SERVICES LIMITED**

**BY RPAD/EMAIL/SMS**

**Date: 07-08-2025**

**Ref No. TVS/July/439/2025**

**To,**

|  |
| --- |
| 1. **HEMANTA BEMAL S/O SUNDAR BEMAL** AT-KHUDPEJ PO-PALSADA PS-KHARIAR DIST-NUAPADA NEAR GP OFFICE Badi B.O Khariar Kalahandi OR 766107   MOBILE NO. 6371922568   1. **JUPITICE ODR CENTRE**,   PLOT NO -14, JUPITICE AEREN BUILDING,  RAJIV GANDHI CHANDIGARH TECHNOLOGY PARK, CHANDIGARH-160101. |

**Subject**: **Letter of Reference of dispute for Institutional Arbitration under the aegis of JUPITICE ODR CENTRE under their Online Administered Arbitration Procedural Rules (“Rules”).**

**Ref**: Loan Agreement No. OR3088TW0080323 dated 30-Nov-23

Dear Sir/Madam,

We, **M/s. TVS Credit Services Limited,** having its Registered Office at Chaitanya, no 12, Khader Nawaz Khan Road, Nungambakkam, Chennai-600006 and corporate office at N.No.29 (O.No.8), Jayalakshmi Estates, Haddows Road, Nungambakkam, Chennai – 600006 (hereinafter referred to as “Claimant”), write this letter of reference request as under: -

1. We state that the Borrower(s) had approached and requested us to grant a loan facility for an amount of Rs. 121531/-. The said loan was sanctioned vide Loan Account Number: OR3088TW0080323 dated 30-Nov-23 and the amount is repayable together with finance charges in installments. The loan agreement was executed by Borrower(s) towards the loan facility for the purchase of vehicle Model APACHE RTR 160 2V RM DRUM BSVI bearing Registration No. OD26G1099, Engine No. AE8HP2901916, Chassis No. MD634BE88P2H01925. Borrower(s) have defaulted in making payments towards the above-mentioned loan facility from us. In spite of regular reminders Borrower(s) were unable to regularize the loan account and hence the said vehicle was seized on 27-06-2024 and as per the agreement we issued a Pre-Sale notice to Borrower(s) dated 28-06-2024 before sale and sold the same in ‘as is where is condition’ dated 29-07-2024. The said sale amount was Rs. 75000/- which was appropriated to the contract, and even after appropriation, Borrower(s) are still liable to pay a sum of Rs. 56529/- After that, we issued a Post Sale Notice dated 08-05-2024, which was served to Borrower(s) for their reference to settle the dispute amicably.
2. As per the terms of the loan agreement, Borrower(s) are liable to pay the installment, but contrary to that, Borrower(s) had committed default in the repayment of the loan. In view of the default committed by Borrower(s), we hereby, with this notice, are terminating the said loan agreement. Despite several follow-ups made by us, Borrower(s) did not come forward to regularize the loan account in spite of deriving benefits from and out of the said loan. Even after being given sufficient opportunities, Borrower(s) had failed to settle the dues.
3. After giving credit to all the payments received so far in your loan account and adjusting the amount from the sale of the asset, a sum of Rs. 56529/- Is due as of 08-05-2024, which Borrower(s) are still liable to pay the same as per the terms of the agreement. However, Borrower(s) had not paid any amount towards the settlement of dues. The failure on Borrower(s) part to pay the amount due under the agreement has resulted in disputes, differences, and claims under the said agreement.
4. As per the Clause of the loan agreement, it has been mutually agreed to resolve the dispute through Arbitration, where the Arbitrator shall be appointed by an independent and neutral Arbitration Institution. With regard to the appointment of the arbitrator and in light of the judicial pronouncements regarding the appointment of the arbitrator and with a view to providing each party full opportunity to present its case fairly and conveniently, we deem it fit and proper to refer the dispute to Jupitice ODR Centre, having its office at PLOT NO -14, JUPITICE AEREN BUILDING, RAJIV GANDHI CHANDIGARH TECHNOLOGY PARK, CHANDIGARH, 160101 and to appoint an Arbitrator to conduct arbitration proceedings for dispute resolution.
5. Upon completion of 7 days, if no written confirmation is received from Borrower(s) end or Borrower(s) do not raise any objection to the appointment of Arbitrator through the individual Institution Jupitice ODR Centre, it will be deemed that you have accepted the submission of the dispute and appointment of the Arbitrator through the Institutional arbitration Jupitice ODR Centre.
6. Also note that, as per the clause in the agreement, the arbitration proceedings would be conducted  
   In the English language, as per the process defined in the arbitration clause.



**Authorized Signatory**

**TVS CREDIT SERVICES LIMITED**

**BY RPAD/EMAIL/SMS**

**Date: 07-08-2025**

**Ref No. TVS/July/440/2025**

**To,**

|  |
| --- |
| 1. **ABDUL RAHEEM P S/O PYARUSAB** IMDADIYA MOHALLA 16 WARD KOTE KUNIGAL PRIVATE HOSPITAL Arakere B.O Kunigal Tumkur KA 572130   MOBILE NO. 9663981639   1. **JUPITICE ODR CENTRE**,   PLOT NO -14, JUPITICE AEREN BUILDING,  RAJIV GANDHI CHANDIGARH TECHNOLOGY PARK, CHANDIGARH-160101. |

**Subject**: **Letter of Reference of dispute for Institutional Arbitration under the aegis of JUPITICE ODR CENTRE under their Online Administered Arbitration Procedural Rules (“Rules”).**

**Ref**: Loan Agreement No. KA3110TW0039518 dated 17-Nov-23

Dear Sir/Madam,

We, **M/s. TVS Credit Services Limited,** having its Registered Office at Chaitanya, no 12, Khader Nawaz Khan Road, Nungambakkam, Chennai-600006 and corporate office at N.No.29 (O.No.8), Jayalakshmi Estates, Haddows Road, Nungambakkam, Chennai – 600006 (hereinafter referred to as “Claimant”), write this letter of reference request as under: -

1. We state that the Borrower(s) had approached and requested us to grant a loan facility for an amount of Rs. 113000/-. The said loan was sanctioned vide Loan Account Number: KA3110TW0039518 dated 17-Nov-23 and the amount is repayable together with finance charges in installments. The loan agreement was executed by Borrower(s) towards the loan facility for the purchase of vehicle Model NTORQ 125 DISC – RACE EDITION BSVI bearing Registration No. KA06HS5395, Engine No. AK3GP2609351, Chassis No. MD626AK34P2G14287. Borrower(s) have defaulted in making payments towards the above-mentioned loan facility from us. In spite of regular reminders Borrower(s) were unable to regularize the loan account and hence the said vehicle was seized on 25-05-2024 and as per the agreement we issued a Pre-Sale notice to Borrower(s) dated 27-05-2024 before sale and sold the same in ‘as is where is condition’ dated 30-06-2024. The said sale amount was Rs. 61000/- which was appropriated to the contract, and even after appropriation, Borrower(s) are still liable to pay a sum of Rs. 56541/- After that, we issued a Post Sale Notice dated 07-02-2024, which was served to Borrower(s) for their reference to settle the dispute amicably.
2. As per the terms of the loan agreement, Borrower(s) are liable to pay the installment, but contrary to that, Borrower(s) had committed default in the repayment of the loan. In view of the default committed by Borrower(s), we hereby, with this notice, are terminating the said loan agreement. Despite several follow-ups made by us, Borrower(s) did not come forward to regularize the loan account in spite of deriving benefits from and out of the said loan. Even after being given sufficient opportunities, Borrower(s) had failed to settle the dues.
3. After giving credit to all the payments received so far in your loan account and adjusting the amount from the sale of the asset, a sum of Rs. 56541/- Is due as of 07-02-2024, which Borrower(s) are still liable to pay the same as per the terms of the agreement. However, Borrower(s) had not paid any amount towards the settlement of dues. The failure on Borrower(s) part to pay the amount due under the agreement has resulted in disputes, differences, and claims under the said agreement.
4. As per the Clause of the loan agreement, it has been mutually agreed to resolve the dispute through Arbitration, where the Arbitrator shall be appointed by an independent and neutral Arbitration Institution. With regard to the appointment of the arbitrator and in light of the judicial pronouncements regarding the appointment of the arbitrator and with a view to providing each party full opportunity to present its case fairly and conveniently, we deem it fit and proper to refer the dispute to Jupitice ODR Centre, having its office at PLOT NO -14, JUPITICE AEREN BUILDING, RAJIV GANDHI CHANDIGARH TECHNOLOGY PARK, CHANDIGARH, 160101 and to appoint an Arbitrator to conduct arbitration proceedings for dispute resolution.
5. Upon completion of 7 days, if no written confirmation is received from Borrower(s) end or Borrower(s) do not raise any objection to the appointment of Arbitrator through the individual Institution Jupitice ODR Centre, it will be deemed that you have accepted the submission of the dispute and appointment of the Arbitrator through the Institutional arbitration Jupitice ODR Centre.
6. Also note that, as per the clause in the agreement, the arbitration proceedings would be conducted  
   In the English language, as per the process defined in the arbitration clause.



**Authorized Signatory**

**TVS CREDIT SERVICES LIMITED**

**BY RPAD/EMAIL/SMS**

**Date: 07-08-2025**

**Ref No. TVS/July/441/2025**

**To,**

|  |
| --- |
| 1. **NIYAS M S/O MOIDU** S/O MOIDI, EDAKKADAVU HOUSE, POODAMKALLU, KALLAR, KASARGOD RAMAPURAM, KERALA NEAR THAKUK HOSPITAL Kolichal B.O Hosdurg Kasargod KL 671532   MOBILE NO. 6235093596   1. **JUPITICE ODR CENTRE**,   PLOT NO -14, JUPITICE AEREN BUILDING,  RAJIV GANDHI CHANDIGARH TECHNOLOGY PARK, CHANDIGARH-160101. |

**Subject**: **Letter of Reference of dispute for Institutional Arbitration under the aegis of JUPITICE ODR CENTRE under their Online Administered Arbitration Procedural Rules (“Rules”).**

**Ref**: Loan Agreement No. KE3022TW0077422 dated 12-Aug-23

Dear Sir/Madam,

We, **M/s. TVS Credit Services Limited,** having its Registered Office at Chaitanya, no 12, Khader Nawaz Khan Road, Nungambakkam, Chennai-600006 and corporate office at N.No.29 (O.No.8), Jayalakshmi Estates, Haddows Road, Nungambakkam, Chennai – 600006 (hereinafter referred to as “Claimant”), write this letter of reference request as under: -

1. We state that the Borrower(s) had approached and requested us to grant a loan facility for an amount of Rs. 106630/-. The said loan was sanctioned vide Loan Account Number: KE3022TW0077422 dated 12-Aug-23 and the amount is repayable together with finance charges in installments. The loan agreement was executed by Borrower(s) towards the loan facility for the purchase of vehicle Model JUPITER BSVI - AOL bearing Registration No. KL79A6622, Engine No. DG5GP1414345, Chassis No. MD626CG50P1G27291. Borrower(s) have defaulted in making payments towards the above-mentioned loan facility from us. In spite of regular reminders Borrower(s) were unable to regularize the loan account and hence the said vehicle was seized on 03-06-2024 and as per the agreement we issued a Pre-Sale notice to Borrower(s) dated 03-07-2024 before sale and sold the same in ‘as is where is condition’ dated 30-05-2024. The said sale amount was Rs. 48000/- which was appropriated to the contract, and even after appropriation, Borrower(s) are still liable to pay a sum of Rs. 56548/- After that, we issued a Post Sale Notice dated 06-05-2024, which was served to Borrower(s) for their reference to settle the dispute amicably.
2. As per the terms of the loan agreement, Borrower(s) are liable to pay the installment, but contrary to that, Borrower(s) had committed default in the repayment of the loan. In view of the default committed by Borrower(s), we hereby, with this notice, are terminating the said loan agreement. Despite several follow-ups made by us, Borrower(s) did not come forward to regularize the loan account in spite of deriving benefits from and out of the said loan. Even after being given sufficient opportunities, Borrower(s) had failed to settle the dues.
3. After giving credit to all the payments received so far in your loan account and adjusting the amount from the sale of the asset, a sum of Rs. 56548/- Is due as of 06-05-2024, which Borrower(s) are still liable to pay the same as per the terms of the agreement. However, Borrower(s) had not paid any amount towards the settlement of dues. The failure on Borrower(s) part to pay the amount due under the agreement has resulted in disputes, differences, and claims under the said agreement.
4. As per the Clause of the loan agreement, it has been mutually agreed to resolve the dispute through Arbitration, where the Arbitrator shall be appointed by an independent and neutral Arbitration Institution. With regard to the appointment of the arbitrator and in light of the judicial pronouncements regarding the appointment of the arbitrator and with a view to providing each party full opportunity to present its case fairly and conveniently, we deem it fit and proper to refer the dispute to Jupitice ODR Centre, having its office at PLOT NO -14, JUPITICE AEREN BUILDING, RAJIV GANDHI CHANDIGARH TECHNOLOGY PARK, CHANDIGARH, 160101 and to appoint an Arbitrator to conduct arbitration proceedings for dispute resolution.
5. Upon completion of 7 days, if no written confirmation is received from Borrower(s) end or Borrower(s) do not raise any objection to the appointment of Arbitrator through the individual Institution Jupitice ODR Centre, it will be deemed that you have accepted the submission of the dispute and appointment of the Arbitrator through the Institutional arbitration Jupitice ODR Centre.
6. Also note that, as per the clause in the agreement, the arbitration proceedings would be conducted  
   In the English language, as per the process defined in the arbitration clause.



**Authorized Signatory**

**TVS CREDIT SERVICES LIMITED**

**BY RPAD/EMAIL/SMS**

**Date: 07-08-2025**

**Ref No. TVS/July/442/2025**

**To,**

|  |
| --- |
| 1. **SONAM PRIYA S/O ATUL ANANT VERMA** C/O: ATUL ANANT VERMA,SAHIJANA GARHWA,WARD 13 NEAR NAHAR,GARHWA,GARHWA,JHARKHAND,822114 SHIV MANDIR Adar B.O Garhwa Garhwa JH 822114   MOBILE NO. 9097890057   1. **JUPITICE ODR CENTRE**,   PLOT NO -14, JUPITICE AEREN BUILDING,  RAJIV GANDHI CHANDIGARH TECHNOLOGY PARK, CHANDIGARH-160101. |

**Subject**: **Letter of Reference of dispute for Institutional Arbitration under the aegis of JUPITICE ODR CENTRE under their Online Administered Arbitration Procedural Rules (“Rules”).**

**Ref**: Loan Agreement No. BR3058TW0239250 dated 18-Jul-23

Dear Sir/Madam,

We, **M/s. TVS Credit Services Limited,** having its Registered Office at Chaitanya, no 12, Khader Nawaz Khan Road, Nungambakkam, Chennai-600006 and corporate office at N.No.29 (O.No.8), Jayalakshmi Estates, Haddows Road, Nungambakkam, Chennai – 600006 (hereinafter referred to as “Claimant”), write this letter of reference request as under: -

1. We state that the Borrower(s) had approached and requested us to grant a loan facility for an amount of Rs. 95794/-. The said loan was sanctioned vide Loan Account Number: BR3058TW0239250 dated 18-Jul-23 and the amount is repayable together with finance charges in installments. The loan agreement was executed by Borrower(s) towards the loan facility for the purchase of vehicle Model TVS JUPITER CLASSIC DISC BSVI bearing Registration No. BR02BL7550, Engine No. DG5EP1401298, Chassis No. MD626CG50P1E02367. Borrower(s) have defaulted in making payments towards the above-mentioned loan facility from us. In spite of regular reminders Borrower(s) were unable to regularize the loan account and hence the said vehicle was seized on 30-04-2024 and as per the agreement we issued a Pre-Sale notice to Borrower(s) dated 05-01-2024 before sale and sold the same in ‘as is where is condition’ dated 30-05-2024. The said sale amount was Rs. 41000/- which was appropriated to the contract, and even after appropriation, Borrower(s) are still liable to pay a sum of Rs. 56567/- After that, we issued a Post Sale Notice dated 06-05-2024, which was served to Borrower(s) for their reference to settle the dispute amicably.
2. As per the terms of the loan agreement, Borrower(s) are liable to pay the installment, but contrary to that, Borrower(s) had committed default in the repayment of the loan. In view of the default committed by Borrower(s), we hereby, with this notice, are terminating the said loan agreement. Despite several follow-ups made by us, Borrower(s) did not come forward to regularize the loan account in spite of deriving benefits from and out of the said loan. Even after being given sufficient opportunities, Borrower(s) had failed to settle the dues.
3. After giving credit to all the payments received so far in your loan account and adjusting the amount from the sale of the asset, a sum of Rs. 56567/- Is due as of 06-05-2024, which Borrower(s) are still liable to pay the same as per the terms of the agreement. However, Borrower(s) had not paid any amount towards the settlement of dues. The failure on Borrower(s) part to pay the amount due under the agreement has resulted in disputes, differences, and claims under the said agreement.
4. As per the Clause of the loan agreement, it has been mutually agreed to resolve the dispute through Arbitration, where the Arbitrator shall be appointed by an independent and neutral Arbitration Institution. With regard to the appointment of the arbitrator and in light of the judicial pronouncements regarding the appointment of the arbitrator and with a view to providing each party full opportunity to present its case fairly and conveniently, we deem it fit and proper to refer the dispute to Jupitice ODR Centre, having its office at PLOT NO -14, JUPITICE AEREN BUILDING, RAJIV GANDHI CHANDIGARH TECHNOLOGY PARK, CHANDIGARH, 160101 and to appoint an Arbitrator to conduct arbitration proceedings for dispute resolution.
5. Upon completion of 7 days, if no written confirmation is received from Borrower(s) end or Borrower(s) do not raise any objection to the appointment of Arbitrator through the individual Institution Jupitice ODR Centre, it will be deemed that you have accepted the submission of the dispute and appointment of the Arbitrator through the Institutional arbitration Jupitice ODR Centre.
6. Also note that, as per the clause in the agreement, the arbitration proceedings would be conducted  
   In the English language, as per the process defined in the arbitration clause.



**Authorized Signatory**

**TVS CREDIT SERVICES LIMITED**

**BY RPAD/EMAIL/SMS**

**Date: 07-08-2025**

**Ref No. TVS/July/443/2025**

**To,**

|  |
| --- |
| 1. **GUDDA SANGAMLAL S/O SANGAMLAL** 1 PURE PAKWAN GAON ADAMPUR TARABGANJ GONDA TEMPLE NEAR Akbarpur DT1357 UP 271401   MOBILE NO. 7379487601   1. **JUPITICE ODR CENTRE**,   PLOT NO -14, JUPITICE AEREN BUILDING,  RAJIV GANDHI CHANDIGARH TECHNOLOGY PARK, CHANDIGARH-160101. |

**Subject**: **Letter of Reference of dispute for Institutional Arbitration under the aegis of JUPITICE ODR CENTRE under their Online Administered Arbitration Procedural Rules (“Rules”).**

**Ref**: Loan Agreement No. UP3043TW0109806 dated 30-Dec-23

Dear Sir/Madam,

We, **M/s. TVS Credit Services Limited,** having its Registered Office at Chaitanya, no 12, Khader Nawaz Khan Road, Nungambakkam, Chennai-600006 and corporate office at N.No.29 (O.No.8), Jayalakshmi Estates, Haddows Road, Nungambakkam, Chennai – 600006 (hereinafter referred to as “Claimant”), write this letter of reference request as under: -

1. We state that the Borrower(s) had approached and requested us to grant a loan facility for an amount of Rs. 84218/-. The said loan was sanctioned vide Loan Account Number: UP3043TW0109806 dated 30-Dec-23 and the amount is repayable together with finance charges in installments. The loan agreement was executed by Borrower(s) towards the loan facility for the purchase of vehicle Model TVS RAIDER DISC BSVI bearing Registration No. UP43BH1921, Engine No. AF9PP2016465, Chassis No. MD625AF9XP2P17258. Borrower(s) have defaulted in making payments towards the above-mentioned loan facility from us. In spite of regular reminders Borrower(s) were unable to regularize the loan account and hence the said vehicle was seized on 16-07-2024 and as per the agreement we issued a Pre-Sale notice to Borrower(s) dated 17-07-2024 before sale and sold the same in ‘as is where is condition’ dated 26-08-2024. The said sale amount was Rs. 27000/- which was appropriated to the contract, and even after appropriation, Borrower(s) are still liable to pay a sum of Rs. 56572/- After that, we issued a Post Sale Notice dated 09-02-2024, which was served to Borrower(s) for their reference to settle the dispute amicably.
2. As per the terms of the loan agreement, Borrower(s) are liable to pay the installment, but contrary to that, Borrower(s) had committed default in the repayment of the loan. In view of the default committed by Borrower(s), we hereby, with this notice, are terminating the said loan agreement. Despite several follow-ups made by us, Borrower(s) did not come forward to regularize the loan account in spite of deriving benefits from and out of the said loan. Even after being given sufficient opportunities, Borrower(s) had failed to settle the dues.
3. After giving credit to all the payments received so far in your loan account and adjusting the amount from the sale of the asset, a sum of Rs. 56572/- Is due as of 09-02-2024, which Borrower(s) are still liable to pay the same as per the terms of the agreement. However, Borrower(s) had not paid any amount towards the settlement of dues. The failure on Borrower(s) part to pay the amount due under the agreement has resulted in disputes, differences, and claims under the said agreement.
4. As per the Clause of the loan agreement, it has been mutually agreed to resolve the dispute through Arbitration, where the Arbitrator shall be appointed by an independent and neutral Arbitration Institution. With regard to the appointment of the arbitrator and in light of the judicial pronouncements regarding the appointment of the arbitrator and with a view to providing each party full opportunity to present its case fairly and conveniently, we deem it fit and proper to refer the dispute to Jupitice ODR Centre, having its office at PLOT NO -14, JUPITICE AEREN BUILDING, RAJIV GANDHI CHANDIGARH TECHNOLOGY PARK, CHANDIGARH, 160101 and to appoint an Arbitrator to conduct arbitration proceedings for dispute resolution.
5. Upon completion of 7 days, if no written confirmation is received from Borrower(s) end or Borrower(s) do not raise any objection to the appointment of Arbitrator through the individual Institution Jupitice ODR Centre, it will be deemed that you have accepted the submission of the dispute and appointment of the Arbitrator through the Institutional arbitration Jupitice ODR Centre.
6. Also note that, as per the clause in the agreement, the arbitration proceedings would be conducted  
   In the English language, as per the process defined in the arbitration clause.



**Authorized Signatory**

**TVS CREDIT SERVICES LIMITED**

**BY RPAD/EMAIL/SMS**

**Date: 07-08-2025**

**Ref No. TVS/July/444/2025**

**To,**

|  |
| --- |
| 1. **NISHANT KUMAR S/O PANKAJ SINGH** AT PO SISOUNI KOTHI WARD NO 13 PS NAOKOTHI DIST BEGUSARAI SANT JOSEPH SCHOOL Chhatauna B.O Begusarai Begusarai BR 851130   MOBILE NO. 9263333453   1. **JUPITICE ODR CENTRE**,   PLOT NO -14, JUPITICE AEREN BUILDING,  RAJIV GANDHI CHANDIGARH TECHNOLOGY PARK, CHANDIGARH-160101. |

**Subject**: **Letter of Reference of dispute for Institutional Arbitration under the aegis of JUPITICE ODR CENTRE under their Online Administered Arbitration Procedural Rules (“Rules”).**

**Ref**: Loan Agreement No. BR3068TW0048734 dated 21-Dec-22

Dear Sir/Madam,

We, **M/s. TVS Credit Services Limited,** having its Registered Office at Chaitanya, no 12, Khader Nawaz Khan Road, Nungambakkam, Chennai-600006 and corporate office at N.No.29 (O.No.8), Jayalakshmi Estates, Haddows Road, Nungambakkam, Chennai – 600006 (hereinafter referred to as “Claimant”), write this letter of reference request as under: -

1. We state that the Borrower(s) had approached and requested us to grant a loan facility for an amount of Rs. 113449/-. The said loan was sanctioned vide Loan Account Number: BR3068TW0048734 dated 21-Dec-22 and the amount is repayable together with finance charges in installments. The loan agreement was executed by Borrower(s) towards the loan facility for the purchase of vehicle Model APACHE RTR 160 2V RM DISC BT BSVI bearing Registration No. BR09AP4347, Engine No. AE8NN2112999, Chassis No. MD634BE86N2N13575. Borrower(s) have defaulted in making payments towards the above-mentioned loan facility from us. In spite of regular reminders Borrower(s) were unable to regularize the loan account and hence the said vehicle was seized on 18-10-2024 and as per the agreement we issued a Pre-Sale notice to Borrower(s) dated 19-10-2024 before sale and sold the same in ‘as is where is condition’ dated 28-11-2024. The said sale amount was Rs. 62000/- which was appropriated to the contract, and even after appropriation, Borrower(s) are still liable to pay a sum of Rs. 56579/- After that, we issued a Post Sale Notice dated 12-02-2024, which was served to Borrower(s) for their reference to settle the dispute amicably.
2. As per the terms of the loan agreement, Borrower(s) are liable to pay the installment, but contrary to that, Borrower(s) had committed default in the repayment of the loan. In view of the default committed by Borrower(s), we hereby, with this notice, are terminating the said loan agreement. Despite several follow-ups made by us, Borrower(s) did not come forward to regularize the loan account in spite of deriving benefits from and out of the said loan. Even after being given sufficient opportunities, Borrower(s) had failed to settle the dues.
3. After giving credit to all the payments received so far in your loan account and adjusting the amount from the sale of the asset, a sum of Rs. 56579/- Is due as of 12-02-2024, which Borrower(s) are still liable to pay the same as per the terms of the agreement. However, Borrower(s) had not paid any amount towards the settlement of dues. The failure on Borrower(s) part to pay the amount due under the agreement has resulted in disputes, differences, and claims under the said agreement.
4. As per the Clause of the loan agreement, it has been mutually agreed to resolve the dispute through Arbitration, where the Arbitrator shall be appointed by an independent and neutral Arbitration Institution. With regard to the appointment of the arbitrator and in light of the judicial pronouncements regarding the appointment of the arbitrator and with a view to providing each party full opportunity to present its case fairly and conveniently, we deem it fit and proper to refer the dispute to Jupitice ODR Centre, having its office at PLOT NO -14, JUPITICE AEREN BUILDING, RAJIV GANDHI CHANDIGARH TECHNOLOGY PARK, CHANDIGARH, 160101 and to appoint an Arbitrator to conduct arbitration proceedings for dispute resolution.
5. Upon completion of 7 days, if no written confirmation is received from Borrower(s) end or Borrower(s) do not raise any objection to the appointment of Arbitrator through the individual Institution Jupitice ODR Centre, it will be deemed that you have accepted the submission of the dispute and appointment of the Arbitrator through the Institutional arbitration Jupitice ODR Centre.
6. Also note that, as per the clause in the agreement, the arbitration proceedings would be conducted  
   In the English language, as per the process defined in the arbitration clause.



**Authorized Signatory**

**TVS CREDIT SERVICES LIMITED**

**BY RPAD/EMAIL/SMS**

**Date: 07-08-2025**

**Ref No. TVS/July/445/2025**

**To,**

|  |
| --- |
| 1. **SHYJU C M S/O KARUNAKARAN** S/O: KARUNAKARAN,PARAKANDY HOUSE,P O MUNDERI,EACHU R,KANNUR,KERALA,670591 MUNDERI LP SCHOOL Eachur S.O Kannur Kannur KL 670591   MOBILE NO. 9746243603   1. **JUPITICE ODR CENTRE**,   PLOT NO -14, JUPITICE AEREN BUILDING,  RAJIV GANDHI CHANDIGARH TECHNOLOGY PARK, CHANDIGARH-160101. |

**Subject**: **Letter of Reference of dispute for Institutional Arbitration under the aegis of JUPITICE ODR CENTRE under their Online Administered Arbitration Procedural Rules (“Rules”).**

**Ref**: Loan Agreement No. KE3022TW0075546 dated 28-Jun-23

Dear Sir/Madam,

We, **M/s. TVS Credit Services Limited,** having its Registered Office at Chaitanya, no 12, Khader Nawaz Khan Road, Nungambakkam, Chennai-600006 and corporate office at N.No.29 (O.No.8), Jayalakshmi Estates, Haddows Road, Nungambakkam, Chennai – 600006 (hereinafter referred to as “Claimant”), write this letter of reference request as under: -

1. We state that the Borrower(s) had approached and requested us to grant a loan facility for an amount of Rs. 110554/-. The said loan was sanctioned vide Loan Account Number: KE3022TW0075546 dated 28-Jun-23 and the amount is repayable together with finance charges in installments. The loan agreement was executed by Borrower(s) towards the loan facility for the purchase of vehicle Model JUPITER ZX BSVI - AOL - DRUM bearing Registration No. KL13AW7319, Engine No. DG5EP1915859, Chassis No. MD626CG59P1E26862. Borrower(s) have defaulted in making payments towards the above-mentioned loan facility from us. In spite of regular reminders Borrower(s) were unable to regularize the loan account and hence the said vehicle was seized on 14-03-2024 and as per the agreement we issued a Pre-Sale notice to Borrower(s) dated 15-03-2024 before sale and sold the same in ‘as is where is condition’ dated 30-04-2024. The said sale amount was Rs. 52000/- which was appropriated to the contract, and even after appropriation, Borrower(s) are still liable to pay a sum of Rs. 56605/- After that, we issued a Post Sale Notice dated 05-06-2024, which was served to Borrower(s) for their reference to settle the dispute amicably.
2. As per the terms of the loan agreement, Borrower(s) are liable to pay the installment, but contrary to that, Borrower(s) had committed default in the repayment of the loan. In view of the default committed by Borrower(s), we hereby, with this notice, are terminating the said loan agreement. Despite several follow-ups made by us, Borrower(s) did not come forward to regularize the loan account in spite of deriving benefits from and out of the said loan. Even after being given sufficient opportunities, Borrower(s) had failed to settle the dues.
3. After giving credit to all the payments received so far in your loan account and adjusting the amount from the sale of the asset, a sum of Rs. 56605/- Is due as of 05-06-2024, which Borrower(s) are still liable to pay the same as per the terms of the agreement. However, Borrower(s) had not paid any amount towards the settlement of dues. The failure on Borrower(s) part to pay the amount due under the agreement has resulted in disputes, differences, and claims under the said agreement.
4. As per the Clause of the loan agreement, it has been mutually agreed to resolve the dispute through Arbitration, where the Arbitrator shall be appointed by an independent and neutral Arbitration Institution. With regard to the appointment of the arbitrator and in light of the judicial pronouncements regarding the appointment of the arbitrator and with a view to providing each party full opportunity to present its case fairly and conveniently, we deem it fit and proper to refer the dispute to Jupitice ODR Centre, having its office at PLOT NO -14, JUPITICE AEREN BUILDING, RAJIV GANDHI CHANDIGARH TECHNOLOGY PARK, CHANDIGARH, 160101 and to appoint an Arbitrator to conduct arbitration proceedings for dispute resolution.
5. Upon completion of 7 days, if no written confirmation is received from Borrower(s) end or Borrower(s) do not raise any objection to the appointment of Arbitrator through the individual Institution Jupitice ODR Centre, it will be deemed that you have accepted the submission of the dispute and appointment of the Arbitrator through the Institutional arbitration Jupitice ODR Centre.
6. Also note that, as per the clause in the agreement, the arbitration proceedings would be conducted  
   In the English language, as per the process defined in the arbitration clause.



**Authorized Signatory**

**TVS CREDIT SERVICES LIMITED**

**BY RPAD/EMAIL/SMS**

**Date: 07-08-2025**

**Ref No. TVS/July/446/2025**

**To,**

|  |
| --- |
| 1. **ABDUL RAHIM S/O LT DUDU MIYAN** ADD- BAR MASZID ROAD 1 , DACCIPATTY NURUDDIN AHMED ROAD PO- NAGAON PS-NAGAON SADAR DIST NAGAON ASSAM NEAR BAR MASZID Nagaon Barpeta AS 782001   MOBILE NO. 9707512775   1. **JUPITICE ODR CENTRE**,   PLOT NO -14, JUPITICE AEREN BUILDING,  RAJIV GANDHI CHANDIGARH TECHNOLOGY PARK, CHANDIGARH-160101. |

**Subject**: **Letter of Reference of dispute for Institutional Arbitration under the aegis of JUPITICE ODR CENTRE under their Online Administered Arbitration Procedural Rules (“Rules”).**

**Ref**: Loan Agreement No. AS3072TW0152595 dated 8-Mar-24

Dear Sir/Madam,

We, **M/s. TVS Credit Services Limited,** having its Registered Office at Chaitanya, no 12, Khader Nawaz Khan Road, Nungambakkam, Chennai-600006 and corporate office at N.No.29 (O.No.8), Jayalakshmi Estates, Haddows Road, Nungambakkam, Chennai – 600006 (hereinafter referred to as “Claimant”), write this letter of reference request as under: -

1. We state that the Borrower(s) had approached and requested us to grant a loan facility for an amount of Rs. 105309/-. The said loan was sanctioned vide Loan Account Number: AS3072TW0152595 dated 8-Mar-24 and the amount is repayable together with finance charges in installments. The loan agreement was executed by Borrower(s) towards the loan facility for the purchase of vehicle Model TVS RAIDER DISC BSVI bearing Registration No. AS02AP6813, Engine No. AF9AR2621276, Chassis No. MD625AF96R2A21423. Borrower(s) have defaulted in making payments towards the above-mentioned loan facility from us. In spite of regular reminders Borrower(s) were unable to regularize the loan account and hence the said vehicle was seized on 31-05-2024 and as per the agreement we issued a Pre-Sale notice to Borrower(s) dated 01-06-2024 before sale and sold the same in ‘as is where is condition’ dated 28-08-2024. The said sale amount was Rs. 55000/- which was appropriated to the contract, and even after appropriation, Borrower(s) are still liable to pay a sum of Rs. 56607/- After that, we issued a Post Sale Notice dated 09-02-2024, which was served to Borrower(s) for their reference to settle the dispute amicably.
2. As per the terms of the loan agreement, Borrower(s) are liable to pay the installment, but contrary to that, Borrower(s) had committed default in the repayment of the loan. In view of the default committed by Borrower(s), we hereby, with this notice, are terminating the said loan agreement. Despite several follow-ups made by us, Borrower(s) did not come forward to regularize the loan account in spite of deriving benefits from and out of the said loan. Even after being given sufficient opportunities, Borrower(s) had failed to settle the dues.
3. After giving credit to all the payments received so far in your loan account and adjusting the amount from the sale of the asset, a sum of Rs. 56607/- Is due as of 09-02-2024, which Borrower(s) are still liable to pay the same as per the terms of the agreement. However, Borrower(s) had not paid any amount towards the settlement of dues. The failure on Borrower(s) part to pay the amount due under the agreement has resulted in disputes, differences, and claims under the said agreement.
4. As per the Clause of the loan agreement, it has been mutually agreed to resolve the dispute through Arbitration, where the Arbitrator shall be appointed by an independent and neutral Arbitration Institution. With regard to the appointment of the arbitrator and in light of the judicial pronouncements regarding the appointment of the arbitrator and with a view to providing each party full opportunity to present its case fairly and conveniently, we deem it fit and proper to refer the dispute to Jupitice ODR Centre, having its office at PLOT NO -14, JUPITICE AEREN BUILDING, RAJIV GANDHI CHANDIGARH TECHNOLOGY PARK, CHANDIGARH, 160101 and to appoint an Arbitrator to conduct arbitration proceedings for dispute resolution.
5. Upon completion of 7 days, if no written confirmation is received from Borrower(s) end or Borrower(s) do not raise any objection to the appointment of Arbitrator through the individual Institution Jupitice ODR Centre, it will be deemed that you have accepted the submission of the dispute and appointment of the Arbitrator through the Institutional arbitration Jupitice ODR Centre.
6. Also note that, as per the clause in the agreement, the arbitration proceedings would be conducted  
   In the English language, as per the process defined in the arbitration clause.



**Authorized Signatory**

**TVS CREDIT SERVICES LIMITED**

**BY RPAD/EMAIL/SMS**

**Date: 07-08-2025**

**Ref No. TVS/July/447/2025**

**To,**

|  |
| --- |
| 1. **DILIPBHAI SABURBHAI PARMAR S/O SABURBHAI** JAGALA FALIA CHILAKOTA TA LIMKHEDA DIST DAHOD NEAR MANDIR Limkheda Dahod GJ 389152   MOBILE NO. 9727458070   1. **JUPITICE ODR CENTRE**,   PLOT NO -14, JUPITICE AEREN BUILDING,  RAJIV GANDHI CHANDIGARH TECHNOLOGY PARK, CHANDIGARH-160101. |

**Subject**: **Letter of Reference of dispute for Institutional Arbitration under the aegis of JUPITICE ODR CENTRE under their Online Administered Arbitration Procedural Rules (“Rules”).**

**Ref**: Loan Agreement No. GJ3026TW0026860 dated 13-Sep-23

Dear Sir/Madam,

We, **M/s. TVS Credit Services Limited,** having its Registered Office at Chaitanya, no 12, Khader Nawaz Khan Road, Nungambakkam, Chennai-600006 and corporate office at N.No.29 (O.No.8), Jayalakshmi Estates, Haddows Road, Nungambakkam, Chennai – 600006 (hereinafter referred to as “Claimant”), write this letter of reference request as under: -

1. We state that the Borrower(s) had approached and requested us to grant a loan facility for an amount of Rs. 122787/-. The said loan was sanctioned vide Loan Account Number: GJ3026TW0026860 dated 13-Sep-23 and the amount is repayable together with finance charges in installments. The loan agreement was executed by Borrower(s) towards the loan facility for the purchase of vehicle Model APACHE RTR 160 2V RM DRUM BSVI bearing Registration No. GJ20BE6146, Engine No. AE8GP2212002, Chassis No. MD634BE84P2G12353. Borrower(s) have defaulted in making payments towards the above-mentioned loan facility from us. In spite of regular reminders Borrower(s) were unable to regularize the loan account and hence the said vehicle was seized on 13-03-2024 and as per the agreement we issued a Pre-Sale notice to Borrower(s) dated 14-03-2024 before sale and sold the same in ‘as is where is condition’ dated 30-04-2024. The said sale amount was Rs. 74000/- which was appropriated to the contract, and even after appropriation, Borrower(s) are still liable to pay a sum of Rs. 56608/- After that, we issued a Post Sale Notice dated 05-06-2024, which was served to Borrower(s) for their reference to settle the dispute amicably.
2. As per the terms of the loan agreement, Borrower(s) are liable to pay the installment, but contrary to that, Borrower(s) had committed default in the repayment of the loan. In view of the default committed by Borrower(s), we hereby, with this notice, are terminating the said loan agreement. Despite several follow-ups made by us, Borrower(s) did not come forward to regularize the loan account in spite of deriving benefits from and out of the said loan. Even after being given sufficient opportunities, Borrower(s) had failed to settle the dues.
3. After giving credit to all the payments received so far in your loan account and adjusting the amount from the sale of the asset, a sum of Rs. 56608/- Is due as of 05-06-2024, which Borrower(s) are still liable to pay the same as per the terms of the agreement. However, Borrower(s) had not paid any amount towards the settlement of dues. The failure on Borrower(s) part to pay the amount due under the agreement has resulted in disputes, differences, and claims under the said agreement.
4. As per the Clause of the loan agreement, it has been mutually agreed to resolve the dispute through Arbitration, where the Arbitrator shall be appointed by an independent and neutral Arbitration Institution. With regard to the appointment of the arbitrator and in light of the judicial pronouncements regarding the appointment of the arbitrator and with a view to providing each party full opportunity to present its case fairly and conveniently, we deem it fit and proper to refer the dispute to Jupitice ODR Centre, having its office at PLOT NO -14, JUPITICE AEREN BUILDING, RAJIV GANDHI CHANDIGARH TECHNOLOGY PARK, CHANDIGARH, 160101 and to appoint an Arbitrator to conduct arbitration proceedings for dispute resolution.
5. Upon completion of 7 days, if no written confirmation is received from Borrower(s) end or Borrower(s) do not raise any objection to the appointment of Arbitrator through the individual Institution Jupitice ODR Centre, it will be deemed that you have accepted the submission of the dispute and appointment of the Arbitrator through the Institutional arbitration Jupitice ODR Centre.
6. Also note that, as per the clause in the agreement, the arbitration proceedings would be conducted  
   In the English language, as per the process defined in the arbitration clause.



**Authorized Signatory**

**TVS CREDIT SERVICES LIMITED**

**BY RPAD/EMAIL/SMS**

**Date: 07-08-2025**

**Ref No. TVS/July/448/2025**

**To,**

|  |
| --- |
| 1. **PANNA CHOUHAN S/O CHATURRIANANDA CHOUHAN** VILL KHERONI PURANA BASTI P/O P/S KHERONI DIST KARBI ANGLONG NEAR TO KALI MANDIR Amrang B.O Donka Karbi Anglong AS 782448   MOBILE NO. 7896780931   1. **JUPITICE ODR CENTRE**,   PLOT NO -14, JUPITICE AEREN BUILDING,  RAJIV GANDHI CHANDIGARH TECHNOLOGY PARK, CHANDIGARH-160101. |

**Subject**: **Letter of Reference of dispute for Institutional Arbitration under the aegis of JUPITICE ODR CENTRE under their Online Administered Arbitration Procedural Rules (“Rules”).**

**Ref**: Loan Agreement No. AS3072TW0122493 dated 20-Jun-23

Dear Sir/Madam,

We, **M/s. TVS Credit Services Limited,** having its Registered Office at Chaitanya, no 12, Khader Nawaz Khan Road, Nungambakkam, Chennai-600006 and corporate office at N.No.29 (O.No.8), Jayalakshmi Estates, Haddows Road, Nungambakkam, Chennai – 600006 (hereinafter referred to as “Claimant”), write this letter of reference request as under: -

1. We state that the Borrower(s) had approached and requested us to grant a loan facility for an amount of Rs. 110062/-. The said loan was sanctioned vide Loan Account Number: AS3072TW0122493 dated 20-Jun-23 and the amount is repayable together with finance charges in installments. The loan agreement was executed by Borrower(s) towards the loan facility for the purchase of vehicle Model NTORQ 125 DISC – RACE EDITION BSVI bearing Registration No. AS31D7542, Engine No. AK3EP3001457, Chassis No. MD626AK32P3E03499. Borrower(s) have defaulted in making payments towards the above-mentioned loan facility from us. In spite of regular reminders Borrower(s) were unable to regularize the loan account and hence the said vehicle was seized on 31-07-2024 and as per the agreement we issued a Pre-Sale notice to Borrower(s) dated 01-08-2024 before sale and sold the same in ‘as is where is condition’ dated 31-08-2024. The said sale amount was Rs. 41000/- which was appropriated to the contract, and even after appropriation, Borrower(s) are still liable to pay a sum of Rs. 56609/- After that, we issued a Post Sale Notice dated 09-02-2024, which was served to Borrower(s) for their reference to settle the dispute amicably.
2. As per the terms of the loan agreement, Borrower(s) are liable to pay the installment, but contrary to that, Borrower(s) had committed default in the repayment of the loan. In view of the default committed by Borrower(s), we hereby, with this notice, are terminating the said loan agreement. Despite several follow-ups made by us, Borrower(s) did not come forward to regularize the loan account in spite of deriving benefits from and out of the said loan. Even after being given sufficient opportunities, Borrower(s) had failed to settle the dues.
3. After giving credit to all the payments received so far in your loan account and adjusting the amount from the sale of the asset, a sum of Rs. 56609/- Is due as of 09-02-2024, which Borrower(s) are still liable to pay the same as per the terms of the agreement. However, Borrower(s) had not paid any amount towards the settlement of dues. The failure on Borrower(s) part to pay the amount due under the agreement has resulted in disputes, differences, and claims under the said agreement.
4. As per the Clause of the loan agreement, it has been mutually agreed to resolve the dispute through Arbitration, where the Arbitrator shall be appointed by an independent and neutral Arbitration Institution. With regard to the appointment of the arbitrator and in light of the judicial pronouncements regarding the appointment of the arbitrator and with a view to providing each party full opportunity to present its case fairly and conveniently, we deem it fit and proper to refer the dispute to Jupitice ODR Centre, having its office at PLOT NO -14, JUPITICE AEREN BUILDING, RAJIV GANDHI CHANDIGARH TECHNOLOGY PARK, CHANDIGARH, 160101 and to appoint an Arbitrator to conduct arbitration proceedings for dispute resolution.
5. Upon completion of 7 days, if no written confirmation is received from Borrower(s) end or Borrower(s) do not raise any objection to the appointment of Arbitrator through the individual Institution Jupitice ODR Centre, it will be deemed that you have accepted the submission of the dispute and appointment of the Arbitrator through the Institutional arbitration Jupitice ODR Centre.
6. Also note that, as per the clause in the agreement, the arbitration proceedings would be conducted  
   In the English language, as per the process defined in the arbitration clause.



**Authorized Signatory**

**TVS CREDIT SERVICES LIMITED**

**BY RPAD/EMAIL/SMS**

**Date: 07-08-2025**

**Ref No. TVS/July/449/2025**

**To,**

|  |
| --- |
| 1. **RAJU PURUSHOTTAM SABALE S/O PURUSHOTTAM** AT PIPRI TA HINGANGHAT DIST WARDHA PIPRI POHAN TA HINGANGHAT PIPRI BUS STOP Hinganghat Wardha MH 442307   MOBILE NO. 9921631803   1. **JUPITICE ODR CENTRE**,   PLOT NO -14, JUPITICE AEREN BUILDING,  RAJIV GANDHI CHANDIGARH TECHNOLOGY PARK, CHANDIGARH-160101. |

**Subject**: **Letter of Reference of dispute for Institutional Arbitration under the aegis of JUPITICE ODR CENTRE under their Online Administered Arbitration Procedural Rules (“Rules”).**

**Ref**: Loan Agreement No. MH3029TW0117204 dated 29-Nov-23

Dear Sir/Madam,

We, **M/s. TVS Credit Services Limited,** having its Registered Office at Chaitanya, no 12, Khader Nawaz Khan Road, Nungambakkam, Chennai-600006 and corporate office at N.No.29 (O.No.8), Jayalakshmi Estates, Haddows Road, Nungambakkam, Chennai – 600006 (hereinafter referred to as “Claimant”), write this letter of reference request as under: -

1. We state that the Borrower(s) had approached and requested us to grant a loan facility for an amount of Rs. 84000/-. The said loan was sanctioned vide Loan Account Number: MH3029TW0117204 dated 29-Nov-23 and the amount is repayable together with finance charges in installments. The loan agreement was executed by Borrower(s) towards the loan facility for the purchase of vehicle Model TVS RADEON 110 ES MAG BSVI bearing Registration No. MH32AW0338, Engine No. BK2LP3505504, Chassis No. MD625BK23P3L05496. Borrower(s) have defaulted in making payments towards the above-mentioned loan facility from us. In spite of regular reminders Borrower(s) were unable to regularize the loan account and hence the said vehicle was seized on 31-01-2024 and as per the agreement we issued a Pre-Sale notice to Borrower(s) dated 02-01-2024 before sale and sold the same in ‘as is where is condition’ dated 27-04-2024. The said sale amount was Rs. 34000/- which was appropriated to the contract, and even after appropriation, Borrower(s) are still liable to pay a sum of Rs. 56633/- After that, we issued a Post Sale Notice dated 05-06-2024, which was served to Borrower(s) for their reference to settle the dispute amicably.
2. As per the terms of the loan agreement, Borrower(s) are liable to pay the installment, but contrary to that, Borrower(s) had committed default in the repayment of the loan. In view of the default committed by Borrower(s), we hereby, with this notice, are terminating the said loan agreement. Despite several follow-ups made by us, Borrower(s) did not come forward to regularize the loan account in spite of deriving benefits from and out of the said loan. Even after being given sufficient opportunities, Borrower(s) had failed to settle the dues.
3. After giving credit to all the payments received so far in your loan account and adjusting the amount from the sale of the asset, a sum of Rs. 56633/- Is due as of 05-06-2024, which Borrower(s) are still liable to pay the same as per the terms of the agreement. However, Borrower(s) had not paid any amount towards the settlement of dues. The failure on Borrower(s) part to pay the amount due under the agreement has resulted in disputes, differences, and claims under the said agreement.
4. As per the Clause of the loan agreement, it has been mutually agreed to resolve the dispute through Arbitration, where the Arbitrator shall be appointed by an independent and neutral Arbitration Institution. With regard to the appointment of the arbitrator and in light of the judicial pronouncements regarding the appointment of the arbitrator and with a view to providing each party full opportunity to present its case fairly and conveniently, we deem it fit and proper to refer the dispute to Jupitice ODR Centre, having its office at PLOT NO -14, JUPITICE AEREN BUILDING, RAJIV GANDHI CHANDIGARH TECHNOLOGY PARK, CHANDIGARH, 160101 and to appoint an Arbitrator to conduct arbitration proceedings for dispute resolution.
5. Upon completion of 7 days, if no written confirmation is received from Borrower(s) end or Borrower(s) do not raise any objection to the appointment of Arbitrator through the individual Institution Jupitice ODR Centre, it will be deemed that you have accepted the submission of the dispute and appointment of the Arbitrator through the Institutional arbitration Jupitice ODR Centre.
6. Also note that, as per the clause in the agreement, the arbitration proceedings would be conducted  
   In the English language, as per the process defined in the arbitration clause.



**Authorized Signatory**

**TVS CREDIT SERVICES LIMITED**

**BY RPAD/EMAIL/SMS**

**Date: 07-08-2025**

**Ref No. TVS/July/450/2025**

**To,**

|  |
| --- |
| 1. **VISHWANATHA K S/O RAMA K** C/O RAMA K,UKKINADKA POST, BADIYADKA VILLAGE,KARYA DU HOUSE,ENMAKAJE,KASARAGOD,KERALA,671552 UKKINADKA MEDICAL COLLEGE Balemoole B.O Kasaragod Kasargod KL 671552   MOBILE NO. 8590815929   1. **JUPITICE ODR CENTRE**,   PLOT NO -14, JUPITICE AEREN BUILDING,  RAJIV GANDHI CHANDIGARH TECHNOLOGY PARK, CHANDIGARH-160101. |

**Subject**: **Letter of Reference of dispute for Institutional Arbitration under the aegis of JUPITICE ODR CENTRE under their Online Administered Arbitration Procedural Rules (“Rules”).**

**Ref**: Loan Agreement No. KE3022TW0073193 dated 26-May-23

Dear Sir/Madam,

We, **M/s. TVS Credit Services Limited,** having its Registered Office at Chaitanya, no 12, Khader Nawaz Khan Road, Nungambakkam, Chennai-600006 and corporate office at N.No.29 (O.No.8), Jayalakshmi Estates, Haddows Road, Nungambakkam, Chennai – 600006 (hereinafter referred to as “Claimant”), write this letter of reference request as under: -

1. We state that the Borrower(s) had approached and requested us to grant a loan facility for an amount of Rs. 114039/-. The said loan was sanctioned vide Loan Account Number: KE3022TW0073193 dated 26-May-23 and the amount is repayable together with finance charges in installments. The loan agreement was executed by Borrower(s) towards the loan facility for the purchase of vehicle Model NTORQ 125 DISC – RACE EDITION BSVI bearing Registration No. KL14AD0735, Engine No. AK3EP2909935, Chassis No. MD626AK34P2E14574. Borrower(s) have defaulted in making payments towards the above-mentioned loan facility from us. In spite of regular reminders Borrower(s) were unable to regularize the loan account and hence the said vehicle was seized on 03-06-2024 and as per the agreement we issued a Pre-Sale notice to Borrower(s) dated 03-07-2024 before sale and sold the same in ‘as is where is condition’ dated 30-04-2024. The said sale amount was Rs. 51000/- which was appropriated to the contract, and even after appropriation, Borrower(s) are still liable to pay a sum of Rs. 56636/- After that, we issued a Post Sale Notice dated 05-06-2024, which was served to Borrower(s) for their reference to settle the dispute amicably.
2. As per the terms of the loan agreement, Borrower(s) are liable to pay the installment, but contrary to that, Borrower(s) had committed default in the repayment of the loan. In view of the default committed by Borrower(s), we hereby, with this notice, are terminating the said loan agreement. Despite several follow-ups made by us, Borrower(s) did not come forward to regularize the loan account in spite of deriving benefits from and out of the said loan. Even after being given sufficient opportunities, Borrower(s) had failed to settle the dues.
3. After giving credit to all the payments received so far in your loan account and adjusting the amount from the sale of the asset, a sum of Rs. 56636/- Is due as of 05-06-2024, which Borrower(s) are still liable to pay the same as per the terms of the agreement. However, Borrower(s) had not paid any amount towards the settlement of dues. The failure on Borrower(s) part to pay the amount due under the agreement has resulted in disputes, differences, and claims under the said agreement.
4. As per the Clause of the loan agreement, it has been mutually agreed to resolve the dispute through Arbitration, where the Arbitrator shall be appointed by an independent and neutral Arbitration Institution. With regard to the appointment of the arbitrator and in light of the judicial pronouncements regarding the appointment of the arbitrator and with a view to providing each party full opportunity to present its case fairly and conveniently, we deem it fit and proper to refer the dispute to Jupitice ODR Centre, having its office at PLOT NO -14, JUPITICE AEREN BUILDING, RAJIV GANDHI CHANDIGARH TECHNOLOGY PARK, CHANDIGARH, 160101 and to appoint an Arbitrator to conduct arbitration proceedings for dispute resolution.
5. Upon completion of 7 days, if no written confirmation is received from Borrower(s) end or Borrower(s) do not raise any objection to the appointment of Arbitrator through the individual Institution Jupitice ODR Centre, it will be deemed that you have accepted the submission of the dispute and appointment of the Arbitrator through the Institutional arbitration Jupitice ODR Centre.
6. Also note that, as per the clause in the agreement, the arbitration proceedings would be conducted  
   In the English language, as per the process defined in the arbitration clause.



**Authorized Signatory**

**TVS CREDIT SERVICES LIMITED**

**BY RPAD/EMAIL/SMS**

**Date: 07-08-2025**

**Ref No. TVS/July/451/2025**

**To,**

|  |
| --- |
| 1. **MAMTA KARMAKAR S/O SAPAN KARMAKAR** H NO. 112E HARIYAJAAM PS NIRSA DHANBAD NEAR KALI MANDIR Barbendia B.O Dhanbad Dhanbad JH 828205   MOBILE NO. 9341748801   1. **JUPITICE ODR CENTRE**,   PLOT NO -14, JUPITICE AEREN BUILDING,  RAJIV GANDHI CHANDIGARH TECHNOLOGY PARK, CHANDIGARH-160101. |

**Subject**: **Letter of Reference of dispute for Institutional Arbitration under the aegis of JUPITICE ODR CENTRE under their Online Administered Arbitration Procedural Rules (“Rules”).**

**Ref**: Loan Agreement No. JH3053TW0131374 dated 7-Jul-23

Dear Sir/Madam,

We, **M/s. TVS Credit Services Limited,** having its Registered Office at Chaitanya, no 12, Khader Nawaz Khan Road, Nungambakkam, Chennai-600006 and corporate office at N.No.29 (O.No.8), Jayalakshmi Estates, Haddows Road, Nungambakkam, Chennai – 600006 (hereinafter referred to as “Claimant”), write this letter of reference request as under: -

1. We state that the Borrower(s) had approached and requested us to grant a loan facility for an amount of Rs. 91937/-. The said loan was sanctioned vide Loan Account Number: JH3053TW0131374 dated 7-Jul-23 and the amount is repayable together with finance charges in installments. The loan agreement was executed by Borrower(s) towards the loan facility for the purchase of vehicle Model JUPITER ZX BSVI - AOL - DRUM bearing Registration No. JH10CS4494, Engine No. DG5CP1500685, Chassis No. MD626CG5XP1C01544. Borrower(s) have defaulted in making payments towards the above-mentioned loan facility from us. In spite of regular reminders Borrower(s) were unable to regularize the loan account and hence the said vehicle was seized on 31-07-2024 and as per the agreement we issued a Pre-Sale notice to Borrower(s) dated 01-08-2024 before sale and sold the same in ‘as is where is condition’ dated 24-08-2024. The said sale amount was Rs. 36200/- which was appropriated to the contract, and even after appropriation, Borrower(s) are still liable to pay a sum of Rs. 56638/- After that, we issued a Post Sale Notice dated 09-02-2024, which was served to Borrower(s) for their reference to settle the dispute amicably.
2. As per the terms of the loan agreement, Borrower(s) are liable to pay the installment, but contrary to that, Borrower(s) had committed default in the repayment of the loan. In view of the default committed by Borrower(s), we hereby, with this notice, are terminating the said loan agreement. Despite several follow-ups made by us, Borrower(s) did not come forward to regularize the loan account in spite of deriving benefits from and out of the said loan. Even after being given sufficient opportunities, Borrower(s) had failed to settle the dues.
3. After giving credit to all the payments received so far in your loan account and adjusting the amount from the sale of the asset, a sum of Rs. 56638/- Is due as of 09-02-2024, which Borrower(s) are still liable to pay the same as per the terms of the agreement. However, Borrower(s) had not paid any amount towards the settlement of dues. The failure on Borrower(s) part to pay the amount due under the agreement has resulted in disputes, differences, and claims under the said agreement.
4. As per the Clause of the loan agreement, it has been mutually agreed to resolve the dispute through Arbitration, where the Arbitrator shall be appointed by an independent and neutral Arbitration Institution. With regard to the appointment of the arbitrator and in light of the judicial pronouncements regarding the appointment of the arbitrator and with a view to providing each party full opportunity to present its case fairly and conveniently, we deem it fit and proper to refer the dispute to Jupitice ODR Centre, having its office at PLOT NO -14, JUPITICE AEREN BUILDING, RAJIV GANDHI CHANDIGARH TECHNOLOGY PARK, CHANDIGARH, 160101 and to appoint an Arbitrator to conduct arbitration proceedings for dispute resolution.
5. Upon completion of 7 days, if no written confirmation is received from Borrower(s) end or Borrower(s) do not raise any objection to the appointment of Arbitrator through the individual Institution Jupitice ODR Centre, it will be deemed that you have accepted the submission of the dispute and appointment of the Arbitrator through the Institutional arbitration Jupitice ODR Centre.
6. Also note that, as per the clause in the agreement, the arbitration proceedings would be conducted  
   In the English language, as per the process defined in the arbitration clause.



**Authorized Signatory**

**TVS CREDIT SERVICES LIMITED**

**BY RPAD/EMAIL/SMS**

**Date: 07-08-2025**

**Ref No. TVS/July/452/2025**

**To,**

|  |
| --- |
| 1. **DANDUGULA RADHA S/O SRINU** 21641 GULLAKOTA KARIMNAGAR NEAR BUS STAND DT1109 AP 505526   MOBILE NO. 9550897118   1. **JUPITICE ODR CENTRE**,   PLOT NO -14, JUPITICE AEREN BUILDING,  RAJIV GANDHI CHANDIGARH TECHNOLOGY PARK, CHANDIGARH-160101. |

**Subject**: **Letter of Reference of dispute for Institutional Arbitration under the aegis of JUPITICE ODR CENTRE under their Online Administered Arbitration Procedural Rules (“Rules”).**

**Ref**: Loan Agreement No. AP3042TW0127861 dated 30-Sep-23

Dear Sir/Madam,

We, **M/s. TVS Credit Services Limited,** having its Registered Office at Chaitanya, no 12, Khader Nawaz Khan Road, Nungambakkam, Chennai-600006 and corporate office at N.No.29 (O.No.8), Jayalakshmi Estates, Haddows Road, Nungambakkam, Chennai – 600006 (hereinafter referred to as “Claimant”), write this letter of reference request as under: -

1. We state that the Borrower(s) had approached and requested us to grant a loan facility for an amount of Rs. 86834/-. The said loan was sanctioned vide Loan Account Number: AP3042TW0127861 dated 30-Sep-23 and the amount is repayable together with finance charges in installments. The loan agreement was executed by Borrower(s) towards the loan facility for the purchase of vehicle Model STARCITY PLUS ES DT BSVI – DUAL TONE bearing Registration No. TS02BGTR9349, Engine No. CK2DP1203830, Chassis No. MD625AK22P1D04090. Borrower(s) have defaulted in making payments towards the above-mentioned loan facility from us. In spite of regular reminders Borrower(s) were unable to regularize the loan account and hence the said vehicle was seized on 25-06-2024 and as per the agreement we issued a Pre-Sale notice to Borrower(s) dated 26-06-2024 before sale and sold the same in ‘as is where is condition’ dated 30-07-2024. The said sale amount was Rs. 28000/- which was appropriated to the contract, and even after appropriation, Borrower(s) are still liable to pay a sum of Rs. 56639.26/- After that, we issued a Post Sale Notice dated 08-05-2024, which was served to Borrower(s) for their reference to settle the dispute amicably.
2. As per the terms of the loan agreement, Borrower(s) are liable to pay the installment, but contrary to that, Borrower(s) had committed default in the repayment of the loan. In view of the default committed by Borrower(s), we hereby, with this notice, are terminating the said loan agreement. Despite several follow-ups made by us, Borrower(s) did not come forward to regularize the loan account in spite of deriving benefits from and out of the said loan. Even after being given sufficient opportunities, Borrower(s) had failed to settle the dues.
3. After giving credit to all the payments received so far in your loan account and adjusting the amount from the sale of the asset, a sum of Rs. 56639.26/- Is due as of 08-05-2024, which Borrower(s) are still liable to pay the same as per the terms of the agreement. However, Borrower(s) had not paid any amount towards the settlement of dues. The failure on Borrower(s) part to pay the amount due under the agreement has resulted in disputes, differences, and claims under the said agreement.
4. As per the Clause of the loan agreement, it has been mutually agreed to resolve the dispute through Arbitration, where the Arbitrator shall be appointed by an independent and neutral Arbitration Institution. With regard to the appointment of the arbitrator and in light of the judicial pronouncements regarding the appointment of the arbitrator and with a view to providing each party full opportunity to present its case fairly and conveniently, we deem it fit and proper to refer the dispute to Jupitice ODR Centre, having its office at PLOT NO -14, JUPITICE AEREN BUILDING, RAJIV GANDHI CHANDIGARH TECHNOLOGY PARK, CHANDIGARH, 160101 and to appoint an Arbitrator to conduct arbitration proceedings for dispute resolution.
5. Upon completion of 7 days, if no written confirmation is received from Borrower(s) end or Borrower(s) do not raise any objection to the appointment of Arbitrator through the individual Institution Jupitice ODR Centre, it will be deemed that you have accepted the submission of the dispute and appointment of the Arbitrator through the Institutional arbitration Jupitice ODR Centre.
6. Also note that, as per the clause in the agreement, the arbitration proceedings would be conducted  
   In the English language, as per the process defined in the arbitration clause.



**Authorized Signatory**

**TVS CREDIT SERVICES LIMITED**

**BY RPAD/EMAIL/SMS**

**Date: 07-08-2025**

**Ref No. TVS/July/453/2025**

**To,**

|  |
| --- |
| 1. **DHANUSH S S/O SIDDAPPA** WARD NO 15 SUNNAKALLU STREET DEVANAHALLI TALUKU VIJAYAPURA AMANIKERE BANGLORE RURAL KARNATAKA GANGAMMA Channarayapatna B.O Devanahalli Bangalore Rural KA 562135   MOBILE NO. 7892637385   1. **JUPITICE ODR CENTRE**,   PLOT NO -14, JUPITICE AEREN BUILDING,  RAJIV GANDHI CHANDIGARH TECHNOLOGY PARK, CHANDIGARH-160101. |

**Subject**: **Letter of Reference of dispute for Institutional Arbitration under the aegis of JUPITICE ODR CENTRE under their Online Administered Arbitration Procedural Rules (“Rules”).**

**Ref**: Loan Agreement No. KA3009TW0251315 dated 18-Aug-23

Dear Sir/Madam,

We, **M/s. TVS Credit Services Limited,** having its Registered Office at Chaitanya, no 12, Khader Nawaz Khan Road, Nungambakkam, Chennai-600006 and corporate office at N.No.29 (O.No.8), Jayalakshmi Estates, Haddows Road, Nungambakkam, Chennai – 600006 (hereinafter referred to as “Claimant”), write this letter of reference request as under: -

1. We state that the Borrower(s) had approached and requested us to grant a loan facility for an amount of Rs. 105197/-. The said loan was sanctioned vide Loan Account Number: KA3009TW0251315 dated 18-Aug-23 and the amount is repayable together with finance charges in installments. The loan agreement was executed by Borrower(s) towards the loan facility for the purchase of vehicle Model NTORQ 125 DISC - SUPER SQUAD EDITION BSVI bearing Registration No. KA43Y5122, Engine No. AK3AP2808502, Chassis No. MD626AK37P2A11799. Borrower(s) have defaulted in making payments towards the above-mentioned loan facility from us. In spite of regular reminders Borrower(s) were unable to regularize the loan account and hence the said vehicle was seized on 23-07-2024 and as per the agreement we issued a Pre-Sale notice to Borrower(s) dated 24-07-2024 before sale and sold the same in ‘as is where is condition’ dated 28-08-2024. The said sale amount was Rs. 43500/- which was appropriated to the contract, and even after appropriation, Borrower(s) are still liable to pay a sum of Rs. 56643/- After that, we issued a Post Sale Notice dated 09-02-2024, which was served to Borrower(s) for their reference to settle the dispute amicably.
2. As per the terms of the loan agreement, Borrower(s) are liable to pay the installment, but contrary to that, Borrower(s) had committed default in the repayment of the loan. In view of the default committed by Borrower(s), we hereby, with this notice, are terminating the said loan agreement. Despite several follow-ups made by us, Borrower(s) did not come forward to regularize the loan account in spite of deriving benefits from and out of the said loan. Even after being given sufficient opportunities, Borrower(s) had failed to settle the dues.
3. After giving credit to all the payments received so far in your loan account and adjusting the amount from the sale of the asset, a sum of Rs. 56643/- Is due as of 09-02-2024, which Borrower(s) are still liable to pay the same as per the terms of the agreement. However, Borrower(s) had not paid any amount towards the settlement of dues. The failure on Borrower(s) part to pay the amount due under the agreement has resulted in disputes, differences, and claims under the said agreement.
4. As per the Clause of the loan agreement, it has been mutually agreed to resolve the dispute through Arbitration, where the Arbitrator shall be appointed by an independent and neutral Arbitration Institution. With regard to the appointment of the arbitrator and in light of the judicial pronouncements regarding the appointment of the arbitrator and with a view to providing each party full opportunity to present its case fairly and conveniently, we deem it fit and proper to refer the dispute to Jupitice ODR Centre, having its office at PLOT NO -14, JUPITICE AEREN BUILDING, RAJIV GANDHI CHANDIGARH TECHNOLOGY PARK, CHANDIGARH, 160101 and to appoint an Arbitrator to conduct arbitration proceedings for dispute resolution.
5. Upon completion of 7 days, if no written confirmation is received from Borrower(s) end or Borrower(s) do not raise any objection to the appointment of Arbitrator through the individual Institution Jupitice ODR Centre, it will be deemed that you have accepted the submission of the dispute and appointment of the Arbitrator through the Institutional arbitration Jupitice ODR Centre.
6. Also note that, as per the clause in the agreement, the arbitration proceedings would be conducted  
   In the English language, as per the process defined in the arbitration clause.



**Authorized Signatory**

**TVS CREDIT SERVICES LIMITED**

**BY RPAD/EMAIL/SMS**

**Date: 07-08-2025**

**Ref No. TVS/July/454/2025**

**To,**

|  |
| --- |
| 1. **BAPATLA SREENU S/O SAMBAIAHA** D.NO: 10-40 GARIKAPADU KAKUMANU NEAR LUTHERAN CHURCH Guntur Guntur AP 522112   MOBILE NO. 8179606460   1. **JUPITICE ODR CENTRE**,   PLOT NO -14, JUPITICE AEREN BUILDING,  RAJIV GANDHI CHANDIGARH TECHNOLOGY PARK, CHANDIGARH-160101. |

**Subject**: **Letter of Reference of dispute for Institutional Arbitration under the aegis of JUPITICE ODR CENTRE under their Online Administered Arbitration Procedural Rules (“Rules”).**

**Ref**: Loan Agreement No. AP3020TW0149430 dated 18-May-23

Dear Sir/Madam,

We, **M/s. TVS Credit Services Limited,** having its Registered Office at Chaitanya, no 12, Khader Nawaz Khan Road, Nungambakkam, Chennai-600006 and corporate office at N.No.29 (O.No.8), Jayalakshmi Estates, Haddows Road, Nungambakkam, Chennai – 600006 (hereinafter referred to as “Claimant”), write this letter of reference request as under: -

1. We state that the Borrower(s) had approached and requested us to grant a loan facility for an amount of Rs. 109991/-. The said loan was sanctioned vide Loan Account Number: AP3020TW0149430 dated 18-May-23 and the amount is repayable together with finance charges in installments. The loan agreement was executed by Borrower(s) towards the loan facility for the purchase of vehicle Model TVS RAIDER DISC BSVI bearing Registration No. AP39ST2060, Engine No. AF9LN1906567, Chassis No. MD625AF97N1L11909. Borrower(s) have defaulted in making payments towards the above-mentioned loan facility from us. In spite of regular reminders Borrower(s) were unable to regularize the loan account and hence the said vehicle was seized on 29-02-2024 and as per the agreement we issued a Pre-Sale notice to Borrower(s) dated 03-01-2024 before sale and sold the same in ‘as is where is condition’ dated 30-05-2024. The said sale amount was Rs. 45500/- which was appropriated to the contract, and even after appropriation, Borrower(s) are still liable to pay a sum of Rs. 56654/- After that, we issued a Post Sale Notice dated 06-05-2024, which was served to Borrower(s) for their reference to settle the dispute amicably.
2. As per the terms of the loan agreement, Borrower(s) are liable to pay the installment, but contrary to that, Borrower(s) had committed default in the repayment of the loan. In view of the default committed by Borrower(s), we hereby, with this notice, are terminating the said loan agreement. Despite several follow-ups made by us, Borrower(s) did not come forward to regularize the loan account in spite of deriving benefits from and out of the said loan. Even after being given sufficient opportunities, Borrower(s) had failed to settle the dues.
3. After giving credit to all the payments received so far in your loan account and adjusting the amount from the sale of the asset, a sum of Rs. 56654/- Is due as of 06-05-2024, which Borrower(s) are still liable to pay the same as per the terms of the agreement. However, Borrower(s) had not paid any amount towards the settlement of dues. The failure on Borrower(s) part to pay the amount due under the agreement has resulted in disputes, differences, and claims under the said agreement.
4. As per the Clause of the loan agreement, it has been mutually agreed to resolve the dispute through Arbitration, where the Arbitrator shall be appointed by an independent and neutral Arbitration Institution. With regard to the appointment of the arbitrator and in light of the judicial pronouncements regarding the appointment of the arbitrator and with a view to providing each party full opportunity to present its case fairly and conveniently, we deem it fit and proper to refer the dispute to Jupitice ODR Centre, having its office at PLOT NO -14, JUPITICE AEREN BUILDING, RAJIV GANDHI CHANDIGARH TECHNOLOGY PARK, CHANDIGARH, 160101 and to appoint an Arbitrator to conduct arbitration proceedings for dispute resolution.
5. Upon completion of 7 days, if no written confirmation is received from Borrower(s) end or Borrower(s) do not raise any objection to the appointment of Arbitrator through the individual Institution Jupitice ODR Centre, it will be deemed that you have accepted the submission of the dispute and appointment of the Arbitrator through the Institutional arbitration Jupitice ODR Centre.
6. Also note that, as per the clause in the agreement, the arbitration proceedings would be conducted  
   In the English language, as per the process defined in the arbitration clause.



**Authorized Signatory**

**TVS CREDIT SERVICES LIMITED**

**BY RPAD/EMAIL/SMS**

**Date: 07-08-2025**

**Ref No. TVS/July/455/2025**

**To,**

|  |
| --- |
| 1. **ASHIKUL ISLAM S/O HASEN ALI** LAHARIPAM GOROIMARI MARIGAON NEAR LAHARIPAM LP SCHOOL Bhurbandha B.O Morigaon Marigaon AS 782104   MOBILE NO. 8714219957   1. **JUPITICE ODR CENTRE**,   PLOT NO -14, JUPITICE AEREN BUILDING,  RAJIV GANDHI CHANDIGARH TECHNOLOGY PARK, CHANDIGARH-160101. |

**Subject**: **Letter of Reference of dispute for Institutional Arbitration under the aegis of JUPITICE ODR CENTRE under their Online Administered Arbitration Procedural Rules (“Rules”).**

**Ref**: Loan Agreement No. AS3072TW0141205 dated 29-Nov-23

Dear Sir/Madam,

We, **M/s. TVS Credit Services Limited,** having its Registered Office at Chaitanya, no 12, Khader Nawaz Khan Road, Nungambakkam, Chennai-600006 and corporate office at N.No.29 (O.No.8), Jayalakshmi Estates, Haddows Road, Nungambakkam, Chennai – 600006 (hereinafter referred to as “Claimant”), write this letter of reference request as under: -

1. We state that the Borrower(s) had approached and requested us to grant a loan facility for an amount of Rs. 133559/-. The said loan was sanctioned vide Loan Account Number: AS3072TW0141205 dated 29-Nov-23 and the amount is repayable together with finance charges in installments. The loan agreement was executed by Borrower(s) towards the loan facility for the purchase of vehicle Model APACHE RTR 160 2V RM DISC BT BSVI bearing Registration No. AS21M9153, Engine No. AE8GP2715946, Chassis No. MD634BE89P2G16768. Borrower(s) have defaulted in making payments towards the above-mentioned loan facility from us. In spite of regular reminders Borrower(s) were unable to regularize the loan account and hence the said vehicle was seized on 13-05-2024 and as per the agreement we issued a Pre-Sale notice to Borrower(s) dated 15-05-2024 before sale and sold the same in ‘as is where is condition’ dated 30-06-2024. The said sale amount was Rs. 86000/- which was appropriated to the contract, and even after appropriation, Borrower(s) are still liable to pay a sum of Rs. 56672/- After that, we issued a Post Sale Notice dated 07-02-2024, which was served to Borrower(s) for their reference to settle the dispute amicably.
2. As per the terms of the loan agreement, Borrower(s) are liable to pay the installment, but contrary to that, Borrower(s) had committed default in the repayment of the loan. In view of the default committed by Borrower(s), we hereby, with this notice, are terminating the said loan agreement. Despite several follow-ups made by us, Borrower(s) did not come forward to regularize the loan account in spite of deriving benefits from and out of the said loan. Even after being given sufficient opportunities, Borrower(s) had failed to settle the dues.
3. After giving credit to all the payments received so far in your loan account and adjusting the amount from the sale of the asset, a sum of Rs. 56672/- Is due as of 07-02-2024, which Borrower(s) are still liable to pay the same as per the terms of the agreement. However, Borrower(s) had not paid any amount towards the settlement of dues. The failure on Borrower(s) part to pay the amount due under the agreement has resulted in disputes, differences, and claims under the said agreement.
4. As per the Clause of the loan agreement, it has been mutually agreed to resolve the dispute through Arbitration, where the Arbitrator shall be appointed by an independent and neutral Arbitration Institution. With regard to the appointment of the arbitrator and in light of the judicial pronouncements regarding the appointment of the arbitrator and with a view to providing each party full opportunity to present its case fairly and conveniently, we deem it fit and proper to refer the dispute to Jupitice ODR Centre, having its office at PLOT NO -14, JUPITICE AEREN BUILDING, RAJIV GANDHI CHANDIGARH TECHNOLOGY PARK, CHANDIGARH, 160101 and to appoint an Arbitrator to conduct arbitration proceedings for dispute resolution.
5. Upon completion of 7 days, if no written confirmation is received from Borrower(s) end or Borrower(s) do not raise any objection to the appointment of Arbitrator through the individual Institution Jupitice ODR Centre, it will be deemed that you have accepted the submission of the dispute and appointment of the Arbitrator through the Institutional arbitration Jupitice ODR Centre.
6. Also note that, as per the clause in the agreement, the arbitration proceedings would be conducted  
   In the English language, as per the process defined in the arbitration clause.



**Authorized Signatory**

**TVS CREDIT SERVICES LIMITED**

**BY RPAD/EMAIL/SMS**

**Date: 07-08-2025**

**Ref No. TVS/July/456/2025**

**To,**

|  |
| --- |
| 1. **ANANDHU T S/O THULASI** PUUZHI PUTHEN VEEDU CHAKKUVARAKKAL PO, VETTIKAVALA KOTTARAKKARA,KOLLAM NEAR ANGANAVADI CHAKKUVARAKKAL Ambalathinnirappu B.O Pathanapuram Kollam KL 691508   MOBILE NO. 7902392134   1. **JUPITICE ODR CENTRE**,   PLOT NO -14, JUPITICE AEREN BUILDING,  RAJIV GANDHI CHANDIGARH TECHNOLOGY PARK, CHANDIGARH-160101. |

**Subject**: **Letter of Reference of dispute for Institutional Arbitration under the aegis of JUPITICE ODR CENTRE under their Online Administered Arbitration Procedural Rules (“Rules”).**

**Ref**: Loan Agreement No. KE3023TW0072670 dated 12-Oct-23

Dear Sir/Madam,

We, **M/s. TVS Credit Services Limited,** having its Registered Office at Chaitanya, no 12, Khader Nawaz Khan Road, Nungambakkam, Chennai-600006 and corporate office at N.No.29 (O.No.8), Jayalakshmi Estates, Haddows Road, Nungambakkam, Chennai – 600006 (hereinafter referred to as “Claimant”), write this letter of reference request as under: -

1. We state that the Borrower(s) had approached and requested us to grant a loan facility for an amount of Rs. 122488/-. The said loan was sanctioned vide Loan Account Number: KE3023TW0072670 dated 12-Oct-23 and the amount is repayable together with finance charges in installments. The loan agreement was executed by Borrower(s) towards the loan facility for the purchase of vehicle Model NTORQ 125 DISC – RACE EDITION BSVI bearing Registration No. KL24W7342, Engine No. AK3KP2614017, Chassis No. MD626AK32P2K20137. Borrower(s) have defaulted in making payments towards the above-mentioned loan facility from us. In spite of regular reminders Borrower(s) were unable to regularize the loan account and hence the said vehicle was seized on 05-09-2024 and as per the agreement we issued a Pre-Sale notice to Borrower(s) dated 05-10-2024 before sale and sold the same in ‘as is where is condition’ dated 26-06-2024. The said sale amount was Rs. 69000/- which was appropriated to the contract, and even after appropriation, Borrower(s) are still liable to pay a sum of Rs. 56673/- After that, we issued a Post Sale Notice dated 07-02-2024, which was served to Borrower(s) for their reference to settle the dispute amicably.
2. As per the terms of the loan agreement, Borrower(s) are liable to pay the installment, but contrary to that, Borrower(s) had committed default in the repayment of the loan. In view of the default committed by Borrower(s), we hereby, with this notice, are terminating the said loan agreement. Despite several follow-ups made by us, Borrower(s) did not come forward to regularize the loan account in spite of deriving benefits from and out of the said loan. Even after being given sufficient opportunities, Borrower(s) had failed to settle the dues.
3. After giving credit to all the payments received so far in your loan account and adjusting the amount from the sale of the asset, a sum of Rs. 56673/- Is due as of 07-02-2024, which Borrower(s) are still liable to pay the same as per the terms of the agreement. However, Borrower(s) had not paid any amount towards the settlement of dues. The failure on Borrower(s) part to pay the amount due under the agreement has resulted in disputes, differences, and claims under the said agreement.
4. As per the Clause of the loan agreement, it has been mutually agreed to resolve the dispute through Arbitration, where the Arbitrator shall be appointed by an independent and neutral Arbitration Institution. With regard to the appointment of the arbitrator and in light of the judicial pronouncements regarding the appointment of the arbitrator and with a view to providing each party full opportunity to present its case fairly and conveniently, we deem it fit and proper to refer the dispute to Jupitice ODR Centre, having its office at PLOT NO -14, JUPITICE AEREN BUILDING, RAJIV GANDHI CHANDIGARH TECHNOLOGY PARK, CHANDIGARH, 160101 and to appoint an Arbitrator to conduct arbitration proceedings for dispute resolution.
5. Upon completion of 7 days, if no written confirmation is received from Borrower(s) end or Borrower(s) do not raise any objection to the appointment of Arbitrator through the individual Institution Jupitice ODR Centre, it will be deemed that you have accepted the submission of the dispute and appointment of the Arbitrator through the Institutional arbitration Jupitice ODR Centre.
6. Also note that, as per the clause in the agreement, the arbitration proceedings would be conducted  
   In the English language, as per the process defined in the arbitration clause.



**Authorized Signatory**

**TVS CREDIT SERVICES LIMITED**

**BY RPAD/EMAIL/SMS**

**Date: 07-08-2025**

**Ref No. TVS/July/457/2025**

**To,**

|  |
| --- |
| 1. **LALCHAND BALCHAND S/O BALCHAND** S/O: BALCHAND,00,WARD NO . 37,BHOJLAI ROAD,SUJANGA RH,CHURU,RAJASTHAN,331507 NEAR BALAJI SCHOOL Badabar B.O Sujangarh Churu RJ 331507   MOBILE NO. 7852044054   1. **JUPITICE ODR CENTRE**,   PLOT NO -14, JUPITICE AEREN BUILDING,  RAJIV GANDHI CHANDIGARH TECHNOLOGY PARK, CHANDIGARH-160101. |

**Subject**: **Letter of Reference of dispute for Institutional Arbitration under the aegis of JUPITICE ODR CENTRE under their Online Administered Arbitration Procedural Rules (“Rules”).**

**Ref**: Loan Agreement No. RJ3037TW0048726 dated 28-Oct-23

Dear Sir/Madam,

We, **M/s. TVS Credit Services Limited,** having its Registered Office at Chaitanya, no 12, Khader Nawaz Khan Road, Nungambakkam, Chennai-600006 and corporate office at N.No.29 (O.No.8), Jayalakshmi Estates, Haddows Road, Nungambakkam, Chennai – 600006 (hereinafter referred to as “Claimant”), write this letter of reference request as under: -

1. We state that the Borrower(s) had approached and requested us to grant a loan facility for an amount of Rs. 115000/-. The said loan was sanctioned vide Loan Account Number: RJ3037TW0048726 dated 28-Oct-23 and the amount is repayable together with finance charges in installments. The loan agreement was executed by Borrower(s) towards the loan facility for the purchase of vehicle Model TVS RAIDER DISC CONNECTED BSVI bearing Registration No. RJ44SH1651, Engine No. AF9KP2829288, Chassis No. MD625AF98P2K30169. Borrower(s) have defaulted in making payments towards the above-mentioned loan facility from us. In spite of regular reminders Borrower(s) were unable to regularize the loan account and hence the said vehicle was seized on 15-07-2024 and as per the agreement we issued a Pre-Sale notice to Borrower(s) dated 16-07-2024 before sale and sold the same in ‘as is where is condition’ dated 28-08-2024. The said sale amount was Rs. 55000/- which was appropriated to the contract, and even after appropriation, Borrower(s) are still liable to pay a sum of Rs. 56680/- After that, we issued a Post Sale Notice dated 09-02-2024, which was served to Borrower(s) for their reference to settle the dispute amicably.
2. As per the terms of the loan agreement, Borrower(s) are liable to pay the installment, but contrary to that, Borrower(s) had committed default in the repayment of the loan. In view of the default committed by Borrower(s), we hereby, with this notice, are terminating the said loan agreement. Despite several follow-ups made by us, Borrower(s) did not come forward to regularize the loan account in spite of deriving benefits from and out of the said loan. Even after being given sufficient opportunities, Borrower(s) had failed to settle the dues.
3. After giving credit to all the payments received so far in your loan account and adjusting the amount from the sale of the asset, a sum of Rs. 56680/- Is due as of 09-02-2024, which Borrower(s) are still liable to pay the same as per the terms of the agreement. However, Borrower(s) had not paid any amount towards the settlement of dues. The failure on Borrower(s) part to pay the amount due under the agreement has resulted in disputes, differences, and claims under the said agreement.
4. As per the Clause of the loan agreement, it has been mutually agreed to resolve the dispute through Arbitration, where the Arbitrator shall be appointed by an independent and neutral Arbitration Institution. With regard to the appointment of the arbitrator and in light of the judicial pronouncements regarding the appointment of the arbitrator and with a view to providing each party full opportunity to present its case fairly and conveniently, we deem it fit and proper to refer the dispute to Jupitice ODR Centre, having its office at PLOT NO -14, JUPITICE AEREN BUILDING, RAJIV GANDHI CHANDIGARH TECHNOLOGY PARK, CHANDIGARH, 160101 and to appoint an Arbitrator to conduct arbitration proceedings for dispute resolution.
5. Upon completion of 7 days, if no written confirmation is received from Borrower(s) end or Borrower(s) do not raise any objection to the appointment of Arbitrator through the individual Institution Jupitice ODR Centre, it will be deemed that you have accepted the submission of the dispute and appointment of the Arbitrator through the Institutional arbitration Jupitice ODR Centre.
6. Also note that, as per the clause in the agreement, the arbitration proceedings would be conducted  
   In the English language, as per the process defined in the arbitration clause.



**Authorized Signatory**

**TVS CREDIT SERVICES LIMITED**

**BY RPAD/EMAIL/SMS**

**Date: 07-08-2025**

**Ref No. TVS/July/458/2025**

**To,**

|  |
| --- |
| 1. **ANANDA TANTI S/O KAMAL TANTI** C/O: KAMAL TANTI,VILL- NAMATI KHA BLK,MAJBAT,UDALG URI,ASSAM,784507 NEAR DEYS FOOD FACTORY LACHIT ROAD Batabari B.O Mazbat Darrang AS 784507   MOBILE NO. 8811951003   1. **JUPITICE ODR CENTRE**,   PLOT NO -14, JUPITICE AEREN BUILDING,  RAJIV GANDHI CHANDIGARH TECHNOLOGY PARK, CHANDIGARH-160101. |

**Subject**: **Letter of Reference of dispute for Institutional Arbitration under the aegis of JUPITICE ODR CENTRE under their Online Administered Arbitration Procedural Rules (“Rules”).**

**Ref**: Loan Agreement No. AS3072TW0139801 dated 22-Nov-23

Dear Sir/Madam,

We, **M/s. TVS Credit Services Limited,** having its Registered Office at Chaitanya, no 12, Khader Nawaz Khan Road, Nungambakkam, Chennai-600006 and corporate office at N.No.29 (O.No.8), Jayalakshmi Estates, Haddows Road, Nungambakkam, Chennai – 600006 (hereinafter referred to as “Claimant”), write this letter of reference request as under: -

1. We state that the Borrower(s) had approached and requested us to grant a loan facility for an amount of Rs. 106654/-. The said loan was sanctioned vide Loan Account Number: AS3072TW0139801 dated 22-Nov-23 and the amount is repayable together with finance charges in installments. The loan agreement was executed by Borrower(s) towards the loan facility for the purchase of vehicle Model NTORQ 125 DISC - SUPER SQUAD EDITION BSVI bearing Registration No. AS27G1332, Engine No. AK3LP3913597, Chassis No. MD626AK34P3L22453. Borrower(s) have defaulted in making payments towards the above-mentioned loan facility from us. In spite of regular reminders Borrower(s) were unable to regularize the loan account and hence the said vehicle was seized on 26-07-2024 and as per the agreement we issued a Pre-Sale notice to Borrower(s) dated 27-07-2024 before sale and sold the same in ‘as is where is condition’ dated 27-08-2024. The said sale amount was Rs. 50000/- which was appropriated to the contract, and even after appropriation, Borrower(s) are still liable to pay a sum of Rs. 56684/- After that, we issued a Post Sale Notice dated 09-02-2024, which was served to Borrower(s) for their reference to settle the dispute amicably.
2. As per the terms of the loan agreement, Borrower(s) are liable to pay the installment, but contrary to that, Borrower(s) had committed default in the repayment of the loan. In view of the default committed by Borrower(s), we hereby, with this notice, are terminating the said loan agreement. Despite several follow-ups made by us, Borrower(s) did not come forward to regularize the loan account in spite of deriving benefits from and out of the said loan. Even after being given sufficient opportunities, Borrower(s) had failed to settle the dues.
3. After giving credit to all the payments received so far in your loan account and adjusting the amount from the sale of the asset, a sum of Rs. 56684/- Is due as of 09-02-2024, which Borrower(s) are still liable to pay the same as per the terms of the agreement. However, Borrower(s) had not paid any amount towards the settlement of dues. The failure on Borrower(s) part to pay the amount due under the agreement has resulted in disputes, differences, and claims under the said agreement.
4. As per the Clause of the loan agreement, it has been mutually agreed to resolve the dispute through Arbitration, where the Arbitrator shall be appointed by an independent and neutral Arbitration Institution. With regard to the appointment of the arbitrator and in light of the judicial pronouncements regarding the appointment of the arbitrator and with a view to providing each party full opportunity to present its case fairly and conveniently, we deem it fit and proper to refer the dispute to Jupitice ODR Centre, having its office at PLOT NO -14, JUPITICE AEREN BUILDING, RAJIV GANDHI CHANDIGARH TECHNOLOGY PARK, CHANDIGARH, 160101 and to appoint an Arbitrator to conduct arbitration proceedings for dispute resolution.
5. Upon completion of 7 days, if no written confirmation is received from Borrower(s) end or Borrower(s) do not raise any objection to the appointment of Arbitrator through the individual Institution Jupitice ODR Centre, it will be deemed that you have accepted the submission of the dispute and appointment of the Arbitrator through the Institutional arbitration Jupitice ODR Centre.
6. Also note that, as per the clause in the agreement, the arbitration proceedings would be conducted  
   In the English language, as per the process defined in the arbitration clause.



**Authorized Signatory**

**TVS CREDIT SERVICES LIMITED**

**BY RPAD/EMAIL/SMS**

**Date: 07-08-2025**

**Ref No. TVS/July/459/2025**

**To,**

|  |
| --- |
| 1. **VADDE RAJU S/O VADDE BALAPPA** HNO 5-202 GEETHA NAGAR ANAND BAGH MALKAJGIRI NEAR POLICE STATION Anandbagh S.O DT1104 AP 500047   MOBILE NO. 9100765012   1. **JUPITICE ODR CENTRE**,   PLOT NO -14, JUPITICE AEREN BUILDING,  RAJIV GANDHI CHANDIGARH TECHNOLOGY PARK, CHANDIGARH-160101. |

**Subject**: **Letter of Reference of dispute for Institutional Arbitration under the aegis of JUPITICE ODR CENTRE under their Online Administered Arbitration Procedural Rules (“Rules”).**

**Ref**: Loan Agreement No. AP3021TW0136681 dated 22-Nov-23

Dear Sir/Madam,

We, **M/s. TVS Credit Services Limited,** having its Registered Office at Chaitanya, no 12, Khader Nawaz Khan Road, Nungambakkam, Chennai-600006 and corporate office at N.No.29 (O.No.8), Jayalakshmi Estates, Haddows Road, Nungambakkam, Chennai – 600006 (hereinafter referred to as “Claimant”), write this letter of reference request as under: -

1. We state that the Borrower(s) had approached and requested us to grant a loan facility for an amount of Rs. 90786/-. The said loan was sanctioned vide Loan Account Number: AP3021TW0136681 dated 22-Nov-23 and the amount is repayable together with finance charges in installments. The loan agreement was executed by Borrower(s) towards the loan facility for the purchase of vehicle Model STARCITY PLUS ES DT BSVI – DUAL TONE bearing Registration No. TS08KD3779, Engine No. CK2BP1401826, Chassis No. MD625AF23P1B01841. Borrower(s) have defaulted in making payments towards the above-mentioned loan facility from us. In spite of regular reminders Borrower(s) were unable to regularize the loan account and hence the said vehicle was seized on 29-05-2024 and as per the agreement we issued a Pre-Sale notice to Borrower(s) dated 30-05-2024 before sale and sold the same in ‘as is where is condition’ dated 29-06-2024. The said sale amount was Rs. 40000/- which was appropriated to the contract, and even after appropriation, Borrower(s) are still liable to pay a sum of Rs. 56699/- After that, we issued a Post Sale Notice dated 07-02-2024, which was served to Borrower(s) for their reference to settle the dispute amicably.
2. As per the terms of the loan agreement, Borrower(s) are liable to pay the installment, but contrary to that, Borrower(s) had committed default in the repayment of the loan. In view of the default committed by Borrower(s), we hereby, with this notice, are terminating the said loan agreement. Despite several follow-ups made by us, Borrower(s) did not come forward to regularize the loan account in spite of deriving benefits from and out of the said loan. Even after being given sufficient opportunities, Borrower(s) had failed to settle the dues.
3. After giving credit to all the payments received so far in your loan account and adjusting the amount from the sale of the asset, a sum of Rs. 56699/- Is due as of 07-02-2024, which Borrower(s) are still liable to pay the same as per the terms of the agreement. However, Borrower(s) had not paid any amount towards the settlement of dues. The failure on Borrower(s) part to pay the amount due under the agreement has resulted in disputes, differences, and claims under the said agreement.
4. As per the Clause of the loan agreement, it has been mutually agreed to resolve the dispute through Arbitration, where the Arbitrator shall be appointed by an independent and neutral Arbitration Institution. With regard to the appointment of the arbitrator and in light of the judicial pronouncements regarding the appointment of the arbitrator and with a view to providing each party full opportunity to present its case fairly and conveniently, we deem it fit and proper to refer the dispute to Jupitice ODR Centre, having its office at PLOT NO -14, JUPITICE AEREN BUILDING, RAJIV GANDHI CHANDIGARH TECHNOLOGY PARK, CHANDIGARH, 160101 and to appoint an Arbitrator to conduct arbitration proceedings for dispute resolution.
5. Upon completion of 7 days, if no written confirmation is received from Borrower(s) end or Borrower(s) do not raise any objection to the appointment of Arbitrator through the individual Institution Jupitice ODR Centre, it will be deemed that you have accepted the submission of the dispute and appointment of the Arbitrator through the Institutional arbitration Jupitice ODR Centre.
6. Also note that, as per the clause in the agreement, the arbitration proceedings would be conducted  
   In the English language, as per the process defined in the arbitration clause.



**Authorized Signatory**

**TVS CREDIT SERVICES LIMITED**

**BY RPAD/EMAIL/SMS**

**Date: 07-08-2025**

**Ref No. TVS/July/460/2025**

**To,**

|  |
| --- |
| 1. **MAJID MAHBOOB S/O MAHBOOB** KHANDAK PINDRA PINDARA PINDRA PINDRA VARANASI PRIMARY SCHOOL PINDRA Belwan B.O Varanasi Varanasi UP 221206   MOBILE NO. 7607395811   1. **JUPITICE ODR CENTRE**,   PLOT NO -14, JUPITICE AEREN BUILDING,  RAJIV GANDHI CHANDIGARH TECHNOLOGY PARK, CHANDIGARH-160101. |

**Subject**: **Letter of Reference of dispute for Institutional Arbitration under the aegis of JUPITICE ODR CENTRE under their Online Administered Arbitration Procedural Rules (“Rules”).**

**Ref**: Loan Agreement No. UP3038TW0116989 dated 8-Dec-23

Dear Sir/Madam,

We, **M/s. TVS Credit Services Limited,** having its Registered Office at Chaitanya, no 12, Khader Nawaz Khan Road, Nungambakkam, Chennai-600006 and corporate office at N.No.29 (O.No.8), Jayalakshmi Estates, Haddows Road, Nungambakkam, Chennai – 600006 (hereinafter referred to as “Claimant”), write this letter of reference request as under: -

1. We state that the Borrower(s) had approached and requested us to grant a loan facility for an amount of Rs. 99309/-. The said loan was sanctioned vide Loan Account Number: UP3038TW0116989 dated 8-Dec-23 and the amount is repayable together with finance charges in installments. The loan agreement was executed by Borrower(s) towards the loan facility for the purchase of vehicle Model TVS RAIDER DISC SS BSVI bearing Registration No. UP65EZ7827, Engine No. AF9NP1825893, Chassis No. MD625AF9XP1N25621. Borrower(s) have defaulted in making payments towards the above-mentioned loan facility from us. In spite of regular reminders Borrower(s) were unable to regularize the loan account and hence the said vehicle was seized on 29-02-2024 and as per the agreement we issued a Pre-Sale notice to Borrower(s) dated 03-01-2024 before sale and sold the same in ‘as is where is condition’ dated 29-05-2024. The said sale amount was Rs. 48000/- which was appropriated to the contract, and even after appropriation, Borrower(s) are still liable to pay a sum of Rs. 56715/- After that, we issued a Post Sale Notice dated 06-05-2024, which was served to Borrower(s) for their reference to settle the dispute amicably.
2. As per the terms of the loan agreement, Borrower(s) are liable to pay the installment, but contrary to that, Borrower(s) had committed default in the repayment of the loan. In view of the default committed by Borrower(s), we hereby, with this notice, are terminating the said loan agreement. Despite several follow-ups made by us, Borrower(s) did not come forward to regularize the loan account in spite of deriving benefits from and out of the said loan. Even after being given sufficient opportunities, Borrower(s) had failed to settle the dues.
3. After giving credit to all the payments received so far in your loan account and adjusting the amount from the sale of the asset, a sum of Rs. 56715/- Is due as of 06-05-2024, which Borrower(s) are still liable to pay the same as per the terms of the agreement. However, Borrower(s) had not paid any amount towards the settlement of dues. The failure on Borrower(s) part to pay the amount due under the agreement has resulted in disputes, differences, and claims under the said agreement.
4. As per the Clause of the loan agreement, it has been mutually agreed to resolve the dispute through Arbitration, where the Arbitrator shall be appointed by an independent and neutral Arbitration Institution. With regard to the appointment of the arbitrator and in light of the judicial pronouncements regarding the appointment of the arbitrator and with a view to providing each party full opportunity to present its case fairly and conveniently, we deem it fit and proper to refer the dispute to Jupitice ODR Centre, having its office at PLOT NO -14, JUPITICE AEREN BUILDING, RAJIV GANDHI CHANDIGARH TECHNOLOGY PARK, CHANDIGARH, 160101 and to appoint an Arbitrator to conduct arbitration proceedings for dispute resolution.
5. Upon completion of 7 days, if no written confirmation is received from Borrower(s) end or Borrower(s) do not raise any objection to the appointment of Arbitrator through the individual Institution Jupitice ODR Centre, it will be deemed that you have accepted the submission of the dispute and appointment of the Arbitrator through the Institutional arbitration Jupitice ODR Centre.
6. Also note that, as per the clause in the agreement, the arbitration proceedings would be conducted  
   In the English language, as per the process defined in the arbitration clause.



**Authorized Signatory**

**TVS CREDIT SERVICES LIMITED**

**BY RPAD/EMAIL/SMS**

**Date: 07-08-2025**

**Ref No. TVS/July/461/2025**

**To,**

|  |
| --- |
| 1. **RITESH KUMAR S/O SUNIL MANDAL** AT PAKKISARAI PARMANANDPUR KHAWAS BHAGALPUR HANUMAN MANDIR Dhuraiya Bhagalpur BR 813205   MOBILE NO. 9142606189   1. **JUPITICE ODR CENTRE**,   PLOT NO -14, JUPITICE AEREN BUILDING,  RAJIV GANDHI CHANDIGARH TECHNOLOGY PARK, CHANDIGARH-160101. |

**Subject**: **Letter of Reference of dispute for Institutional Arbitration under the aegis of JUPITICE ODR CENTRE under their Online Administered Arbitration Procedural Rules (“Rules”).**

**Ref**: Loan Agreement No. BR3068TW0047370 dated 14-Nov-22

Dear Sir/Madam,

We, **M/s. TVS Credit Services Limited,** having its Registered Office at Chaitanya, no 12, Khader Nawaz Khan Road, Nungambakkam, Chennai-600006 and corporate office at N.No.29 (O.No.8), Jayalakshmi Estates, Haddows Road, Nungambakkam, Chennai – 600006 (hereinafter referred to as “Claimant”), write this letter of reference request as under: -

1. We state that the Borrower(s) had approached and requested us to grant a loan facility for an amount of Rs. 76949/-. The said loan was sanctioned vide Loan Account Number: BR3068TW0047370 dated 14-Nov-22 and the amount is repayable together with finance charges in installments. The loan agreement was executed by Borrower(s) towards the loan facility for the purchase of vehicle Model JUPITER 125 DRUM BSVI - ALLOY WHEEL bearing Registration No. BR10AM5162, Engine No. BK4FN1436061, Chassis No. MD626AK47N1F38592. Borrower(s) have defaulted in making payments towards the above-mentioned loan facility from us. In spite of regular reminders Borrower(s) were unable to regularize the loan account and hence the said vehicle was seized on 20-11-2024 and as per the agreement we issued a Pre-Sale notice to Borrower(s) dated 21-11-2024 before sale and sold the same in ‘as is where is condition’ dated 30-12-2024. The said sale amount was Rs. 30000/- which was appropriated to the contract, and even after appropriation, Borrower(s) are still liable to pay a sum of Rs. 56717/- After that, we issued a Post Sale Notice dated 01-02-2025, which was served to Borrower(s) for their reference to settle the dispute amicably.
2. As per the terms of the loan agreement, Borrower(s) are liable to pay the installment, but contrary to that, Borrower(s) had committed default in the repayment of the loan. In view of the default committed by Borrower(s), we hereby, with this notice, are terminating the said loan agreement. Despite several follow-ups made by us, Borrower(s) did not come forward to regularize the loan account in spite of deriving benefits from and out of the said loan. Even after being given sufficient opportunities, Borrower(s) had failed to settle the dues.
3. After giving credit to all the payments received so far in your loan account and adjusting the amount from the sale of the asset, a sum of Rs. 56717/- Is due as of 01-02-2025, which Borrower(s) are still liable to pay the same as per the terms of the agreement. However, Borrower(s) had not paid any amount towards the settlement of dues. The failure on Borrower(s) part to pay the amount due under the agreement has resulted in disputes, differences, and claims under the said agreement.
4. As per the Clause of the loan agreement, it has been mutually agreed to resolve the dispute through Arbitration, where the Arbitrator shall be appointed by an independent and neutral Arbitration Institution. With regard to the appointment of the arbitrator and in light of the judicial pronouncements regarding the appointment of the arbitrator and with a view to providing each party full opportunity to present its case fairly and conveniently, we deem it fit and proper to refer the dispute to Jupitice ODR Centre, having its office at PLOT NO -14, JUPITICE AEREN BUILDING, RAJIV GANDHI CHANDIGARH TECHNOLOGY PARK, CHANDIGARH, 160101 and to appoint an Arbitrator to conduct arbitration proceedings for dispute resolution.
5. Upon completion of 7 days, if no written confirmation is received from Borrower(s) end or Borrower(s) do not raise any objection to the appointment of Arbitrator through the individual Institution Jupitice ODR Centre, it will be deemed that you have accepted the submission of the dispute and appointment of the Arbitrator through the Institutional arbitration Jupitice ODR Centre.
6. Also note that, as per the clause in the agreement, the arbitration proceedings would be conducted  
   In the English language, as per the process defined in the arbitration clause.



**Authorized Signatory**

**TVS CREDIT SERVICES LIMITED**

**BY RPAD/EMAIL/SMS**

**Date: 07-08-2025**

**Ref No. TVS/July/462/2025**

**To,**

|  |
| --- |
| 1. **DEEPANKUMAR M S/O MURUGESAN** 4/33B, ARUNTHATHIYAR STREET, PIRITHI,TIRUCHENGODE, PIRITHI,NAMAKKAL NEAR KUDI STREET POST OFFICE Chinnathambipalayam B.O Tiruchengode Namakkal TN 637209   MOBILE NO. 9750531733   1. **JUPITICE ODR CENTRE**,   PLOT NO -14, JUPITICE AEREN BUILDING,  RAJIV GANDHI CHANDIGARH TECHNOLOGY PARK, CHANDIGARH-160101. |

**Subject**: **Letter of Reference of dispute for Institutional Arbitration under the aegis of JUPITICE ODR CENTRE under their Online Administered Arbitration Procedural Rules (“Rules”).**

**Ref**: Loan Agreement No. TN3004TW0119015 dated 29-Dec-22

Dear Sir/Madam,

We, **M/s. TVS Credit Services Limited,** having its Registered Office at Chaitanya, no 12, Khader Nawaz Khan Road, Nungambakkam, Chennai-600006 and corporate office at N.No.29 (O.No.8), Jayalakshmi Estates, Haddows Road, Nungambakkam, Chennai – 600006 (hereinafter referred to as “Claimant”), write this letter of reference request as under: -

1. We state that the Borrower(s) had approached and requested us to grant a loan facility for an amount of Rs. 141393/-. The said loan was sanctioned vide Loan Account Number: TN3004TW0119015 dated 29-Dec-22 and the amount is repayable together with finance charges in installments. The loan agreement was executed by Borrower(s) towards the loan facility for the purchase of vehicle Model APACHE RTR 200 4V BSVI 2CH ABS bearing Registration No. TN34AF7962, Engine No. GE5NN2905946, Chassis No. MD637GE51N2N06091. Borrower(s) have defaulted in making payments towards the above-mentioned loan facility from us. In spite of regular reminders Borrower(s) were unable to regularize the loan account and hence the said vehicle was seized on 31-03-2024 and as per the agreement we issued a Pre-Sale notice to Borrower(s) dated 04-01-2024 before sale and sold the same in ‘as is where is condition’ dated 30-04-2024. The said sale amount was Rs. 60000/- which was appropriated to the contract, and even after appropriation, Borrower(s) are still liable to pay a sum of Rs. 56730/- After that, we issued a Post Sale Notice dated 05-06-2024, which was served to Borrower(s) for their reference to settle the dispute amicably.
2. As per the terms of the loan agreement, Borrower(s) are liable to pay the installment, but contrary to that, Borrower(s) had committed default in the repayment of the loan. In view of the default committed by Borrower(s), we hereby, with this notice, are terminating the said loan agreement. Despite several follow-ups made by us, Borrower(s) did not come forward to regularize the loan account in spite of deriving benefits from and out of the said loan. Even after being given sufficient opportunities, Borrower(s) had failed to settle the dues.
3. After giving credit to all the payments received so far in your loan account and adjusting the amount from the sale of the asset, a sum of Rs. 56730/- Is due as of 05-06-2024, which Borrower(s) are still liable to pay the same as per the terms of the agreement. However, Borrower(s) had not paid any amount towards the settlement of dues. The failure on Borrower(s) part to pay the amount due under the agreement has resulted in disputes, differences, and claims under the said agreement.
4. As per the Clause of the loan agreement, it has been mutually agreed to resolve the dispute through Arbitration, where the Arbitrator shall be appointed by an independent and neutral Arbitration Institution. With regard to the appointment of the arbitrator and in light of the judicial pronouncements regarding the appointment of the arbitrator and with a view to providing each party full opportunity to present its case fairly and conveniently, we deem it fit and proper to refer the dispute to Jupitice ODR Centre, having its office at PLOT NO -14, JUPITICE AEREN BUILDING, RAJIV GANDHI CHANDIGARH TECHNOLOGY PARK, CHANDIGARH, 160101 and to appoint an Arbitrator to conduct arbitration proceedings for dispute resolution.
5. Upon completion of 7 days, if no written confirmation is received from Borrower(s) end or Borrower(s) do not raise any objection to the appointment of Arbitrator through the individual Institution Jupitice ODR Centre, it will be deemed that you have accepted the submission of the dispute and appointment of the Arbitrator through the Institutional arbitration Jupitice ODR Centre.
6. Also note that, as per the clause in the agreement, the arbitration proceedings would be conducted  
   In the English language, as per the process defined in the arbitration clause.



**Authorized Signatory**

**TVS CREDIT SERVICES LIMITED**

**BY RPAD/EMAIL/SMS**

**Date: 07-08-2025**

**Ref No. TVS/July/463/2025**

**To,**

|  |
| --- |
| 1. **GAJENDRA SADA S/O FAGU SADA** SAKAROHAR POST SAKAROHAR THANA BELDAUR, WARD NO 10, SAKAROHRA KHAGARIA NEAR AT MANDIR Belanawada B.O Khagaria Khagaria BR 852161   MOBILE NO. 7671880513   1. **JUPITICE ODR CENTRE**,   PLOT NO -14, JUPITICE AEREN BUILDING,  RAJIV GANDHI CHANDIGARH TECHNOLOGY PARK, CHANDIGARH-160101. |

**Subject**: **Letter of Reference of dispute for Institutional Arbitration under the aegis of JUPITICE ODR CENTRE under their Online Administered Arbitration Procedural Rules (“Rules”).**

**Ref**: Loan Agreement No. BR3068TW0066768 dated 2-Nov-23

Dear Sir/Madam,

We, **M/s. TVS Credit Services Limited,** having its Registered Office at Chaitanya, no 12, Khader Nawaz Khan Road, Nungambakkam, Chennai-600006 and corporate office at N.No.29 (O.No.8), Jayalakshmi Estates, Haddows Road, Nungambakkam, Chennai – 600006 (hereinafter referred to as “Claimant”), write this letter of reference request as under: -

1. We state that the Borrower(s) had approached and requested us to grant a loan facility for an amount of Rs. 114280/-. The said loan was sanctioned vide Loan Account Number: BR3068TW0066768 dated 2-Nov-23 and the amount is repayable together with finance charges in installments. The loan agreement was executed by Borrower(s) towards the loan facility for the purchase of vehicle Model TVS RAIDER DISC SSE BSVI bearing Registration No. BR43AB3254, Engine No. AF9LP1314204, Chassis No. MD625AF99P1L14121. Borrower(s) have defaulted in making payments towards the above-mentioned loan facility from us. In spite of regular reminders Borrower(s) were unable to regularize the loan account and hence the said vehicle was seized on 25-07-2024 and as per the agreement we issued a Pre-Sale notice to Borrower(s) dated 26-07-2024 before sale and sold the same in ‘as is where is condition’ dated 27-08-2024. The said sale amount was Rs. 55000/- which was appropriated to the contract, and even after appropriation, Borrower(s) are still liable to pay a sum of Rs. 56754/- After that, we issued a Post Sale Notice dated 09-02-2024, which was served to Borrower(s) for their reference to settle the dispute amicably.
2. As per the terms of the loan agreement, Borrower(s) are liable to pay the installment, but contrary to that, Borrower(s) had committed default in the repayment of the loan. In view of the default committed by Borrower(s), we hereby, with this notice, are terminating the said loan agreement. Despite several follow-ups made by us, Borrower(s) did not come forward to regularize the loan account in spite of deriving benefits from and out of the said loan. Even after being given sufficient opportunities, Borrower(s) had failed to settle the dues.
3. After giving credit to all the payments received so far in your loan account and adjusting the amount from the sale of the asset, a sum of Rs. 56754/- Is due as of 09-02-2024, which Borrower(s) are still liable to pay the same as per the terms of the agreement. However, Borrower(s) had not paid any amount towards the settlement of dues. The failure on Borrower(s) part to pay the amount due under the agreement has resulted in disputes, differences, and claims under the said agreement.
4. As per the Clause of the loan agreement, it has been mutually agreed to resolve the dispute through Arbitration, where the Arbitrator shall be appointed by an independent and neutral Arbitration Institution. With regard to the appointment of the arbitrator and in light of the judicial pronouncements regarding the appointment of the arbitrator and with a view to providing each party full opportunity to present its case fairly and conveniently, we deem it fit and proper to refer the dispute to Jupitice ODR Centre, having its office at PLOT NO -14, JUPITICE AEREN BUILDING, RAJIV GANDHI CHANDIGARH TECHNOLOGY PARK, CHANDIGARH, 160101 and to appoint an Arbitrator to conduct arbitration proceedings for dispute resolution.
5. Upon completion of 7 days, if no written confirmation is received from Borrower(s) end or Borrower(s) do not raise any objection to the appointment of Arbitrator through the individual Institution Jupitice ODR Centre, it will be deemed that you have accepted the submission of the dispute and appointment of the Arbitrator through the Institutional arbitration Jupitice ODR Centre.
6. Also note that, as per the clause in the agreement, the arbitration proceedings would be conducted  
   In the English language, as per the process defined in the arbitration clause.



**Authorized Signatory**

**TVS CREDIT SERVICES LIMITED**

**BY RPAD/EMAIL/SMS**

**Date: 07-08-2025**

**Ref No. TVS/July/464/2025**

**To,**

|  |
| --- |
| 1. **RAJAN K S/O KRISHNANKUTTY** C/O KRISHNANKUTTY,PAYYAKURUSSIKALAM,CHEERAKUZHY,PA ZHAYANNUR,THRISSUR,KERALA,680587 ANNA POORNESWARI TEMPLE PAZHAYANNUR Chelakode B.O Thalapilly Thrissur KL 680587   MOBILE NO. 7034504973   1. **JUPITICE ODR CENTRE**,   PLOT NO -14, JUPITICE AEREN BUILDING,  RAJIV GANDHI CHANDIGARH TECHNOLOGY PARK, CHANDIGARH-160101. |

**Subject**: **Letter of Reference of dispute for Institutional Arbitration under the aegis of JUPITICE ODR CENTRE under their Online Administered Arbitration Procedural Rules (“Rules”).**

**Ref**: Loan Agreement No. KE3022TW0080060 dated 19-Sep-23

Dear Sir/Madam,

We, **M/s. TVS Credit Services Limited,** having its Registered Office at Chaitanya, no 12, Khader Nawaz Khan Road, Nungambakkam, Chennai-600006 and corporate office at N.No.29 (O.No.8), Jayalakshmi Estates, Haddows Road, Nungambakkam, Chennai – 600006 (hereinafter referred to as “Claimant”), write this letter of reference request as under: -

1. We state that the Borrower(s) had approached and requested us to grant a loan facility for an amount of Rs. 99680/-. The said loan was sanctioned vide Loan Account Number: KE3022TW0080060 dated 19-Sep-23 and the amount is repayable together with finance charges in installments. The loan agreement was executed by Borrower(s) towards the loan facility for the purchase of vehicle Model JUPITER BSVI - AOL bearing Registration No. KL48S9402, Engine No. DG5FP1X13517, Chassis No. MD626CG50P1F25277. Borrower(s) have defaulted in making payments towards the above-mentioned loan facility from us. In spite of regular reminders Borrower(s) were unable to regularize the loan account and hence the said vehicle was seized on 03-12-2024 and as per the agreement we issued a Pre-Sale notice to Borrower(s) dated 13-03-2024 before sale and sold the same in ‘as is where is condition’ dated 30-05-2024. The said sale amount was Rs. 40000/- which was appropriated to the contract, and even after appropriation, Borrower(s) are still liable to pay a sum of Rs. 56763/- After that, we issued a Post Sale Notice dated 06-05-2024, which was served to Borrower(s) for their reference to settle the dispute amicably.
2. As per the terms of the loan agreement, Borrower(s) are liable to pay the installment, but contrary to that, Borrower(s) had committed default in the repayment of the loan. In view of the default committed by Borrower(s), we hereby, with this notice, are terminating the said loan agreement. Despite several follow-ups made by us, Borrower(s) did not come forward to regularize the loan account in spite of deriving benefits from and out of the said loan. Even after being given sufficient opportunities, Borrower(s) had failed to settle the dues.
3. After giving credit to all the payments received so far in your loan account and adjusting the amount from the sale of the asset, a sum of Rs. 56763/- Is due as of 06-05-2024, which Borrower(s) are still liable to pay the same as per the terms of the agreement. However, Borrower(s) had not paid any amount towards the settlement of dues. The failure on Borrower(s) part to pay the amount due under the agreement has resulted in disputes, differences, and claims under the said agreement.
4. As per the Clause of the loan agreement, it has been mutually agreed to resolve the dispute through Arbitration, where the Arbitrator shall be appointed by an independent and neutral Arbitration Institution. With regard to the appointment of the arbitrator and in light of the judicial pronouncements regarding the appointment of the arbitrator and with a view to providing each party full opportunity to present its case fairly and conveniently, we deem it fit and proper to refer the dispute to Jupitice ODR Centre, having its office at PLOT NO -14, JUPITICE AEREN BUILDING, RAJIV GANDHI CHANDIGARH TECHNOLOGY PARK, CHANDIGARH, 160101 and to appoint an Arbitrator to conduct arbitration proceedings for dispute resolution.
5. Upon completion of 7 days, if no written confirmation is received from Borrower(s) end or Borrower(s) do not raise any objection to the appointment of Arbitrator through the individual Institution Jupitice ODR Centre, it will be deemed that you have accepted the submission of the dispute and appointment of the Arbitrator through the Institutional arbitration Jupitice ODR Centre.
6. Also note that, as per the clause in the agreement, the arbitration proceedings would be conducted  
   In the English language, as per the process defined in the arbitration clause.



**Authorized Signatory**

**TVS CREDIT SERVICES LIMITED**

**BY RPAD/EMAIL/SMS**

**Date: 07-08-2025**

**Ref No. TVS/July/465/2025**

**To,**

|  |
| --- |
| 1. **JALADI HANSI RATNA S/O DAKKUMALLA VENKATA SUBBAIAH** C/O: DAKKUMALLA VENKATA SUBBAIAH,5-165,SC COLONY,N ANDUR,WARD 12,NANDUR,PONNUR,NANDURU,GUNTUR,ANDHRA PRADESH,522315 NEAR ANGANWADI SCHOOL Bodipalem B.O Machavaram Guntur AP 522315   MOBILE NO. 8897897273   1. **JUPITICE ODR CENTRE**,   PLOT NO -14, JUPITICE AEREN BUILDING,  RAJIV GANDHI CHANDIGARH TECHNOLOGY PARK, CHANDIGARH-160101. |

**Subject**: **Letter of Reference of dispute for Institutional Arbitration under the aegis of JUPITICE ODR CENTRE under their Online Administered Arbitration Procedural Rules (“Rules”).**

**Ref**: Loan Agreement No. AP3020TW0161284 dated 27-Dec-23

Dear Sir/Madam,

We, **M/s. TVS Credit Services Limited,** having its Registered Office at Chaitanya, no 12, Khader Nawaz Khan Road, Nungambakkam, Chennai-600006 and corporate office at N.No.29 (O.No.8), Jayalakshmi Estates, Haddows Road, Nungambakkam, Chennai – 600006 (hereinafter referred to as “Claimant”), write this letter of reference request as under: -

1. We state that the Borrower(s) had approached and requested us to grant a loan facility for an amount of Rs. 102395/-. The said loan was sanctioned vide Loan Account Number: AP3020TW0161284 dated 27-Dec-23 and the amount is repayable together with finance charges in installments. The loan agreement was executed by Borrower(s) towards the loan facility for the purchase of vehicle Model JUPITER 125 BSVI - DISC bearing Registration No. AP40BG0653, Engine No. BK4NP1519679, Chassis No. MD626AK49P1N21390. Borrower(s) have defaulted in making payments towards the above-mentioned loan facility from us. In spite of regular reminders Borrower(s) were unable to regularize the loan account and hence the said vehicle was seized on 24-06-2024 and as per the agreement we issued a Pre-Sale notice to Borrower(s) dated 25-06-2024 before sale and sold the same in ‘as is where is condition’ dated 31-07-2024. The said sale amount was Rs. 44000/- which was appropriated to the contract, and even after appropriation, Borrower(s) are still liable to pay a sum of Rs. 56766/- After that, we issued a Post Sale Notice dated 08-05-2024, which was served to Borrower(s) for their reference to settle the dispute amicably.
2. As per the terms of the loan agreement, Borrower(s) are liable to pay the installment, but contrary to that, Borrower(s) had committed default in the repayment of the loan. In view of the default committed by Borrower(s), we hereby, with this notice, are terminating the said loan agreement. Despite several follow-ups made by us, Borrower(s) did not come forward to regularize the loan account in spite of deriving benefits from and out of the said loan. Even after being given sufficient opportunities, Borrower(s) had failed to settle the dues.
3. After giving credit to all the payments received so far in your loan account and adjusting the amount from the sale of the asset, a sum of Rs. 56766/- Is due as of 08-05-2024, which Borrower(s) are still liable to pay the same as per the terms of the agreement. However, Borrower(s) had not paid any amount towards the settlement of dues. The failure on Borrower(s) part to pay the amount due under the agreement has resulted in disputes, differences, and claims under the said agreement.
4. As per the Clause of the loan agreement, it has been mutually agreed to resolve the dispute through Arbitration, where the Arbitrator shall be appointed by an independent and neutral Arbitration Institution. With regard to the appointment of the arbitrator and in light of the judicial pronouncements regarding the appointment of the arbitrator and with a view to providing each party full opportunity to present its case fairly and conveniently, we deem it fit and proper to refer the dispute to Jupitice ODR Centre, having its office at PLOT NO -14, JUPITICE AEREN BUILDING, RAJIV GANDHI CHANDIGARH TECHNOLOGY PARK, CHANDIGARH, 160101 and to appoint an Arbitrator to conduct arbitration proceedings for dispute resolution.
5. Upon completion of 7 days, if no written confirmation is received from Borrower(s) end or Borrower(s) do not raise any objection to the appointment of Arbitrator through the individual Institution Jupitice ODR Centre, it will be deemed that you have accepted the submission of the dispute and appointment of the Arbitrator through the Institutional arbitration Jupitice ODR Centre.
6. Also note that, as per the clause in the agreement, the arbitration proceedings would be conducted  
   In the English language, as per the process defined in the arbitration clause.



**Authorized Signatory**

**TVS CREDIT SERVICES LIMITED**

**BY RPAD/EMAIL/SMS**

**Date: 07-08-2025**

**Ref No. TVS/July/466/2025**

**To,**

|  |
| --- |
| 1. **JAYNAB KHATUN S/O HAIDOR ALI** VILL 259 SALEKURA PO JANIA DIST BARPETA NEAR UTTAR GAGOLMARI LP SCHOOL Baradi B.O Santinagar Barpeta AS 781314   MOBILE NO. 9895475074   1. **JUPITICE ODR CENTRE**,   PLOT NO -14, JUPITICE AEREN BUILDING,  RAJIV GANDHI CHANDIGARH TECHNOLOGY PARK, CHANDIGARH-160101. |

**Subject**: **Letter of Reference of dispute for Institutional Arbitration under the aegis of JUPITICE ODR CENTRE under their Online Administered Arbitration Procedural Rules (“Rules”).**

**Ref**: Loan Agreement No. AS3072TW0135416 dated 28-Oct-23

Dear Sir/Madam,

We, **M/s. TVS Credit Services Limited,** having its Registered Office at Chaitanya, no 12, Khader Nawaz Khan Road, Nungambakkam, Chennai-600006 and corporate office at N.No.29 (O.No.8), Jayalakshmi Estates, Haddows Road, Nungambakkam, Chennai – 600006 (hereinafter referred to as “Claimant”), write this letter of reference request as under: -

1. We state that the Borrower(s) had approached and requested us to grant a loan facility for an amount of Rs. 114205/-. The said loan was sanctioned vide Loan Account Number: AS3072TW0135416 dated 28-Oct-23 and the amount is repayable together with finance charges in installments. The loan agreement was executed by Borrower(s) towards the loan facility for the purchase of vehicle Model NTORQ 125 DISC – RACE EDITION BSVI bearing Registration No. AS15X3519, Engine No. AK3HP3406952, Chassis No. MD626AK31P3H12638. Borrower(s) have defaulted in making payments towards the above-mentioned loan facility from us. In spite of regular reminders Borrower(s) were unable to regularize the loan account and hence the said vehicle was seized on 21-05-2024 and as per the agreement we issued a Pre-Sale notice to Borrower(s) dated 22-05-2024 before sale and sold the same in ‘as is where is condition’ dated 29-06-2024. The said sale amount was Rs. 60000/- which was appropriated to the contract, and even after appropriation, Borrower(s) are still liable to pay a sum of Rs. 56785/- After that, we issued a Post Sale Notice dated 07-02-2024, which was served to Borrower(s) for their reference to settle the dispute amicably.
2. As per the terms of the loan agreement, Borrower(s) are liable to pay the installment, but contrary to that, Borrower(s) had committed default in the repayment of the loan. In view of the default committed by Borrower(s), we hereby, with this notice, are terminating the said loan agreement. Despite several follow-ups made by us, Borrower(s) did not come forward to regularize the loan account in spite of deriving benefits from and out of the said loan. Even after being given sufficient opportunities, Borrower(s) had failed to settle the dues.
3. After giving credit to all the payments received so far in your loan account and adjusting the amount from the sale of the asset, a sum of Rs. 56785/- Is due as of 07-02-2024, which Borrower(s) are still liable to pay the same as per the terms of the agreement. However, Borrower(s) had not paid any amount towards the settlement of dues. The failure on Borrower(s) part to pay the amount due under the agreement has resulted in disputes, differences, and claims under the said agreement.
4. As per the Clause of the loan agreement, it has been mutually agreed to resolve the dispute through Arbitration, where the Arbitrator shall be appointed by an independent and neutral Arbitration Institution. With regard to the appointment of the arbitrator and in light of the judicial pronouncements regarding the appointment of the arbitrator and with a view to providing each party full opportunity to present its case fairly and conveniently, we deem it fit and proper to refer the dispute to Jupitice ODR Centre, having its office at PLOT NO -14, JUPITICE AEREN BUILDING, RAJIV GANDHI CHANDIGARH TECHNOLOGY PARK, CHANDIGARH, 160101 and to appoint an Arbitrator to conduct arbitration proceedings for dispute resolution.
5. Upon completion of 7 days, if no written confirmation is received from Borrower(s) end or Borrower(s) do not raise any objection to the appointment of Arbitrator through the individual Institution Jupitice ODR Centre, it will be deemed that you have accepted the submission of the dispute and appointment of the Arbitrator through the Institutional arbitration Jupitice ODR Centre.
6. Also note that, as per the clause in the agreement, the arbitration proceedings would be conducted  
   In the English language, as per the process defined in the arbitration clause.



**Authorized Signatory**

**TVS CREDIT SERVICES LIMITED**

**BY RPAD/EMAIL/SMS**

**Date: 07-08-2025**

**Ref No. TVS/July/467/2025**

**To,**

|  |
| --- |
| 1. **AFRIM TASLEEM S/O TASLEEM** POST NAGLA HARIRU AMROULI URF BADAGOAN AMINABAD URF BARAGOAN MEERUT BADI MAZID Meerut Meerut UP 250401   MOBILE NO. 9568151430   1. **JUPITICE ODR CENTRE**,   PLOT NO -14, JUPITICE AEREN BUILDING,  RAJIV GANDHI CHANDIGARH TECHNOLOGY PARK, CHANDIGARH-160101. |

**Subject**: **Letter of Reference of dispute for Institutional Arbitration under the aegis of JUPITICE ODR CENTRE under their Online Administered Arbitration Procedural Rules (“Rules”).**

**Ref**: Loan Agreement No. UP3052TW0066157 dated 21-Apr-23

Dear Sir/Madam,

We, **M/s. TVS Credit Services Limited,** having its Registered Office at Chaitanya, no 12, Khader Nawaz Khan Road, Nungambakkam, Chennai-600006 and corporate office at N.No.29 (O.No.8), Jayalakshmi Estates, Haddows Road, Nungambakkam, Chennai – 600006 (hereinafter referred to as “Claimant”), write this letter of reference request as under: -

1. We state that the Borrower(s) had approached and requested us to grant a loan facility for an amount of Rs. 126823/-. The said loan was sanctioned vide Loan Account Number: UP3052TW0066157 dated 21-Apr-23 and the amount is repayable together with finance charges in installments. The loan agreement was executed by Borrower(s) towards the loan facility for the purchase of vehicle Model APACHE RTR 160 2V RM DISC BSVI bearing Registration No. UP15EA8042, Engine No. AE8AP2105475, Chassis No. MD634BE80P2A05804. Borrower(s) have defaulted in making payments towards the above-mentioned loan facility from us. In spite of regular reminders Borrower(s) were unable to regularize the loan account and hence the said vehicle was seized on 31-03-2024 and as per the agreement we issued a Pre-Sale notice to Borrower(s) dated 04-01-2024 before sale and sold the same in ‘as is where is condition’ dated 29-04-2024. The said sale amount was Rs. 61000/- which was appropriated to the contract, and even after appropriation, Borrower(s) are still liable to pay a sum of Rs. 56787/- After that, we issued a Post Sale Notice dated 05-06-2024, which was served to Borrower(s) for their reference to settle the dispute amicably.
2. As per the terms of the loan agreement, Borrower(s) are liable to pay the installment, but contrary to that, Borrower(s) had committed default in the repayment of the loan. In view of the default committed by Borrower(s), we hereby, with this notice, are terminating the said loan agreement. Despite several follow-ups made by us, Borrower(s) did not come forward to regularize the loan account in spite of deriving benefits from and out of the said loan. Even after being given sufficient opportunities, Borrower(s) had failed to settle the dues.
3. After giving credit to all the payments received so far in your loan account and adjusting the amount from the sale of the asset, a sum of Rs. 56787/- Is due as of 05-06-2024, which Borrower(s) are still liable to pay the same as per the terms of the agreement. However, Borrower(s) had not paid any amount towards the settlement of dues. The failure on Borrower(s) part to pay the amount due under the agreement has resulted in disputes, differences, and claims under the said agreement.
4. As per the Clause of the loan agreement, it has been mutually agreed to resolve the dispute through Arbitration, where the Arbitrator shall be appointed by an independent and neutral Arbitration Institution. With regard to the appointment of the arbitrator and in light of the judicial pronouncements regarding the appointment of the arbitrator and with a view to providing each party full opportunity to present its case fairly and conveniently, we deem it fit and proper to refer the dispute to Jupitice ODR Centre, having its office at PLOT NO -14, JUPITICE AEREN BUILDING, RAJIV GANDHI CHANDIGARH TECHNOLOGY PARK, CHANDIGARH, 160101 and to appoint an Arbitrator to conduct arbitration proceedings for dispute resolution.
5. Upon completion of 7 days, if no written confirmation is received from Borrower(s) end or Borrower(s) do not raise any objection to the appointment of Arbitrator through the individual Institution Jupitice ODR Centre, it will be deemed that you have accepted the submission of the dispute and appointment of the Arbitrator through the Institutional arbitration Jupitice ODR Centre.
6. Also note that, as per the clause in the agreement, the arbitration proceedings would be conducted  
   In the English language, as per the process defined in the arbitration clause.



**Authorized Signatory**

**TVS CREDIT SERVICES LIMITED**

**BY RPAD/EMAIL/SMS**

**Date: 07-08-2025**

**Ref No. TVS/July/468/2025**

**To,**

|  |
| --- |
| 1. **NAIMA KHATOON S/O SHAMIM SADAR** AT-PAIGA SADAR PO-PAIGA PS-BHELDI NEAR MASZID Koreya B.O Chapra Saran BR 841218   MOBILE NO. 9934259122   1. **JUPITICE ODR CENTRE**,   PLOT NO -14, JUPITICE AEREN BUILDING,  RAJIV GANDHI CHANDIGARH TECHNOLOGY PARK, CHANDIGARH-160101. |

**Subject**: **Letter of Reference of dispute for Institutional Arbitration under the aegis of JUPITICE ODR CENTRE under their Online Administered Arbitration Procedural Rules (“Rules”).**

**Ref**: Loan Agreement No. BR3058TW0245074 dated 31-Oct-23

Dear Sir/Madam,

We, **M/s. TVS Credit Services Limited,** having its Registered Office at Chaitanya, no 12, Khader Nawaz Khan Road, Nungambakkam, Chennai-600006 and corporate office at N.No.29 (O.No.8), Jayalakshmi Estates, Haddows Road, Nungambakkam, Chennai – 600006 (hereinafter referred to as “Claimant”), write this letter of reference request as under: -

1. We state that the Borrower(s) had approached and requested us to grant a loan facility for an amount of Rs. 99674/-. The said loan was sanctioned vide Loan Account Number: BR3058TW0245074 dated 31-Oct-23 and the amount is repayable together with finance charges in installments. The loan agreement was executed by Borrower(s) towards the loan facility for the purchase of vehicle Model TVS RAIDER DISC SS BSVI bearing Registration No. BR04AR5778, Engine No. AF9HP1016571, Chassis No. MD625AF97P1H16514. Borrower(s) have defaulted in making payments towards the above-mentioned loan facility from us. In spite of regular reminders Borrower(s) were unable to regularize the loan account and hence the said vehicle was seized on 29-07-2024 and as per the agreement we issued a Pre-Sale notice to Borrower(s) dated 30-07-2024 before sale and sold the same in ‘as is where is condition’ dated 24-08-2024. The said sale amount was Rs. 45000/- which was appropriated to the contract, and even after appropriation, Borrower(s) are still liable to pay a sum of Rs. 56788/- After that, we issued a Post Sale Notice dated 09-02-2024, which was served to Borrower(s) for their reference to settle the dispute amicably.
2. As per the terms of the loan agreement, Borrower(s) are liable to pay the installment, but contrary to that, Borrower(s) had committed default in the repayment of the loan. In view of the default committed by Borrower(s), we hereby, with this notice, are terminating the said loan agreement. Despite several follow-ups made by us, Borrower(s) did not come forward to regularize the loan account in spite of deriving benefits from and out of the said loan. Even after being given sufficient opportunities, Borrower(s) had failed to settle the dues.
3. After giving credit to all the payments received so far in your loan account and adjusting the amount from the sale of the asset, a sum of Rs. 56788/- Is due as of 09-02-2024, which Borrower(s) are still liable to pay the same as per the terms of the agreement. However, Borrower(s) had not paid any amount towards the settlement of dues. The failure on Borrower(s) part to pay the amount due under the agreement has resulted in disputes, differences, and claims under the said agreement.
4. As per the Clause of the loan agreement, it has been mutually agreed to resolve the dispute through Arbitration, where the Arbitrator shall be appointed by an independent and neutral Arbitration Institution. With regard to the appointment of the arbitrator and in light of the judicial pronouncements regarding the appointment of the arbitrator and with a view to providing each party full opportunity to present its case fairly and conveniently, we deem it fit and proper to refer the dispute to Jupitice ODR Centre, having its office at PLOT NO -14, JUPITICE AEREN BUILDING, RAJIV GANDHI CHANDIGARH TECHNOLOGY PARK, CHANDIGARH, 160101 and to appoint an Arbitrator to conduct arbitration proceedings for dispute resolution.
5. Upon completion of 7 days, if no written confirmation is received from Borrower(s) end or Borrower(s) do not raise any objection to the appointment of Arbitrator through the individual Institution Jupitice ODR Centre, it will be deemed that you have accepted the submission of the dispute and appointment of the Arbitrator through the Institutional arbitration Jupitice ODR Centre.
6. Also note that, as per the clause in the agreement, the arbitration proceedings would be conducted  
   In the English language, as per the process defined in the arbitration clause.



**Authorized Signatory**

**TVS CREDIT SERVICES LIMITED**

**BY RPAD/EMAIL/SMS**

**Date: 07-08-2025**

**Ref No. TVS/July/469/2025**

**To,**

|  |
| --- |
| 1. **LALLAWMPIANG VAIPHEI S/O TINTHANG VAIPHEI** VILL DISAMATANG P.OP.S HARANGAJAO DIMA HASAO DIST NEAR COMMUNITY HALL Bandarkhal B.O North Cachar Hills North Cachar Hills AS 788818   MOBILE NO. 8135045354   1. **JUPITICE ODR CENTRE**,   PLOT NO -14, JUPITICE AEREN BUILDING,  RAJIV GANDHI CHANDIGARH TECHNOLOGY PARK, CHANDIGARH-160101. |

**Subject**: **Letter of Reference of dispute for Institutional Arbitration under the aegis of JUPITICE ODR CENTRE under their Online Administered Arbitration Procedural Rules (“Rules”).**

**Ref**: Loan Agreement No. AS3072TW0130379 dated 21-Sep-23

Dear Sir/Madam,

We, **M/s. TVS Credit Services Limited,** having its Registered Office at Chaitanya, no 12, Khader Nawaz Khan Road, Nungambakkam, Chennai-600006 and corporate office at N.No.29 (O.No.8), Jayalakshmi Estates, Haddows Road, Nungambakkam, Chennai – 600006 (hereinafter referred to as “Claimant”), write this letter of reference request as under: -

1. We state that the Borrower(s) had approached and requested us to grant a loan facility for an amount of Rs. 106705/-. The said loan was sanctioned vide Loan Account Number: AS3072TW0130379 dated 21-Sep-23 and the amount is repayable together with finance charges in installments. The loan agreement was executed by Borrower(s) towards the loan facility for the purchase of vehicle Model NTORQ 125 DISC - SUPER SQUAD EDITION BSVI bearing Registration No. AS08A5154, Engine No. AK3HP3800611, Chassis No. MD626AK33P3H01379. Borrower(s) have defaulted in making payments towards the above-mentioned loan facility from us. In spite of regular reminders Borrower(s) were unable to regularize the loan account and hence the said vehicle was seized on 29-07-2024 and as per the agreement we issued a Pre-Sale notice to Borrower(s) dated 30-07-2024 before sale and sold the same in ‘as is where is condition’ dated 27-08-2024. The said sale amount was Rs. 50000/- which was appropriated to the contract, and even after appropriation, Borrower(s) are still liable to pay a sum of Rs. 56790/- After that, we issued a Post Sale Notice dated 09-02-2024, which was served to Borrower(s) for their reference to settle the dispute amicably.
2. As per the terms of the loan agreement, Borrower(s) are liable to pay the installment, but contrary to that, Borrower(s) had committed default in the repayment of the loan. In view of the default committed by Borrower(s), we hereby, with this notice, are terminating the said loan agreement. Despite several follow-ups made by us, Borrower(s) did not come forward to regularize the loan account in spite of deriving benefits from and out of the said loan. Even after being given sufficient opportunities, Borrower(s) had failed to settle the dues.
3. After giving credit to all the payments received so far in your loan account and adjusting the amount from the sale of the asset, a sum of Rs. 56790/- Is due as of 09-02-2024, which Borrower(s) are still liable to pay the same as per the terms of the agreement. However, Borrower(s) had not paid any amount towards the settlement of dues. The failure on Borrower(s) part to pay the amount due under the agreement has resulted in disputes, differences, and claims under the said agreement.
4. As per the Clause of the loan agreement, it has been mutually agreed to resolve the dispute through Arbitration, where the Arbitrator shall be appointed by an independent and neutral Arbitration Institution. With regard to the appointment of the arbitrator and in light of the judicial pronouncements regarding the appointment of the arbitrator and with a view to providing each party full opportunity to present its case fairly and conveniently, we deem it fit and proper to refer the dispute to Jupitice ODR Centre, having its office at PLOT NO -14, JUPITICE AEREN BUILDING, RAJIV GANDHI CHANDIGARH TECHNOLOGY PARK, CHANDIGARH, 160101 and to appoint an Arbitrator to conduct arbitration proceedings for dispute resolution.
5. Upon completion of 7 days, if no written confirmation is received from Borrower(s) end or Borrower(s) do not raise any objection to the appointment of Arbitrator through the individual Institution Jupitice ODR Centre, it will be deemed that you have accepted the submission of the dispute and appointment of the Arbitrator through the Institutional arbitration Jupitice ODR Centre.
6. Also note that, as per the clause in the agreement, the arbitration proceedings would be conducted  
   In the English language, as per the process defined in the arbitration clause.



**Authorized Signatory**

**TVS CREDIT SERVICES LIMITED**

**BY RPAD/EMAIL/SMS**

**Date: 07-08-2025**

**Ref No. TVS/July/470/2025**

**To,**

|  |
| --- |
| 1. **BRIJESH KUMAR KOL S/O CHUNNILAL KOL** POST BAGHA AMAUDHA KALAN RAGHURAJ NAGAR SATNA NEAR BHARAT GAS GODAM Raghurajnagar Satna MP 485001   MOBILE NO. 7723941765   1. **JUPITICE ODR CENTRE**,   PLOT NO -14, JUPITICE AEREN BUILDING,  RAJIV GANDHI CHANDIGARH TECHNOLOGY PARK, CHANDIGARH-160101. |

**Subject**: **Letter of Reference of dispute for Institutional Arbitration under the aegis of JUPITICE ODR CENTRE under their Online Administered Arbitration Procedural Rules (“Rules”).**

**Ref**: Loan Agreement No. MP3012TW0125058 dated 9-Dec-23

Dear Sir/Madam,

We, **M/s. TVS Credit Services Limited,** having its Registered Office at Chaitanya, no 12, Khader Nawaz Khan Road, Nungambakkam, Chennai-600006 and corporate office at N.No.29 (O.No.8), Jayalakshmi Estates, Haddows Road, Nungambakkam, Chennai – 600006 (hereinafter referred to as “Claimant”), write this letter of reference request as under: -

1. We state that the Borrower(s) had approached and requested us to grant a loan facility for an amount of Rs. 115125/-. The said loan was sanctioned vide Loan Account Number: MP3012TW0125058 dated 9-Dec-23 and the amount is repayable together with finance charges in installments. The loan agreement was executed by Borrower(s) towards the loan facility for the purchase of vehicle Model TVS RAIDER DISC BSVI bearing Registration No. MP19ZF0823, Engine No. AF9LP1911869, Chassis No. MD625AF97P1L11637. Borrower(s) have defaulted in making payments towards the above-mentioned loan facility from us. In spite of regular reminders Borrower(s) were unable to regularize the loan account and hence the said vehicle was seized on 29-02-2024 and as per the agreement we issued a Pre-Sale notice to Borrower(s) dated 03-01-2024 before sale and sold the same in ‘as is where is condition’ dated 31-05-2024. The said sale amount was Rs. 66000/- which was appropriated to the contract, and even after appropriation, Borrower(s) are still liable to pay a sum of Rs. 56793/- After that, we issued a Post Sale Notice dated 06-05-2024, which was served to Borrower(s) for their reference to settle the dispute amicably.
2. As per the terms of the loan agreement, Borrower(s) are liable to pay the installment, but contrary to that, Borrower(s) had committed default in the repayment of the loan. In view of the default committed by Borrower(s), we hereby, with this notice, are terminating the said loan agreement. Despite several follow-ups made by us, Borrower(s) did not come forward to regularize the loan account in spite of deriving benefits from and out of the said loan. Even after being given sufficient opportunities, Borrower(s) had failed to settle the dues.
3. After giving credit to all the payments received so far in your loan account and adjusting the amount from the sale of the asset, a sum of Rs. 56793/- Is due as of 06-05-2024, which Borrower(s) are still liable to pay the same as per the terms of the agreement. However, Borrower(s) had not paid any amount towards the settlement of dues. The failure on Borrower(s) part to pay the amount due under the agreement has resulted in disputes, differences, and claims under the said agreement.
4. As per the Clause of the loan agreement, it has been mutually agreed to resolve the dispute through Arbitration, where the Arbitrator shall be appointed by an independent and neutral Arbitration Institution. With regard to the appointment of the arbitrator and in light of the judicial pronouncements regarding the appointment of the arbitrator and with a view to providing each party full opportunity to present its case fairly and conveniently, we deem it fit and proper to refer the dispute to Jupitice ODR Centre, having its office at PLOT NO -14, JUPITICE AEREN BUILDING, RAJIV GANDHI CHANDIGARH TECHNOLOGY PARK, CHANDIGARH, 160101 and to appoint an Arbitrator to conduct arbitration proceedings for dispute resolution.
5. Upon completion of 7 days, if no written confirmation is received from Borrower(s) end or Borrower(s) do not raise any objection to the appointment of Arbitrator through the individual Institution Jupitice ODR Centre, it will be deemed that you have accepted the submission of the dispute and appointment of the Arbitrator through the Institutional arbitration Jupitice ODR Centre.
6. Also note that, as per the clause in the agreement, the arbitration proceedings would be conducted  
   In the English language, as per the process defined in the arbitration clause.



**Authorized Signatory**

**TVS CREDIT SERVICES LIMITED**

**BY RPAD/EMAIL/SMS**

**Date: 07-08-2025**

**Ref No. TVS/July/471/2025**

**To,**

|  |
| --- |
| 1. **JAY PRAKASH S/O RAM AUTAR** GRAM GAURI ARANG MAJRE PASIYAPUR POST MUSAFA FATEHPUR SHIV TEMPLE FATEHPUR Fatehpur UP 212657   MOBILE NO. 9648419967   1. **JUPITICE ODR CENTRE**,   PLOT NO -14, JUPITICE AEREN BUILDING,  RAJIV GANDHI CHANDIGARH TECHNOLOGY PARK, CHANDIGARH-160101. |

**Subject**: **Letter of Reference of dispute for Institutional Arbitration under the aegis of JUPITICE ODR CENTRE under their Online Administered Arbitration Procedural Rules (“Rules”).**

**Ref**: Loan Agreement No. UP3034TW0069751 dated 19-Nov-23

Dear Sir/Madam,

We, **M/s. TVS Credit Services Limited,** having its Registered Office at Chaitanya, no 12, Khader Nawaz Khan Road, Nungambakkam, Chennai-600006 and corporate office at N.No.29 (O.No.8), Jayalakshmi Estates, Haddows Road, Nungambakkam, Chennai – 600006 (hereinafter referred to as “Claimant”), write this letter of reference request as under: -

1. We state that the Borrower(s) had approached and requested us to grant a loan facility for an amount of Rs. 127540/-. The said loan was sanctioned vide Loan Account Number: UP3034TW0069751 dated 19-Nov-23 and the amount is repayable together with finance charges in installments. The loan agreement was executed by Borrower(s) towards the loan facility for the purchase of vehicle Model APACHE RTR 160 2V RM DISC BSVI bearing Registration No. UP71BB5822, Engine No. AE8KP2706851, Chassis No. MD634BE88P2K06685. Borrower(s) have defaulted in making payments towards the above-mentioned loan facility from us. In spite of regular reminders Borrower(s) were unable to regularize the loan account and hence the said vehicle was seized on 12-05-2024 and as per the agreement we issued a Pre-Sale notice to Borrower(s) dated 13-05-2024 before sale and sold the same in ‘as is where is condition’ dated 26-07-2024. The said sale amount was Rs. 74000/- which was appropriated to the contract, and even after appropriation, Borrower(s) are still liable to pay a sum of Rs. 56819/- After that, we issued a Post Sale Notice dated 08-05-2024, which was served to Borrower(s) for their reference to settle the dispute amicably.
2. As per the terms of the loan agreement, Borrower(s) are liable to pay the installment, but contrary to that, Borrower(s) had committed default in the repayment of the loan. In view of the default committed by Borrower(s), we hereby, with this notice, are terminating the said loan agreement. Despite several follow-ups made by us, Borrower(s) did not come forward to regularize the loan account in spite of deriving benefits from and out of the said loan. Even after being given sufficient opportunities, Borrower(s) had failed to settle the dues.
3. After giving credit to all the payments received so far in your loan account and adjusting the amount from the sale of the asset, a sum of Rs. 56819/- Is due as of 08-05-2024, which Borrower(s) are still liable to pay the same as per the terms of the agreement. However, Borrower(s) had not paid any amount towards the settlement of dues. The failure on Borrower(s) part to pay the amount due under the agreement has resulted in disputes, differences, and claims under the said agreement.
4. As per the Clause of the loan agreement, it has been mutually agreed to resolve the dispute through Arbitration, where the Arbitrator shall be appointed by an independent and neutral Arbitration Institution. With regard to the appointment of the arbitrator and in light of the judicial pronouncements regarding the appointment of the arbitrator and with a view to providing each party full opportunity to present its case fairly and conveniently, we deem it fit and proper to refer the dispute to Jupitice ODR Centre, having its office at PLOT NO -14, JUPITICE AEREN BUILDING, RAJIV GANDHI CHANDIGARH TECHNOLOGY PARK, CHANDIGARH, 160101 and to appoint an Arbitrator to conduct arbitration proceedings for dispute resolution.
5. Upon completion of 7 days, if no written confirmation is received from Borrower(s) end or Borrower(s) do not raise any objection to the appointment of Arbitrator through the individual Institution Jupitice ODR Centre, it will be deemed that you have accepted the submission of the dispute and appointment of the Arbitrator through the Institutional arbitration Jupitice ODR Centre.
6. Also note that, as per the clause in the agreement, the arbitration proceedings would be conducted  
   In the English language, as per the process defined in the arbitration clause.



**Authorized Signatory**

**TVS CREDIT SERVICES LIMITED**

**BY RPAD/EMAIL/SMS**

**Date: 07-08-2025**

**Ref No. TVS/July/472/2025**

**To,**

|  |
| --- |
| 1. **ANURAG DUBEY S/O ANIL KUMAR DUBEY** IZILPUR PARAUR CHHIBRAMAU KANNAUJ GOVT HANDPUMP Birpur B.O KANNAUJ Kannauj UP 209747   MOBILE NO. 9335738165   1. **JUPITICE ODR CENTRE**,   PLOT NO -14, JUPITICE AEREN BUILDING,  RAJIV GANDHI CHANDIGARH TECHNOLOGY PARK, CHANDIGARH-160101. |

**Subject**: **Letter of Reference of dispute for Institutional Arbitration under the aegis of JUPITICE ODR CENTRE under their Online Administered Arbitration Procedural Rules (“Rules”).**

**Ref**: Loan Agreement No. UP3034TW0073336 dated 30-Dec-23

Dear Sir/Madam,

We, **M/s. TVS Credit Services Limited,** having its Registered Office at Chaitanya, no 12, Khader Nawaz Khan Road, Nungambakkam, Chennai-600006 and corporate office at N.No.29 (O.No.8), Jayalakshmi Estates, Haddows Road, Nungambakkam, Chennai – 600006 (hereinafter referred to as “Claimant”), write this letter of reference request as under: -

1. We state that the Borrower(s) had approached and requested us to grant a loan facility for an amount of Rs. 102723/-. The said loan was sanctioned vide Loan Account Number: UP3034TW0073336 dated 30-Dec-23 and the amount is repayable together with finance charges in installments. The loan agreement was executed by Borrower(s) towards the loan facility for the purchase of vehicle Model TVS RAIDER DISC BSVI bearing Registration No. UP74AK6925, Engine No. AF9NP2436077, Chassis No. MD625AF98P2N34666. Borrower(s) have defaulted in making payments towards the above-mentioned loan facility from us. In spite of regular reminders Borrower(s) were unable to regularize the loan account and hence the said vehicle was seized on 23-07-2024 and as per the agreement we issued a Pre-Sale notice to Borrower(s) dated 24-07-2024 before sale and sold the same in ‘as is where is condition’ dated 28-08-2024. The said sale amount was Rs. 42500/- which was appropriated to the contract, and even after appropriation, Borrower(s) are still liable to pay a sum of Rs. 56820/- After that, we issued a Post Sale Notice dated 09-02-2024, which was served to Borrower(s) for their reference to settle the dispute amicably.
2. As per the terms of the loan agreement, Borrower(s) are liable to pay the installment, but contrary to that, Borrower(s) had committed default in the repayment of the loan. In view of the default committed by Borrower(s), we hereby, with this notice, are terminating the said loan agreement. Despite several follow-ups made by us, Borrower(s) did not come forward to regularize the loan account in spite of deriving benefits from and out of the said loan. Even after being given sufficient opportunities, Borrower(s) had failed to settle the dues.
3. After giving credit to all the payments received so far in your loan account and adjusting the amount from the sale of the asset, a sum of Rs. 56820/- Is due as of 09-02-2024, which Borrower(s) are still liable to pay the same as per the terms of the agreement. However, Borrower(s) had not paid any amount towards the settlement of dues. The failure on Borrower(s) part to pay the amount due under the agreement has resulted in disputes, differences, and claims under the said agreement.
4. As per the Clause of the loan agreement, it has been mutually agreed to resolve the dispute through Arbitration, where the Arbitrator shall be appointed by an independent and neutral Arbitration Institution. With regard to the appointment of the arbitrator and in light of the judicial pronouncements regarding the appointment of the arbitrator and with a view to providing each party full opportunity to present its case fairly and conveniently, we deem it fit and proper to refer the dispute to Jupitice ODR Centre, having its office at PLOT NO -14, JUPITICE AEREN BUILDING, RAJIV GANDHI CHANDIGARH TECHNOLOGY PARK, CHANDIGARH, 160101 and to appoint an Arbitrator to conduct arbitration proceedings for dispute resolution.
5. Upon completion of 7 days, if no written confirmation is received from Borrower(s) end or Borrower(s) do not raise any objection to the appointment of Arbitrator through the individual Institution Jupitice ODR Centre, it will be deemed that you have accepted the submission of the dispute and appointment of the Arbitrator through the Institutional arbitration Jupitice ODR Centre.
6. Also note that, as per the clause in the agreement, the arbitration proceedings would be conducted  
   In the English language, as per the process defined in the arbitration clause.



**Authorized Signatory**

**TVS CREDIT SERVICES LIMITED**

**BY RPAD/EMAIL/SMS**

**Date: 07-08-2025**

**Ref No. TVS/July/473/2025**

**To,**

|  |
| --- |
| 1. **CHOITONYA REANG S/O SONATON REANG** KALAGANG ROAD NEAR SIMLONG JB SCHOOL NORTH SIMLONG NORTH TRIPURA NEAR NORTH SIMLONG AWC CENTER Belianchief B.O Bhangmun North Tripura TR 799269   MOBILE NO. 9362883581   1. **JUPITICE ODR CENTRE**,   PLOT NO -14, JUPITICE AEREN BUILDING,  RAJIV GANDHI CHANDIGARH TECHNOLOGY PARK, CHANDIGARH-160101. |

**Subject**: **Letter of Reference of dispute for Institutional Arbitration under the aegis of JUPITICE ODR CENTRE under their Online Administered Arbitration Procedural Rules (“Rules”).**

**Ref**: Loan Agreement No. TR3087TW0010950 dated 28-Mar-23

Dear Sir/Madam,

We, **M/s. TVS Credit Services Limited,** having its Registered Office at Chaitanya, no 12, Khader Nawaz Khan Road, Nungambakkam, Chennai-600006 and corporate office at N.No.29 (O.No.8), Jayalakshmi Estates, Haddows Road, Nungambakkam, Chennai – 600006 (hereinafter referred to as “Claimant”), write this letter of reference request as under: -

1. We state that the Borrower(s) had approached and requested us to grant a loan facility for an amount of Rs. 89449/-. The said loan was sanctioned vide Loan Account Number: TR3087TW0010950 dated 28-Mar-23 and the amount is repayable together with finance charges in installments. The loan agreement was executed by Borrower(s) towards the loan facility for the purchase of vehicle Model NTORQ 125 DISC – RACE EDITION BSVI bearing Registration No. TR02J4942, Engine No. AK3NN3403274, Chassis No. MD626AK36N3N10369. Borrower(s) have defaulted in making payments towards the above-mentioned loan facility from us. In spite of regular reminders Borrower(s) were unable to regularize the loan account and hence the said vehicle was seized on 30-04-2024 and as per the agreement we issued a Pre-Sale notice to Borrower(s) dated 05-01-2024 before sale and sold the same in ‘as is where is condition’ dated 30-06-2024. The said sale amount was Rs. 25000/- which was appropriated to the contract, and even after appropriation, Borrower(s) are still liable to pay a sum of Rs. 56821/- After that, we issued a Post Sale Notice dated 07-02-2024, which was served to Borrower(s) for their reference to settle the dispute amicably.
2. As per the terms of the loan agreement, Borrower(s) are liable to pay the installment, but contrary to that, Borrower(s) had committed default in the repayment of the loan. In view of the default committed by Borrower(s), we hereby, with this notice, are terminating the said loan agreement. Despite several follow-ups made by us, Borrower(s) did not come forward to regularize the loan account in spite of deriving benefits from and out of the said loan. Even after being given sufficient opportunities, Borrower(s) had failed to settle the dues.
3. After giving credit to all the payments received so far in your loan account and adjusting the amount from the sale of the asset, a sum of Rs. 56821/- Is due as of 07-02-2024, which Borrower(s) are still liable to pay the same as per the terms of the agreement. However, Borrower(s) had not paid any amount towards the settlement of dues. The failure on Borrower(s) part to pay the amount due under the agreement has resulted in disputes, differences, and claims under the said agreement.
4. As per the Clause of the loan agreement, it has been mutually agreed to resolve the dispute through Arbitration, where the Arbitrator shall be appointed by an independent and neutral Arbitration Institution. With regard to the appointment of the arbitrator and in light of the judicial pronouncements regarding the appointment of the arbitrator and with a view to providing each party full opportunity to present its case fairly and conveniently, we deem it fit and proper to refer the dispute to Jupitice ODR Centre, having its office at PLOT NO -14, JUPITICE AEREN BUILDING, RAJIV GANDHI CHANDIGARH TECHNOLOGY PARK, CHANDIGARH, 160101 and to appoint an Arbitrator to conduct arbitration proceedings for dispute resolution.
5. Upon completion of 7 days, if no written confirmation is received from Borrower(s) end or Borrower(s) do not raise any objection to the appointment of Arbitrator through the individual Institution Jupitice ODR Centre, it will be deemed that you have accepted the submission of the dispute and appointment of the Arbitrator through the Institutional arbitration Jupitice ODR Centre.
6. Also note that, as per the clause in the agreement, the arbitration proceedings would be conducted  
   In the English language, as per the process defined in the arbitration clause.



**Authorized Signatory**

**TVS CREDIT SERVICES LIMITED**

**BY RPAD/EMAIL/SMS**

**Date: 07-08-2025**

**Ref No. TVS/July/474/2025**

**To,**

|  |
| --- |
| 1. **DEEPAK KANA S/O KANA** POTLIYA KUSHALGHAR BANSWARA PEIMARY SCHOOL POTALIYA Badi Sarwa B.O Banswara Banswara RJ 327801   MOBILE NO. 8890146210   1. **JUPITICE ODR CENTRE**,   PLOT NO -14, JUPITICE AEREN BUILDING,  RAJIV GANDHI CHANDIGARH TECHNOLOGY PARK, CHANDIGARH-160101. |

**Subject**: **Letter of Reference of dispute for Institutional Arbitration under the aegis of JUPITICE ODR CENTRE under their Online Administered Arbitration Procedural Rules (“Rules”).**

**Ref**: Loan Agreement No. RJ3039TW0060324 dated 30-Jul-23

Dear Sir/Madam,

We, **M/s. TVS Credit Services Limited,** having its Registered Office at Chaitanya, no 12, Khader Nawaz Khan Road, Nungambakkam, Chennai-600006 and corporate office at N.No.29 (O.No.8), Jayalakshmi Estates, Haddows Road, Nungambakkam, Chennai – 600006 (hereinafter referred to as “Claimant”), write this letter of reference request as under: -

1. We state that the Borrower(s) had approached and requested us to grant a loan facility for an amount of Rs. 132888/-. The said loan was sanctioned vide Loan Account Number: RJ3039TW0060324 dated 30-Jul-23 and the amount is repayable together with finance charges in installments. The loan agreement was executed by Borrower(s) towards the loan facility for the purchase of vehicle Model APACHE RTR 160 2V RM DISC BSVI bearing Registration No. RJ03WS2107, Engine No. AE8DP2000742, Chassis No. MD634BE80P2D00739. Borrower(s) have defaulted in making payments towards the above-mentioned loan facility from us. In spite of regular reminders Borrower(s) were unable to regularize the loan account and hence the said vehicle was seized on 21-05-2024 and as per the agreement we issued a Pre-Sale notice to Borrower(s) dated 22-05-2024 before sale and sold the same in ‘as is where is condition’ dated 31-07-2024. The said sale amount was Rs. 64000/- which was appropriated to the contract, and even after appropriation, Borrower(s) are still liable to pay a sum of Rs. 56828/- After that, we issued a Post Sale Notice dated 08-05-2024, which was served to Borrower(s) for their reference to settle the dispute amicably.
2. As per the terms of the loan agreement, Borrower(s) are liable to pay the installment, but contrary to that, Borrower(s) had committed default in the repayment of the loan. In view of the default committed by Borrower(s), we hereby, with this notice, are terminating the said loan agreement. Despite several follow-ups made by us, Borrower(s) did not come forward to regularize the loan account in spite of deriving benefits from and out of the said loan. Even after being given sufficient opportunities, Borrower(s) had failed to settle the dues.
3. After giving credit to all the payments received so far in your loan account and adjusting the amount from the sale of the asset, a sum of Rs. 56828/- Is due as of 08-05-2024, which Borrower(s) are still liable to pay the same as per the terms of the agreement. However, Borrower(s) had not paid any amount towards the settlement of dues. The failure on Borrower(s) part to pay the amount due under the agreement has resulted in disputes, differences, and claims under the said agreement.
4. As per the Clause of the loan agreement, it has been mutually agreed to resolve the dispute through Arbitration, where the Arbitrator shall be appointed by an independent and neutral Arbitration Institution. With regard to the appointment of the arbitrator and in light of the judicial pronouncements regarding the appointment of the arbitrator and with a view to providing each party full opportunity to present its case fairly and conveniently, we deem it fit and proper to refer the dispute to Jupitice ODR Centre, having its office at PLOT NO -14, JUPITICE AEREN BUILDING, RAJIV GANDHI CHANDIGARH TECHNOLOGY PARK, CHANDIGARH, 160101 and to appoint an Arbitrator to conduct arbitration proceedings for dispute resolution.
5. Upon completion of 7 days, if no written confirmation is received from Borrower(s) end or Borrower(s) do not raise any objection to the appointment of Arbitrator through the individual Institution Jupitice ODR Centre, it will be deemed that you have accepted the submission of the dispute and appointment of the Arbitrator through the Institutional arbitration Jupitice ODR Centre.
6. Also note that, as per the clause in the agreement, the arbitration proceedings would be conducted  
   In the English language, as per the process defined in the arbitration clause.



**Authorized Signatory**

**TVS CREDIT SERVICES LIMITED**

**BY RPAD/EMAIL/SMS**

**Date: 07-08-2025**

**Ref No. TVS/July/475/2025**

**To,**

|  |
| --- |
| 1. **SAHENUR ISLAM GAZI S/O RUHUL AMIN GAZI** BIRAMNAGAR BIRAMNAGAR SANGRAMPUR BASIRHAT NORTH 24 PARGANAS SANGRAMPUR BKAC INSTUTAION HIGH SCHOOL Bhabla S.O Basirhat I North 24 Parganas WB 743422   MOBILE NO. 8591026516   1. **JUPITICE ODR CENTRE**,   PLOT NO -14, JUPITICE AEREN BUILDING,  RAJIV GANDHI CHANDIGARH TECHNOLOGY PARK, CHANDIGARH-160101. |

**Subject**: **Letter of Reference of dispute for Institutional Arbitration under the aegis of JUPITICE ODR CENTRE under their Online Administered Arbitration Procedural Rules (“Rules”).**

**Ref**: Loan Agreement No. WB3054TW0171827 dated 28-Feb-24

Dear Sir/Madam,

We, **M/s. TVS Credit Services Limited,** having its Registered Office at Chaitanya, no 12, Khader Nawaz Khan Road, Nungambakkam, Chennai-600006 and corporate office at N.No.29 (O.No.8), Jayalakshmi Estates, Haddows Road, Nungambakkam, Chennai – 600006 (hereinafter referred to as “Claimant”), write this letter of reference request as under: -

1. We state that the Borrower(s) had approached and requested us to grant a loan facility for an amount of Rs. 147495/-. The said loan was sanctioned vide Loan Account Number: WB3054TW0171827 dated 28-Feb-24 and the amount is repayable together with finance charges in installments. The loan agreement was executed by Borrower(s) towards the loan facility for the purchase of vehicle Model TVS APACHE RTR 160 4V BSVI - U626 bearing Registration No. WB22M8693, Engine No. GE5AR2105913, Chassis No. MD637GE54R2A06449. Borrower(s) have defaulted in making payments towards the above-mentioned loan facility from us. In spite of regular reminders Borrower(s) were unable to regularize the loan account and hence the said vehicle was seized on 27-04-2024 and as per the agreement we issued a Pre-Sale notice to Borrower(s) dated 29-04-2024 before sale and sold the same in ‘as is where is condition’ dated 26-07-2024. The said sale amount was Rs. 102000/- which was appropriated to the contract, and even after appropriation, Borrower(s) are still liable to pay a sum of Rs. 56838/- After that, we issued a Post Sale Notice dated 08-05-2024, which was served to Borrower(s) for their reference to settle the dispute amicably.
2. As per the terms of the loan agreement, Borrower(s) are liable to pay the installment, but contrary to that, Borrower(s) had committed default in the repayment of the loan. In view of the default committed by Borrower(s), we hereby, with this notice, are terminating the said loan agreement. Despite several follow-ups made by us, Borrower(s) did not come forward to regularize the loan account in spite of deriving benefits from and out of the said loan. Even after being given sufficient opportunities, Borrower(s) had failed to settle the dues.
3. After giving credit to all the payments received so far in your loan account and adjusting the amount from the sale of the asset, a sum of Rs. 56838/- Is due as of 08-05-2024, which Borrower(s) are still liable to pay the same as per the terms of the agreement. However, Borrower(s) had not paid any amount towards the settlement of dues. The failure on Borrower(s) part to pay the amount due under the agreement has resulted in disputes, differences, and claims under the said agreement.
4. As per the Clause of the loan agreement, it has been mutually agreed to resolve the dispute through Arbitration, where the Arbitrator shall be appointed by an independent and neutral Arbitration Institution. With regard to the appointment of the arbitrator and in light of the judicial pronouncements regarding the appointment of the arbitrator and with a view to providing each party full opportunity to present its case fairly and conveniently, we deem it fit and proper to refer the dispute to Jupitice ODR Centre, having its office at PLOT NO -14, JUPITICE AEREN BUILDING, RAJIV GANDHI CHANDIGARH TECHNOLOGY PARK, CHANDIGARH, 160101 and to appoint an Arbitrator to conduct arbitration proceedings for dispute resolution.
5. Upon completion of 7 days, if no written confirmation is received from Borrower(s) end or Borrower(s) do not raise any objection to the appointment of Arbitrator through the individual Institution Jupitice ODR Centre, it will be deemed that you have accepted the submission of the dispute and appointment of the Arbitrator through the Institutional arbitration Jupitice ODR Centre.
6. Also note that, as per the clause in the agreement, the arbitration proceedings would be conducted  
   In the English language, as per the process defined in the arbitration clause.



**Authorized Signatory**

**TVS CREDIT SERVICES LIMITED**

**BY RPAD/EMAIL/SMS**

**Date: 07-08-2025**

**Ref No. TVS/July/476/2025**

**To,**

|  |
| --- |
| 1. **SANJOY DAS S/O BAIDYA NATH DAS** H/NO 28 RUPAM RAVA PATH JETIA KAHILIPARA ASSAM KAMRUP H/NO 28 RUPAM RAVA PATH JETIA KAHILIPARA ASSAM KAMRUP METRO SHIV MANDIR Assam Sachivalaya S.O Gmc Kamrup AS 781006   MOBILE NO. 9365675438   1. **JUPITICE ODR CENTRE**,   PLOT NO -14, JUPITICE AEREN BUILDING,  RAJIV GANDHI CHANDIGARH TECHNOLOGY PARK, CHANDIGARH-160101. |

**Subject**: **Letter of Reference of dispute for Institutional Arbitration under the aegis of JUPITICE ODR CENTRE under their Online Administered Arbitration Procedural Rules (“Rules”).**

**Ref**: Loan Agreement No. AS3072TW0147706 dated 23-Jan-24

Dear Sir/Madam,

We, **M/s. TVS Credit Services Limited,** having its Registered Office at Chaitanya, no 12, Khader Nawaz Khan Road, Nungambakkam, Chennai-600006 and corporate office at N.No.29 (O.No.8), Jayalakshmi Estates, Haddows Road, Nungambakkam, Chennai – 600006 (hereinafter referred to as “Claimant”), write this letter of reference request as under: -

1. We state that the Borrower(s) had approached and requested us to grant a loan facility for an amount of Rs. 95477/-. The said loan was sanctioned vide Loan Account Number: AS3072TW0147706 dated 23-Jan-24 and the amount is repayable together with finance charges in installments. The loan agreement was executed by Borrower(s) towards the loan facility for the purchase of vehicle Model STARCITY PLUS ES DT BSVI – DUAL TONE bearing Registration No. AS01FV0621, Engine No. CK2PP1700494, Chassis No. MD625AK24P1P00423. Borrower(s) have defaulted in making payments towards the above-mentioned loan facility from us. In spite of regular reminders Borrower(s) were unable to regularize the loan account and hence the said vehicle was seized on 31-05-2024 and as per the agreement we issued a Pre-Sale notice to Borrower(s) dated 01-06-2024 before sale and sold the same in ‘as is where is condition’ dated 31-07-2024. The said sale amount was Rs. 45000/- which was appropriated to the contract, and even after appropriation, Borrower(s) are still liable to pay a sum of Rs. 56841/- After that, we issued a Post Sale Notice dated 08-05-2024, which was served to Borrower(s) for their reference to settle the dispute amicably.
2. As per the terms of the loan agreement, Borrower(s) are liable to pay the installment, but contrary to that, Borrower(s) had committed default in the repayment of the loan. In view of the default committed by Borrower(s), we hereby, with this notice, are terminating the said loan agreement. Despite several follow-ups made by us, Borrower(s) did not come forward to regularize the loan account in spite of deriving benefits from and out of the said loan. Even after being given sufficient opportunities, Borrower(s) had failed to settle the dues.
3. After giving credit to all the payments received so far in your loan account and adjusting the amount from the sale of the asset, a sum of Rs. 56841/- Is due as of 08-05-2024, which Borrower(s) are still liable to pay the same as per the terms of the agreement. However, Borrower(s) had not paid any amount towards the settlement of dues. The failure on Borrower(s) part to pay the amount due under the agreement has resulted in disputes, differences, and claims under the said agreement.
4. As per the Clause of the loan agreement, it has been mutually agreed to resolve the dispute through Arbitration, where the Arbitrator shall be appointed by an independent and neutral Arbitration Institution. With regard to the appointment of the arbitrator and in light of the judicial pronouncements regarding the appointment of the arbitrator and with a view to providing each party full opportunity to present its case fairly and conveniently, we deem it fit and proper to refer the dispute to Jupitice ODR Centre, having its office at PLOT NO -14, JUPITICE AEREN BUILDING, RAJIV GANDHI CHANDIGARH TECHNOLOGY PARK, CHANDIGARH, 160101 and to appoint an Arbitrator to conduct arbitration proceedings for dispute resolution.
5. Upon completion of 7 days, if no written confirmation is received from Borrower(s) end or Borrower(s) do not raise any objection to the appointment of Arbitrator through the individual Institution Jupitice ODR Centre, it will be deemed that you have accepted the submission of the dispute and appointment of the Arbitrator through the Institutional arbitration Jupitice ODR Centre.
6. Also note that, as per the clause in the agreement, the arbitration proceedings would be conducted  
   In the English language, as per the process defined in the arbitration clause.



**Authorized Signatory**

**TVS CREDIT SERVICES LIMITED**

**BY RPAD/EMAIL/SMS**

**Date: 07-08-2025**

**Ref No. TVS/July/477/2025**

**To,**

|  |
| --- |
| 1. **KAREEM BASHA S/O BASHA** 41 D, KATTAPOMMAN STREET, JEEVA NAGAR, FORT, TRICHY PALLIVASAL NEAR Clock Tower S.O (Tiruchirappalli) TIRUCHIRAPPALLI Tiruchirappalli TN 620008   MOBILE NO. 8056575210   1. **JUPITICE ODR CENTRE**,   PLOT NO -14, JUPITICE AEREN BUILDING,  RAJIV GANDHI CHANDIGARH TECHNOLOGY PARK, CHANDIGARH-160101. |

**Subject**: **Letter of Reference of dispute for Institutional Arbitration under the aegis of JUPITICE ODR CENTRE under their Online Administered Arbitration Procedural Rules (“Rules”).**

**Ref**: Loan Agreement No. TN3005TW0180656 dated 8-Dec-23

Dear Sir/Madam,

We, **M/s. TVS Credit Services Limited,** having its Registered Office at Chaitanya, no 12, Khader Nawaz Khan Road, Nungambakkam, Chennai-600006 and corporate office at N.No.29 (O.No.8), Jayalakshmi Estates, Haddows Road, Nungambakkam, Chennai – 600006 (hereinafter referred to as “Claimant”), write this letter of reference request as under: -

1. We state that the Borrower(s) had approached and requested us to grant a loan facility for an amount of Rs. 117741/-. The said loan was sanctioned vide Loan Account Number: TN3005TW0180656 dated 8-Dec-23 and the amount is repayable together with finance charges in installments. The loan agreement was executed by Borrower(s) towards the loan facility for the purchase of vehicle Model JUPITER 125 BSVI - DISC bearing Registration No. TN81H8447, Engine No. BK4PP1404123, Chassis No. MD626AK46P1P05136. Borrower(s) have defaulted in making payments towards the above-mentioned loan facility from us. In spite of regular reminders Borrower(s) were unable to regularize the loan account and hence the said vehicle was seized on 16-05-2024 and as per the agreement we issued a Pre-Sale notice to Borrower(s) dated 17-05-2024 before sale and sold the same in ‘as is where is condition’ dated 22-06-2024. The said sale amount was Rs. 66108/- which was appropriated to the contract, and even after appropriation, Borrower(s) are still liable to pay a sum of Rs. 56862/- After that, we issued a Post Sale Notice dated 07-02-2024, which was served to Borrower(s) for their reference to settle the dispute amicably.
2. As per the terms of the loan agreement, Borrower(s) are liable to pay the installment, but contrary to that, Borrower(s) had committed default in the repayment of the loan. In view of the default committed by Borrower(s), we hereby, with this notice, are terminating the said loan agreement. Despite several follow-ups made by us, Borrower(s) did not come forward to regularize the loan account in spite of deriving benefits from and out of the said loan. Even after being given sufficient opportunities, Borrower(s) had failed to settle the dues.
3. After giving credit to all the payments received so far in your loan account and adjusting the amount from the sale of the asset, a sum of Rs. 56862/- Is due as of 07-02-2024, which Borrower(s) are still liable to pay the same as per the terms of the agreement. However, Borrower(s) had not paid any amount towards the settlement of dues. The failure on Borrower(s) part to pay the amount due under the agreement has resulted in disputes, differences, and claims under the said agreement.
4. As per the Clause of the loan agreement, it has been mutually agreed to resolve the dispute through Arbitration, where the Arbitrator shall be appointed by an independent and neutral Arbitration Institution. With regard to the appointment of the arbitrator and in light of the judicial pronouncements regarding the appointment of the arbitrator and with a view to providing each party full opportunity to present its case fairly and conveniently, we deem it fit and proper to refer the dispute to Jupitice ODR Centre, having its office at PLOT NO -14, JUPITICE AEREN BUILDING, RAJIV GANDHI CHANDIGARH TECHNOLOGY PARK, CHANDIGARH, 160101 and to appoint an Arbitrator to conduct arbitration proceedings for dispute resolution.
5. Upon completion of 7 days, if no written confirmation is received from Borrower(s) end or Borrower(s) do not raise any objection to the appointment of Arbitrator through the individual Institution Jupitice ODR Centre, it will be deemed that you have accepted the submission of the dispute and appointment of the Arbitrator through the Institutional arbitration Jupitice ODR Centre.
6. Also note that, as per the clause in the agreement, the arbitration proceedings would be conducted  
   In the English language, as per the process defined in the arbitration clause.



**Authorized Signatory**

**TVS CREDIT SERVICES LIMITED**

**BY RPAD/EMAIL/SMS**

**Date: 07-08-2025**

**Ref No. TVS/July/478/2025**

**To,**

|  |
| --- |
| 1. **MANISH KUMAR S/O RAM CHANDRA VISHWAKARMA** USRI SHIKARPUR DANAPUR PATNA SHIV MANDIR Khagaul Bazar S.O Dinapur Cum Khagaul Patna BR 801105   MOBILE NO. 8409669908   1. **JUPITICE ODR CENTRE**,   PLOT NO -14, JUPITICE AEREN BUILDING,  RAJIV GANDHI CHANDIGARH TECHNOLOGY PARK, CHANDIGARH-160101. |

**Subject**: **Letter of Reference of dispute for Institutional Arbitration under the aegis of JUPITICE ODR CENTRE under their Online Administered Arbitration Procedural Rules (“Rules”).**

**Ref**: Loan Agreement No. BR3058TW0231149 dated 29-Apr-23

Dear Sir/Madam,

We, **M/s. TVS Credit Services Limited,** having its Registered Office at Chaitanya, no 12, Khader Nawaz Khan Road, Nungambakkam, Chennai-600006 and corporate office at N.No.29 (O.No.8), Jayalakshmi Estates, Haddows Road, Nungambakkam, Chennai – 600006 (hereinafter referred to as “Claimant”), write this letter of reference request as under: -

1. We state that the Borrower(s) had approached and requested us to grant a loan facility for an amount of Rs. 125000/-. The said loan was sanctioned vide Loan Account Number: BR3058TW0231149 dated 29-Apr-23 and the amount is repayable together with finance charges in installments. The loan agreement was executed by Borrower(s) towards the loan facility for the purchase of vehicle Model APACHE RTR 160 2V RM DRUM BSVI bearing Registration No. BR01HC5358, Engine No. AE8AP2912591, Chassis No. MD634BE84P2A12819. Borrower(s) have defaulted in making payments towards the above-mentioned loan facility from us. In spite of regular reminders Borrower(s) were unable to regularize the loan account and hence the said vehicle was seized on 30-04-2024 and as per the agreement we issued a Pre-Sale notice to Borrower(s) dated 05-01-2024 before sale and sold the same in ‘as is where is condition’ dated 29-05-2024. The said sale amount was Rs. 61000/- which was appropriated to the contract, and even after appropriation, Borrower(s) are still liable to pay a sum of Rs. 56862/- After that, we issued a Post Sale Notice dated 06-05-2024, which was served to Borrower(s) for their reference to settle the dispute amicably.
2. As per the terms of the loan agreement, Borrower(s) are liable to pay the installment, but contrary to that, Borrower(s) had committed default in the repayment of the loan. In view of the default committed by Borrower(s), we hereby, with this notice, are terminating the said loan agreement. Despite several follow-ups made by us, Borrower(s) did not come forward to regularize the loan account in spite of deriving benefits from and out of the said loan. Even after being given sufficient opportunities, Borrower(s) had failed to settle the dues.
3. After giving credit to all the payments received so far in your loan account and adjusting the amount from the sale of the asset, a sum of Rs. 56862/- Is due as of 06-05-2024, which Borrower(s) are still liable to pay the same as per the terms of the agreement. However, Borrower(s) had not paid any amount towards the settlement of dues. The failure on Borrower(s) part to pay the amount due under the agreement has resulted in disputes, differences, and claims under the said agreement.
4. As per the Clause of the loan agreement, it has been mutually agreed to resolve the dispute through Arbitration, where the Arbitrator shall be appointed by an independent and neutral Arbitration Institution. With regard to the appointment of the arbitrator and in light of the judicial pronouncements regarding the appointment of the arbitrator and with a view to providing each party full opportunity to present its case fairly and conveniently, we deem it fit and proper to refer the dispute to Jupitice ODR Centre, having its office at PLOT NO -14, JUPITICE AEREN BUILDING, RAJIV GANDHI CHANDIGARH TECHNOLOGY PARK, CHANDIGARH, 160101 and to appoint an Arbitrator to conduct arbitration proceedings for dispute resolution.
5. Upon completion of 7 days, if no written confirmation is received from Borrower(s) end or Borrower(s) do not raise any objection to the appointment of Arbitrator through the individual Institution Jupitice ODR Centre, it will be deemed that you have accepted the submission of the dispute and appointment of the Arbitrator through the Institutional arbitration Jupitice ODR Centre.
6. Also note that, as per the clause in the agreement, the arbitration proceedings would be conducted  
   In the English language, as per the process defined in the arbitration clause.



**Authorized Signatory**

**TVS CREDIT SERVICES LIMITED**

**BY RPAD/EMAIL/SMS**

**Date: 07-08-2025**

**Ref No. TVS/July/479/2025**

**To,**

|  |
| --- |
| 1. **IKRAM HUSSAIN S/O SAMSUL ALOM** C/O: SAMSUL ALOM,VILL-MOUDANGA PATHER,BARHAWAR,HOJ AI,ASSAM,782439 NEAR HEKIM LP SCHOOL Barhawar B.O Hojai Nagaon AS 782439   MOBILE NO. 7896555682   1. **JUPITICE ODR CENTRE**,   PLOT NO -14, JUPITICE AEREN BUILDING,  RAJIV GANDHI CHANDIGARH TECHNOLOGY PARK, CHANDIGARH-160101. |

**Subject**: **Letter of Reference of dispute for Institutional Arbitration under the aegis of JUPITICE ODR CENTRE under their Online Administered Arbitration Procedural Rules (“Rules”).**

**Ref**: Loan Agreement No. AS3072TW0124888 dated 19-Jul-23

Dear Sir/Madam,

We, **M/s. TVS Credit Services Limited,** having its Registered Office at Chaitanya, no 12, Khader Nawaz Khan Road, Nungambakkam, Chennai-600006 and corporate office at N.No.29 (O.No.8), Jayalakshmi Estates, Haddows Road, Nungambakkam, Chennai – 600006 (hereinafter referred to as “Claimant”), write this letter of reference request as under: -

1. We state that the Borrower(s) had approached and requested us to grant a loan facility for an amount of Rs. 94753/-. The said loan was sanctioned vide Loan Account Number: AS3072TW0124888 dated 19-Jul-23 and the amount is repayable together with finance charges in installments. The loan agreement was executed by Borrower(s) towards the loan facility for the purchase of vehicle Model STARCITY PLUS ES DISC BSVI bearing Registration No. AS31D8733, Engine No. CK2FP1000991, Chassis No. MD625AK26P1F01103. Borrower(s) have defaulted in making payments towards the above-mentioned loan facility from us. In spite of regular reminders Borrower(s) were unable to regularize the loan account and hence the said vehicle was seized on 31-03-2024 and as per the agreement we issued a Pre-Sale notice to Borrower(s) dated 04-01-2024 before sale and sold the same in ‘as is where is condition’ dated 30-04-2024. The said sale amount was Rs. 40600/- which was appropriated to the contract, and even after appropriation, Borrower(s) are still liable to pay a sum of Rs. 56863/- After that, we issued a Post Sale Notice dated 05-06-2024, which was served to Borrower(s) for their reference to settle the dispute amicably.
2. As per the terms of the loan agreement, Borrower(s) are liable to pay the installment, but contrary to that, Borrower(s) had committed default in the repayment of the loan. In view of the default committed by Borrower(s), we hereby, with this notice, are terminating the said loan agreement. Despite several follow-ups made by us, Borrower(s) did not come forward to regularize the loan account in spite of deriving benefits from and out of the said loan. Even after being given sufficient opportunities, Borrower(s) had failed to settle the dues.
3. After giving credit to all the payments received so far in your loan account and adjusting the amount from the sale of the asset, a sum of Rs. 56863/- Is due as of 05-06-2024, which Borrower(s) are still liable to pay the same as per the terms of the agreement. However, Borrower(s) had not paid any amount towards the settlement of dues. The failure on Borrower(s) part to pay the amount due under the agreement has resulted in disputes, differences, and claims under the said agreement.
4. As per the Clause of the loan agreement, it has been mutually agreed to resolve the dispute through Arbitration, where the Arbitrator shall be appointed by an independent and neutral Arbitration Institution. With regard to the appointment of the arbitrator and in light of the judicial pronouncements regarding the appointment of the arbitrator and with a view to providing each party full opportunity to present its case fairly and conveniently, we deem it fit and proper to refer the dispute to Jupitice ODR Centre, having its office at PLOT NO -14, JUPITICE AEREN BUILDING, RAJIV GANDHI CHANDIGARH TECHNOLOGY PARK, CHANDIGARH, 160101 and to appoint an Arbitrator to conduct arbitration proceedings for dispute resolution.
5. Upon completion of 7 days, if no written confirmation is received from Borrower(s) end or Borrower(s) do not raise any objection to the appointment of Arbitrator through the individual Institution Jupitice ODR Centre, it will be deemed that you have accepted the submission of the dispute and appointment of the Arbitrator through the Institutional arbitration Jupitice ODR Centre.
6. Also note that, as per the clause in the agreement, the arbitration proceedings would be conducted  
   In the English language, as per the process defined in the arbitration clause.



**Authorized Signatory**

**TVS CREDIT SERVICES LIMITED**

**BY RPAD/EMAIL/SMS**

**Date: 07-08-2025**

**Ref No. TVS/July/480/2025**

**To,**

|  |
| --- |
| 1. **VARUN RAJU S/O RAJU** S/O: RAJU,PAMPARAKKAL HOUSE,MAIKKAVU P O,KOODATHAY ,KOZHIKODE,KERALA,673573 KUDATHAYI KAVU TEMPLE Chamal B.O Calicut Calicut KL 673573   MOBILE NO. 7994477066   1. **JUPITICE ODR CENTRE**,   PLOT NO -14, JUPITICE AEREN BUILDING,  RAJIV GANDHI CHANDIGARH TECHNOLOGY PARK, CHANDIGARH-160101. |

**Subject**: **Letter of Reference of dispute for Institutional Arbitration under the aegis of JUPITICE ODR CENTRE under their Online Administered Arbitration Procedural Rules (“Rules”).**

**Ref**: Loan Agreement No. KE3022TW0073120 dated 26-May-23

Dear Sir/Madam,

We, **M/s. TVS Credit Services Limited,** having its Registered Office at Chaitanya, no 12, Khader Nawaz Khan Road, Nungambakkam, Chennai-600006 and corporate office at N.No.29 (O.No.8), Jayalakshmi Estates, Haddows Road, Nungambakkam, Chennai – 600006 (hereinafter referred to as “Claimant”), write this letter of reference request as under: -

1. We state that the Borrower(s) had approached and requested us to grant a loan facility for an amount of Rs. 119925/-. The said loan was sanctioned vide Loan Account Number: KE3022TW0073120 dated 26-May-23 and the amount is repayable together with finance charges in installments. The loan agreement was executed by Borrower(s) towards the loan facility for the purchase of vehicle Model JUPITER 125 BSVI - DISC bearing Registration No. KL57Z3144, Engine No. BK4EP1807351, Chassis No. MD626AK48P1E07870. Borrower(s) have defaulted in making payments towards the above-mentioned loan facility from us. In spite of regular reminders Borrower(s) were unable to regularize the loan account and hence the said vehicle was seized on 30-04-2024 and as per the agreement we issued a Pre-Sale notice to Borrower(s) dated 05-01-2024 before sale and sold the same in ‘as is where is condition’ dated 30-05-2024. The said sale amount was Rs. 60500/- which was appropriated to the contract, and even after appropriation, Borrower(s) are still liable to pay a sum of Rs. 56869/- After that, we issued a Post Sale Notice dated 06-05-2024, which was served to Borrower(s) for their reference to settle the dispute amicably.
2. As per the terms of the loan agreement, Borrower(s) are liable to pay the installment, but contrary to that, Borrower(s) had committed default in the repayment of the loan. In view of the default committed by Borrower(s), we hereby, with this notice, are terminating the said loan agreement. Despite several follow-ups made by us, Borrower(s) did not come forward to regularize the loan account in spite of deriving benefits from and out of the said loan. Even after being given sufficient opportunities, Borrower(s) had failed to settle the dues.
3. After giving credit to all the payments received so far in your loan account and adjusting the amount from the sale of the asset, a sum of Rs. 56869/- Is due as of 06-05-2024, which Borrower(s) are still liable to pay the same as per the terms of the agreement. However, Borrower(s) had not paid any amount towards the settlement of dues. The failure on Borrower(s) part to pay the amount due under the agreement has resulted in disputes, differences, and claims under the said agreement.
4. As per the Clause of the loan agreement, it has been mutually agreed to resolve the dispute through Arbitration, where the Arbitrator shall be appointed by an independent and neutral Arbitration Institution. With regard to the appointment of the arbitrator and in light of the judicial pronouncements regarding the appointment of the arbitrator and with a view to providing each party full opportunity to present its case fairly and conveniently, we deem it fit and proper to refer the dispute to Jupitice ODR Centre, having its office at PLOT NO -14, JUPITICE AEREN BUILDING, RAJIV GANDHI CHANDIGARH TECHNOLOGY PARK, CHANDIGARH, 160101 and to appoint an Arbitrator to conduct arbitration proceedings for dispute resolution.
5. Upon completion of 7 days, if no written confirmation is received from Borrower(s) end or Borrower(s) do not raise any objection to the appointment of Arbitrator through the individual Institution Jupitice ODR Centre, it will be deemed that you have accepted the submission of the dispute and appointment of the Arbitrator through the Institutional arbitration Jupitice ODR Centre.
6. Also note that, as per the clause in the agreement, the arbitration proceedings would be conducted  
   In the English language, as per the process defined in the arbitration clause.



**Authorized Signatory**

**TVS CREDIT SERVICES LIMITED**

**BY RPAD/EMAIL/SMS**

**Date: 07-08-2025**

**Ref No. TVS/July/481/2025**

**To,**

|  |
| --- |
| 1. **ASHOK SINGH S/O PARASNATH SINGH** MANJHAR PARA VILL. SAKHOULI POST DHOURPUR PS DHOURPUR SAKHOLI SURGUJA DHOURPUR C.G. SUBHASH YADAV KIRANA Surguja Surguja CG 497101   MOBILE NO. 9826154616   1. **JUPITICE ODR CENTRE**,   PLOT NO -14, JUPITICE AEREN BUILDING,  RAJIV GANDHI CHANDIGARH TECHNOLOGY PARK, CHANDIGARH-160101. |

**Subject**: **Letter of Reference of dispute for Institutional Arbitration under the aegis of JUPITICE ODR CENTRE under their Online Administered Arbitration Procedural Rules (“Rules”).**

**Ref**: Loan Agreement No. CG3015TW0066241 dated 28-Dec-23

Dear Sir/Madam,

We, **M/s. TVS Credit Services Limited,** having its Registered Office at Chaitanya, no 12, Khader Nawaz Khan Road, Nungambakkam, Chennai-600006 and corporate office at N.No.29 (O.No.8), Jayalakshmi Estates, Haddows Road, Nungambakkam, Chennai – 600006 (hereinafter referred to as “Claimant”), write this letter of reference request as under: -

1. We state that the Borrower(s) had approached and requested us to grant a loan facility for an amount of Rs. 112842/-. The said loan was sanctioned vide Loan Account Number: CG3015TW0066241 dated 28-Dec-23 and the amount is repayable together with finance charges in installments. The loan agreement was executed by Borrower(s) towards the loan facility for the purchase of vehicle Model NTORQ 125 DISC – RACE EDITION BSVI bearing Registration No. CG15EC0187, Engine No. AK3AP2601574, Chassis No. MD626AK33P2A02582. Borrower(s) have defaulted in making payments towards the above-mentioned loan facility from us. In spite of regular reminders Borrower(s) were unable to regularize the loan account and hence the said vehicle was seized on 14-07-2024 and as per the agreement we issued a Pre-Sale notice to Borrower(s) dated 15-07-2024 before sale and sold the same in ‘as is where is condition’ dated 24-08-2024. The said sale amount was Rs. 60000/- which was appropriated to the contract, and even after appropriation, Borrower(s) are still liable to pay a sum of Rs. 56875/- After that, we issued a Post Sale Notice dated 09-02-2024, which was served to Borrower(s) for their reference to settle the dispute amicably.
2. As per the terms of the loan agreement, Borrower(s) are liable to pay the installment, but contrary to that, Borrower(s) had committed default in the repayment of the loan. In view of the default committed by Borrower(s), we hereby, with this notice, are terminating the said loan agreement. Despite several follow-ups made by us, Borrower(s) did not come forward to regularize the loan account in spite of deriving benefits from and out of the said loan. Even after being given sufficient opportunities, Borrower(s) had failed to settle the dues.
3. After giving credit to all the payments received so far in your loan account and adjusting the amount from the sale of the asset, a sum of Rs. 56875/- Is due as of 09-02-2024, which Borrower(s) are still liable to pay the same as per the terms of the agreement. However, Borrower(s) had not paid any amount towards the settlement of dues. The failure on Borrower(s) part to pay the amount due under the agreement has resulted in disputes, differences, and claims under the said agreement.
4. As per the Clause of the loan agreement, it has been mutually agreed to resolve the dispute through Arbitration, where the Arbitrator shall be appointed by an independent and neutral Arbitration Institution. With regard to the appointment of the arbitrator and in light of the judicial pronouncements regarding the appointment of the arbitrator and with a view to providing each party full opportunity to present its case fairly and conveniently, we deem it fit and proper to refer the dispute to Jupitice ODR Centre, having its office at PLOT NO -14, JUPITICE AEREN BUILDING, RAJIV GANDHI CHANDIGARH TECHNOLOGY PARK, CHANDIGARH, 160101 and to appoint an Arbitrator to conduct arbitration proceedings for dispute resolution.
5. Upon completion of 7 days, if no written confirmation is received from Borrower(s) end or Borrower(s) do not raise any objection to the appointment of Arbitrator through the individual Institution Jupitice ODR Centre, it will be deemed that you have accepted the submission of the dispute and appointment of the Arbitrator through the Institutional arbitration Jupitice ODR Centre.
6. Also note that, as per the clause in the agreement, the arbitration proceedings would be conducted  
   In the English language, as per the process defined in the arbitration clause.



**Authorized Signatory**

**TVS CREDIT SERVICES LIMITED**

**BY RPAD/EMAIL/SMS**

**Date: 07-08-2025**

**Ref No. TVS/July/482/2025**

**To,**

|  |
| --- |
| 1. **VARIKUPPALA SURESH S/O VARIKUPPALA EDDAIAH** C-64,-,MARIPEDA,CHINNAGUDUR,WARANGAL,TELANGANA,506 104 SAMPATH KURANAM SHOPE Chengapur B.O Neerada Warangal AP 506104   MOBILE NO. 9676273993   1. **JUPITICE ODR CENTRE**,   PLOT NO -14, JUPITICE AEREN BUILDING,  RAJIV GANDHI CHANDIGARH TECHNOLOGY PARK, CHANDIGARH-160101. |

**Subject**: **Letter of Reference of dispute for Institutional Arbitration under the aegis of JUPITICE ODR CENTRE under their Online Administered Arbitration Procedural Rules (“Rules”).**

**Ref**: Loan Agreement No. AP3042TW0125628 dated 22-Jul-23

Dear Sir/Madam,

We, **M/s. TVS Credit Services Limited,** having its Registered Office at Chaitanya, no 12, Khader Nawaz Khan Road, Nungambakkam, Chennai-600006 and corporate office at N.No.29 (O.No.8), Jayalakshmi Estates, Haddows Road, Nungambakkam, Chennai – 600006 (hereinafter referred to as “Claimant”), write this letter of reference request as under: -

1. We state that the Borrower(s) had approached and requested us to grant a loan facility for an amount of Rs. 110398/-. The said loan was sanctioned vide Loan Account Number: AP3042TW0125628 dated 22-Jul-23 and the amount is repayable together with finance charges in installments. The loan agreement was executed by Borrower(s) towards the loan facility for the purchase of vehicle Model TVS RAIDER DISC CONNECTED BSVI bearing Registration No. TS24MTR2776, Engine No. AF9GP1206505, Chassis No. MD625AF96P1G06747. Borrower(s) have defaulted in making payments towards the above-mentioned loan facility from us. In spite of regular reminders Borrower(s) were unable to regularize the loan account and hence the said vehicle was seized on 26-05-2024 and as per the agreement we issued a Pre-Sale notice to Borrower(s) dated 27-05-2024 before sale and sold the same in ‘as is where is condition’ dated 29-06-2024. The said sale amount was Rs. 44000/- which was appropriated to the contract, and even after appropriation, Borrower(s) are still liable to pay a sum of Rs. 56892/- After that, we issued a Post Sale Notice dated 07-02-2024, which was served to Borrower(s) for their reference to settle the dispute amicably.
2. As per the terms of the loan agreement, Borrower(s) are liable to pay the installment, but contrary to that, Borrower(s) had committed default in the repayment of the loan. In view of the default committed by Borrower(s), we hereby, with this notice, are terminating the said loan agreement. Despite several follow-ups made by us, Borrower(s) did not come forward to regularize the loan account in spite of deriving benefits from and out of the said loan. Even after being given sufficient opportunities, Borrower(s) had failed to settle the dues.
3. After giving credit to all the payments received so far in your loan account and adjusting the amount from the sale of the asset, a sum of Rs. 56892/- Is due as of 07-02-2024, which Borrower(s) are still liable to pay the same as per the terms of the agreement. However, Borrower(s) had not paid any amount towards the settlement of dues. The failure on Borrower(s) part to pay the amount due under the agreement has resulted in disputes, differences, and claims under the said agreement.
4. As per the Clause of the loan agreement, it has been mutually agreed to resolve the dispute through Arbitration, where the Arbitrator shall be appointed by an independent and neutral Arbitration Institution. With regard to the appointment of the arbitrator and in light of the judicial pronouncements regarding the appointment of the arbitrator and with a view to providing each party full opportunity to present its case fairly and conveniently, we deem it fit and proper to refer the dispute to Jupitice ODR Centre, having its office at PLOT NO -14, JUPITICE AEREN BUILDING, RAJIV GANDHI CHANDIGARH TECHNOLOGY PARK, CHANDIGARH, 160101 and to appoint an Arbitrator to conduct arbitration proceedings for dispute resolution.
5. Upon completion of 7 days, if no written confirmation is received from Borrower(s) end or Borrower(s) do not raise any objection to the appointment of Arbitrator through the individual Institution Jupitice ODR Centre, it will be deemed that you have accepted the submission of the dispute and appointment of the Arbitrator through the Institutional arbitration Jupitice ODR Centre.
6. Also note that, as per the clause in the agreement, the arbitration proceedings would be conducted  
   In the English language, as per the process defined in the arbitration clause.



**Authorized Signatory**

**TVS CREDIT SERVICES LIMITED**

**BY RPAD/EMAIL/SMS**

**Date: 07-08-2025**

**Ref No. TVS/July/483/2025**

**To,**

|  |
| --- |
| 1. **TEENA K S/O MANOJ C K** KOTTAYATT CHALIL HOUSE KANDAMKUNNU, AYITHARA MAMBARAM KANNUR AYITHARA MAMBARAM Ayithara Mambram B.O Thalassery Kannur KL 670643   MOBILE NO. 7907815420   1. **JUPITICE ODR CENTRE**,   PLOT NO -14, JUPITICE AEREN BUILDING,  RAJIV GANDHI CHANDIGARH TECHNOLOGY PARK, CHANDIGARH-160101. |

**Subject**: **Letter of Reference of dispute for Institutional Arbitration under the aegis of JUPITICE ODR CENTRE under their Online Administered Arbitration Procedural Rules (“Rules”).**

**Ref**: Loan Agreement No. KE3022TW0080184 dated 22-Sep-23

Dear Sir/Madam,

We, **M/s. TVS Credit Services Limited,** having its Registered Office at Chaitanya, no 12, Khader Nawaz Khan Road, Nungambakkam, Chennai-600006 and corporate office at N.No.29 (O.No.8), Jayalakshmi Estates, Haddows Road, Nungambakkam, Chennai – 600006 (hereinafter referred to as “Claimant”), write this letter of reference request as under: -

1. We state that the Borrower(s) had approached and requested us to grant a loan facility for an amount of Rs. 121389/-. The said loan was sanctioned vide Loan Account Number: KE3022TW0080184 dated 22-Sep-23 and the amount is repayable together with finance charges in installments. The loan agreement was executed by Borrower(s) towards the loan facility for the purchase of vehicle Model NTORQ 125 DISC – RACE EDITION BSVI bearing Registration No. KL58AJ0362, Engine No. AK3GP2307836, Chassis No. MD626AK31P2H09213. Borrower(s) have defaulted in making payments towards the above-mentioned loan facility from us. In spite of regular reminders Borrower(s) were unable to regularize the loan account and hence the said vehicle was seized on 02-06-2024 and as per the agreement we issued a Pre-Sale notice to Borrower(s) dated 02-07-2024 before sale and sold the same in ‘as is where is condition’ dated 29-04-2024. The said sale amount was Rs. 69000/- which was appropriated to the contract, and even after appropriation, Borrower(s) are still liable to pay a sum of Rs. 56897/- After that, we issued a Post Sale Notice dated 05-06-2024, which was served to Borrower(s) for their reference to settle the dispute amicably.
2. As per the terms of the loan agreement, Borrower(s) are liable to pay the installment, but contrary to that, Borrower(s) had committed default in the repayment of the loan. In view of the default committed by Borrower(s), we hereby, with this notice, are terminating the said loan agreement. Despite several follow-ups made by us, Borrower(s) did not come forward to regularize the loan account in spite of deriving benefits from and out of the said loan. Even after being given sufficient opportunities, Borrower(s) had failed to settle the dues.
3. After giving credit to all the payments received so far in your loan account and adjusting the amount from the sale of the asset, a sum of Rs. 56897/- Is due as of 05-06-2024, which Borrower(s) are still liable to pay the same as per the terms of the agreement. However, Borrower(s) had not paid any amount towards the settlement of dues. The failure on Borrower(s) part to pay the amount due under the agreement has resulted in disputes, differences, and claims under the said agreement.
4. As per the Clause of the loan agreement, it has been mutually agreed to resolve the dispute through Arbitration, where the Arbitrator shall be appointed by an independent and neutral Arbitration Institution. With regard to the appointment of the arbitrator and in light of the judicial pronouncements regarding the appointment of the arbitrator and with a view to providing each party full opportunity to present its case fairly and conveniently, we deem it fit and proper to refer the dispute to Jupitice ODR Centre, having its office at PLOT NO -14, JUPITICE AEREN BUILDING, RAJIV GANDHI CHANDIGARH TECHNOLOGY PARK, CHANDIGARH, 160101 and to appoint an Arbitrator to conduct arbitration proceedings for dispute resolution.
5. Upon completion of 7 days, if no written confirmation is received from Borrower(s) end or Borrower(s) do not raise any objection to the appointment of Arbitrator through the individual Institution Jupitice ODR Centre, it will be deemed that you have accepted the submission of the dispute and appointment of the Arbitrator through the Institutional arbitration Jupitice ODR Centre.
6. Also note that, as per the clause in the agreement, the arbitration proceedings would be conducted  
   In the English language, as per the process defined in the arbitration clause.



**Authorized Signatory**

**TVS CREDIT SERVICES LIMITED**

**BY RPAD/EMAIL/SMS**

**Date: 07-08-2025**

**Ref No. TVS/July/484/2025**

**To,**

|  |
| --- |
| 1. **MOHAMMAD ISTEYAQ ALAM S/O ABDUL KHALIQ** S/O: ABDUL KHALIQ,WARD NO 07,AURAIYA,DHAKA,DHAKA EAST CHAMPARAN,BIHAR,845418 NEAR MIDDLE SCHOOL Bahlolpur B.O Dhaka East Champaran BR 845418   MOBILE NO. 9137989526   1. **JUPITICE ODR CENTRE**,   PLOT NO -14, JUPITICE AEREN BUILDING,  RAJIV GANDHI CHANDIGARH TECHNOLOGY PARK, CHANDIGARH-160101. |

**Subject**: **Letter of Reference of dispute for Institutional Arbitration under the aegis of JUPITICE ODR CENTRE under their Online Administered Arbitration Procedural Rules (“Rules”).**

**Ref**: Loan Agreement No. BR3139TW0031986 dated 10-Feb-24

Dear Sir/Madam,

We, **M/s. TVS Credit Services Limited,** having its Registered Office at Chaitanya, no 12, Khader Nawaz Khan Road, Nungambakkam, Chennai-600006 and corporate office at N.No.29 (O.No.8), Jayalakshmi Estates, Haddows Road, Nungambakkam, Chennai – 600006 (hereinafter referred to as “Claimant”), write this letter of reference request as under: -

1. We state that the Borrower(s) had approached and requested us to grant a loan facility for an amount of Rs. 111709/-. The said loan was sanctioned vide Loan Account Number: BR3139TW0031986 dated 10-Feb-24 and the amount is repayable together with finance charges in installments. The loan agreement was executed by Borrower(s) towards the loan facility for the purchase of vehicle Model TVS RAIDER DISC BSVI bearing Registration No. BR05BE1669, Engine No. AF9AR2732547, Chassis No. MD625AF91R2A33270. Borrower(s) have defaulted in making payments towards the above-mentioned loan facility from us. In spite of regular reminders Borrower(s) were unable to regularize the loan account and hence the said vehicle was seized on 30-06-2024 and as per the agreement we issued a Pre-Sale notice to Borrower(s) dated 01-07-2024 before sale and sold the same in ‘as is where is condition’ dated 30-07-2024. The said sale amount was Rs. 60000/- which was appropriated to the contract, and even after appropriation, Borrower(s) are still liable to pay a sum of Rs. 56898/- After that, we issued a Post Sale Notice dated 08-05-2024, which was served to Borrower(s) for their reference to settle the dispute amicably.
2. As per the terms of the loan agreement, Borrower(s) are liable to pay the installment, but contrary to that, Borrower(s) had committed default in the repayment of the loan. In view of the default committed by Borrower(s), we hereby, with this notice, are terminating the said loan agreement. Despite several follow-ups made by us, Borrower(s) did not come forward to regularize the loan account in spite of deriving benefits from and out of the said loan. Even after being given sufficient opportunities, Borrower(s) had failed to settle the dues.
3. After giving credit to all the payments received so far in your loan account and adjusting the amount from the sale of the asset, a sum of Rs. 56898/- Is due as of 08-05-2024, which Borrower(s) are still liable to pay the same as per the terms of the agreement. However, Borrower(s) had not paid any amount towards the settlement of dues. The failure on Borrower(s) part to pay the amount due under the agreement has resulted in disputes, differences, and claims under the said agreement.
4. As per the Clause of the loan agreement, it has been mutually agreed to resolve the dispute through Arbitration, where the Arbitrator shall be appointed by an independent and neutral Arbitration Institution. With regard to the appointment of the arbitrator and in light of the judicial pronouncements regarding the appointment of the arbitrator and with a view to providing each party full opportunity to present its case fairly and conveniently, we deem it fit and proper to refer the dispute to Jupitice ODR Centre, having its office at PLOT NO -14, JUPITICE AEREN BUILDING, RAJIV GANDHI CHANDIGARH TECHNOLOGY PARK, CHANDIGARH, 160101 and to appoint an Arbitrator to conduct arbitration proceedings for dispute resolution.
5. Upon completion of 7 days, if no written confirmation is received from Borrower(s) end or Borrower(s) do not raise any objection to the appointment of Arbitrator through the individual Institution Jupitice ODR Centre, it will be deemed that you have accepted the submission of the dispute and appointment of the Arbitrator through the Institutional arbitration Jupitice ODR Centre.
6. Also note that, as per the clause in the agreement, the arbitration proceedings would be conducted  
   In the English language, as per the process defined in the arbitration clause.



**Authorized Signatory**

**TVS CREDIT SERVICES LIMITED**

**BY RPAD/EMAIL/SMS**

**Date: 07-08-2025**

**Ref No. TVS/July/485/2025**

**To,**

|  |
| --- |
| 1. **SUTAPA MONDAL S/O ANIL MONDAL** E 61/82 SARSUNA STELLITE TOWNSHIP KMC SARSUNA KOLKATA SARSUNA COLLEGE Jairampur S.O (Kolkata) Kolkata Kolkata WB 700061   MOBILE NO. 6289974113   1. **JUPITICE ODR CENTRE**,   PLOT NO -14, JUPITICE AEREN BUILDING,  RAJIV GANDHI CHANDIGARH TECHNOLOGY PARK, CHANDIGARH-160101. |

**Subject**: **Letter of Reference of dispute for Institutional Arbitration under the aegis of JUPITICE ODR CENTRE under their Online Administered Arbitration Procedural Rules (“Rules”).**

**Ref**: Loan Agreement No. WB3054TW0161772 dated 16-Oct-23

Dear Sir/Madam,

We, **M/s. TVS Credit Services Limited,** having its Registered Office at Chaitanya, no 12, Khader Nawaz Khan Road, Nungambakkam, Chennai-600006 and corporate office at N.No.29 (O.No.8), Jayalakshmi Estates, Haddows Road, Nungambakkam, Chennai – 600006 (hereinafter referred to as “Claimant”), write this letter of reference request as under: -

1. We state that the Borrower(s) had approached and requested us to grant a loan facility for an amount of Rs. 107833/-. The said loan was sanctioned vide Loan Account Number: WB3054TW0161772 dated 16-Oct-23 and the amount is repayable together with finance charges in installments. The loan agreement was executed by Borrower(s) towards the loan facility for the purchase of vehicle Model NTORQ 125 DISC - SUPER SQUAD EDITION BSVI bearing Registration No. , Engine No. AK3HP3610668, Chassis No. MD626AK31P3H19329. Borrower(s) have defaulted in making payments towards the above-mentioned loan facility from us. In spite of regular reminders Borrower(s) were unable to regularize the loan account and hence the said vehicle was seized on 31-03-2024 and as per the agreement we issued a Pre-Sale notice to Borrower(s) dated 04-01-2024 before sale and sold the same in ‘as is where is condition’ dated 07-06-2024. The said sale amount was Rs. 50000/- which was appropriated to the contract, and even after appropriation, Borrower(s) are still liable to pay a sum of Rs. 56922/- After that, we issued a Post Sale Notice dated 07-02-2024, which was served to Borrower(s) for their reference to settle the dispute amicably.
2. As per the terms of the loan agreement, Borrower(s) are liable to pay the installment, but contrary to that, Borrower(s) had committed default in the repayment of the loan. In view of the default committed by Borrower(s), we hereby, with this notice, are terminating the said loan agreement. Despite several follow-ups made by us, Borrower(s) did not come forward to regularize the loan account in spite of deriving benefits from and out of the said loan. Even after being given sufficient opportunities, Borrower(s) had failed to settle the dues.
3. After giving credit to all the payments received so far in your loan account and adjusting the amount from the sale of the asset, a sum of Rs. 56922/- Is due as of 07-02-2024, which Borrower(s) are still liable to pay the same as per the terms of the agreement. However, Borrower(s) had not paid any amount towards the settlement of dues. The failure on Borrower(s) part to pay the amount due under the agreement has resulted in disputes, differences, and claims under the said agreement.
4. As per the Clause of the loan agreement, it has been mutually agreed to resolve the dispute through Arbitration, where the Arbitrator shall be appointed by an independent and neutral Arbitration Institution. With regard to the appointment of the arbitrator and in light of the judicial pronouncements regarding the appointment of the arbitrator and with a view to providing each party full opportunity to present its case fairly and conveniently, we deem it fit and proper to refer the dispute to Jupitice ODR Centre, having its office at PLOT NO -14, JUPITICE AEREN BUILDING, RAJIV GANDHI CHANDIGARH TECHNOLOGY PARK, CHANDIGARH, 160101 and to appoint an Arbitrator to conduct arbitration proceedings for dispute resolution.
5. Upon completion of 7 days, if no written confirmation is received from Borrower(s) end or Borrower(s) do not raise any objection to the appointment of Arbitrator through the individual Institution Jupitice ODR Centre, it will be deemed that you have accepted the submission of the dispute and appointment of the Arbitrator through the Institutional arbitration Jupitice ODR Centre.
6. Also note that, as per the clause in the agreement, the arbitration proceedings would be conducted  
   In the English language, as per the process defined in the arbitration clause.



**Authorized Signatory**

**TVS CREDIT SERVICES LIMITED**

**BY RPAD/EMAIL/SMS**

**Date: 07-08-2025**

**Ref No. TVS/July/486/2025**

**To,**

|  |
| --- |
| 1. **LALITHA V S/O VIJAYAN** MANIMOOLA THATTU MANIMOOLA PO BANDADKKA KASARAGOD DISTRICT MANIMOOLA ADUKKATHIL MASJID Bandadka B.O Kasaragod Kasargod KL 671541   MOBILE NO. 9656924482   1. **JUPITICE ODR CENTRE**,   PLOT NO -14, JUPITICE AEREN BUILDING,  RAJIV GANDHI CHANDIGARH TECHNOLOGY PARK, CHANDIGARH-160101. |

**Subject**: **Letter of Reference of dispute for Institutional Arbitration under the aegis of JUPITICE ODR CENTRE under their Online Administered Arbitration Procedural Rules (“Rules”).**

**Ref**: Loan Agreement No. KE3022TW0071630 dated 16-May-23

Dear Sir/Madam,

We, **M/s. TVS Credit Services Limited,** having its Registered Office at Chaitanya, no 12, Khader Nawaz Khan Road, Nungambakkam, Chennai-600006 and corporate office at N.No.29 (O.No.8), Jayalakshmi Estates, Haddows Road, Nungambakkam, Chennai – 600006 (hereinafter referred to as “Claimant”), write this letter of reference request as under: -

1. We state that the Borrower(s) had approached and requested us to grant a loan facility for an amount of Rs. 108595/-. The said loan was sanctioned vide Loan Account Number: KE3022TW0071630 dated 16-May-23 and the amount is repayable together with finance charges in installments. The loan agreement was executed by Borrower(s) towards the loan facility for the purchase of vehicle Model NTORQ 125 DISC - SUPER SQUAD EDITION BSVI bearing Registration No. KL14AD0366, Engine No. AK3DP2815989, Chassis No. MD626AK31P2D21818. Borrower(s) have defaulted in making payments towards the above-mentioned loan facility from us. In spite of regular reminders Borrower(s) were unable to regularize the loan account and hence the said vehicle was seized on 27-03-2024 and as per the agreement we issued a Pre-Sale notice to Borrower(s) dated 28-03-2024 before sale and sold the same in ‘as is where is condition’ dated 29-04-2024. The said sale amount was Rs. 42000/- which was appropriated to the contract, and even after appropriation, Borrower(s) are still liable to pay a sum of Rs. 56923/- After that, we issued a Post Sale Notice dated 05-06-2024, which was served to Borrower(s) for their reference to settle the dispute amicably.
2. As per the terms of the loan agreement, Borrower(s) are liable to pay the installment, but contrary to that, Borrower(s) had committed default in the repayment of the loan. In view of the default committed by Borrower(s), we hereby, with this notice, are terminating the said loan agreement. Despite several follow-ups made by us, Borrower(s) did not come forward to regularize the loan account in spite of deriving benefits from and out of the said loan. Even after being given sufficient opportunities, Borrower(s) had failed to settle the dues.
3. After giving credit to all the payments received so far in your loan account and adjusting the amount from the sale of the asset, a sum of Rs. 56923/- Is due as of 05-06-2024, which Borrower(s) are still liable to pay the same as per the terms of the agreement. However, Borrower(s) had not paid any amount towards the settlement of dues. The failure on Borrower(s) part to pay the amount due under the agreement has resulted in disputes, differences, and claims under the said agreement.
4. As per the Clause of the loan agreement, it has been mutually agreed to resolve the dispute through Arbitration, where the Arbitrator shall be appointed by an independent and neutral Arbitration Institution. With regard to the appointment of the arbitrator and in light of the judicial pronouncements regarding the appointment of the arbitrator and with a view to providing each party full opportunity to present its case fairly and conveniently, we deem it fit and proper to refer the dispute to Jupitice ODR Centre, having its office at PLOT NO -14, JUPITICE AEREN BUILDING, RAJIV GANDHI CHANDIGARH TECHNOLOGY PARK, CHANDIGARH, 160101 and to appoint an Arbitrator to conduct arbitration proceedings for dispute resolution.
5. Upon completion of 7 days, if no written confirmation is received from Borrower(s) end or Borrower(s) do not raise any objection to the appointment of Arbitrator through the individual Institution Jupitice ODR Centre, it will be deemed that you have accepted the submission of the dispute and appointment of the Arbitrator through the Institutional arbitration Jupitice ODR Centre.
6. Also note that, as per the clause in the agreement, the arbitration proceedings would be conducted  
   In the English language, as per the process defined in the arbitration clause.



**Authorized Signatory**

**TVS CREDIT SERVICES LIMITED**

**BY RPAD/EMAIL/SMS**

**Date: 07-08-2025**

**Ref No. TVS/July/487/2025**

**To,**

|  |
| --- |
| 1. **HAMEED KHAN S/O KHADAR KHAN** NO 455 TIPPU NAGARA CHANNAPATNA CHANNAPATNA RAMANAGAR NEAR BISMILLA MASJID Chakkalur B.O Channapatna Ramanagar KA 562160   MOBILE NO. 9513662213   1. **JUPITICE ODR CENTRE**,   PLOT NO -14, JUPITICE AEREN BUILDING,  RAJIV GANDHI CHANDIGARH TECHNOLOGY PARK, CHANDIGARH-160101. |

**Subject**: **Letter of Reference of dispute for Institutional Arbitration under the aegis of JUPITICE ODR CENTRE under their Online Administered Arbitration Procedural Rules (“Rules”).**

**Ref**: Loan Agreement No. KA3009TW0232230 dated 20-Mar-23

Dear Sir/Madam,

We, **M/s. TVS Credit Services Limited,** having its Registered Office at Chaitanya, no 12, Khader Nawaz Khan Road, Nungambakkam, Chennai-600006 and corporate office at N.No.29 (O.No.8), Jayalakshmi Estates, Haddows Road, Nungambakkam, Chennai – 600006 (hereinafter referred to as “Claimant”), write this letter of reference request as under: -

1. We state that the Borrower(s) had approached and requested us to grant a loan facility for an amount of Rs. 103625/-. The said loan was sanctioned vide Loan Account Number: KA3009TW0232230 dated 20-Mar-23 and the amount is repayable together with finance charges in installments. The loan agreement was executed by Borrower(s) towards the loan facility for the purchase of vehicle Model JUPITER 125 BSVI - DISC bearing Registration No. , Engine No. BK4BP1100997, Chassis No. MD626AK43P1B01286. Borrower(s) have defaulted in making payments towards the above-mentioned loan facility from us. In spite of regular reminders Borrower(s) were unable to regularize the loan account and hence the said vehicle was seized on 30-03-2024 and as per the agreement we issued a Pre-Sale notice to Borrower(s) dated 04-01-2024 before sale and sold the same in ‘as is where is condition’ dated 30-04-2024. The said sale amount was Rs. 36000/- which was appropriated to the contract, and even after appropriation, Borrower(s) are still liable to pay a sum of Rs. 56926/- After that, we issued a Post Sale Notice dated 05-06-2024, which was served to Borrower(s) for their reference to settle the dispute amicably.
2. As per the terms of the loan agreement, Borrower(s) are liable to pay the installment, but contrary to that, Borrower(s) had committed default in the repayment of the loan. In view of the default committed by Borrower(s), we hereby, with this notice, are terminating the said loan agreement. Despite several follow-ups made by us, Borrower(s) did not come forward to regularize the loan account in spite of deriving benefits from and out of the said loan. Even after being given sufficient opportunities, Borrower(s) had failed to settle the dues.
3. After giving credit to all the payments received so far in your loan account and adjusting the amount from the sale of the asset, a sum of Rs. 56926/- Is due as of 05-06-2024, which Borrower(s) are still liable to pay the same as per the terms of the agreement. However, Borrower(s) had not paid any amount towards the settlement of dues. The failure on Borrower(s) part to pay the amount due under the agreement has resulted in disputes, differences, and claims under the said agreement.
4. As per the Clause of the loan agreement, it has been mutually agreed to resolve the dispute through Arbitration, where the Arbitrator shall be appointed by an independent and neutral Arbitration Institution. With regard to the appointment of the arbitrator and in light of the judicial pronouncements regarding the appointment of the arbitrator and with a view to providing each party full opportunity to present its case fairly and conveniently, we deem it fit and proper to refer the dispute to Jupitice ODR Centre, having its office at PLOT NO -14, JUPITICE AEREN BUILDING, RAJIV GANDHI CHANDIGARH TECHNOLOGY PARK, CHANDIGARH, 160101 and to appoint an Arbitrator to conduct arbitration proceedings for dispute resolution.
5. Upon completion of 7 days, if no written confirmation is received from Borrower(s) end or Borrower(s) do not raise any objection to the appointment of Arbitrator through the individual Institution Jupitice ODR Centre, it will be deemed that you have accepted the submission of the dispute and appointment of the Arbitrator through the Institutional arbitration Jupitice ODR Centre.
6. Also note that, as per the clause in the agreement, the arbitration proceedings would be conducted  
   In the English language, as per the process defined in the arbitration clause.



**Authorized Signatory**

**TVS CREDIT SERVICES LIMITED**

**BY RPAD/EMAIL/SMS**

**Date: 07-08-2025**

**Ref No. TVS/July/488/2025**

**To,**

|  |
| --- |
| 1. **BALIRAM BHURIYA S/O LAXMAN BHURIYA** MAKAN N 108 POST UCHAWAD TEH- ANJAD JUNAPANI PIPALYA UC BARWANI BAJRANGBALI MANDIR KE PASS Rajpur Barwani MP 451556   MOBILE NO. 9131218567   1. **JUPITICE ODR CENTRE**,   PLOT NO -14, JUPITICE AEREN BUILDING,  RAJIV GANDHI CHANDIGARH TECHNOLOGY PARK, CHANDIGARH-160101. |

**Subject**: **Letter of Reference of dispute for Institutional Arbitration under the aegis of JUPITICE ODR CENTRE under their Online Administered Arbitration Procedural Rules (“Rules”).**

**Ref**: Loan Agreement No. MP3011TW0095780 dated 25-Oct-23

Dear Sir/Madam,

We, **M/s. TVS Credit Services Limited,** having its Registered Office at Chaitanya, no 12, Khader Nawaz Khan Road, Nungambakkam, Chennai-600006 and corporate office at N.No.29 (O.No.8), Jayalakshmi Estates, Haddows Road, Nungambakkam, Chennai – 600006 (hereinafter referred to as “Claimant”), write this letter of reference request as under: -

1. We state that the Borrower(s) had approached and requested us to grant a loan facility for an amount of Rs. 109918/-. The said loan was sanctioned vide Loan Account Number: MP3011TW0095780 dated 25-Oct-23 and the amount is repayable together with finance charges in installments. The loan agreement was executed by Borrower(s) towards the loan facility for the purchase of vehicle Model TVS RAIDER DISC SS BSVI bearing Registration No. MP46ZC2479, Engine No. AF9KP1632450, Chassis No. MD625AF99P1K35256. Borrower(s) have defaulted in making payments towards the above-mentioned loan facility from us. In spite of regular reminders Borrower(s) were unable to regularize the loan account and hence the said vehicle was seized on 25-06-2024 and as per the agreement we issued a Pre-Sale notice to Borrower(s) dated 26-06-2024 before sale and sold the same in ‘as is where is condition’ dated 22-08-2024. The said sale amount was Rs. 55000/- which was appropriated to the contract, and even after appropriation, Borrower(s) are still liable to pay a sum of Rs. 56952/- After that, we issued a Post Sale Notice dated 09-02-2024, which was served to Borrower(s) for their reference to settle the dispute amicably.
2. As per the terms of the loan agreement, Borrower(s) are liable to pay the installment, but contrary to that, Borrower(s) had committed default in the repayment of the loan. In view of the default committed by Borrower(s), we hereby, with this notice, are terminating the said loan agreement. Despite several follow-ups made by us, Borrower(s) did not come forward to regularize the loan account in spite of deriving benefits from and out of the said loan. Even after being given sufficient opportunities, Borrower(s) had failed to settle the dues.
3. After giving credit to all the payments received so far in your loan account and adjusting the amount from the sale of the asset, a sum of Rs. 56952/- Is due as of 09-02-2024, which Borrower(s) are still liable to pay the same as per the terms of the agreement. However, Borrower(s) had not paid any amount towards the settlement of dues. The failure on Borrower(s) part to pay the amount due under the agreement has resulted in disputes, differences, and claims under the said agreement.
4. As per the Clause of the loan agreement, it has been mutually agreed to resolve the dispute through Arbitration, where the Arbitrator shall be appointed by an independent and neutral Arbitration Institution. With regard to the appointment of the arbitrator and in light of the judicial pronouncements regarding the appointment of the arbitrator and with a view to providing each party full opportunity to present its case fairly and conveniently, we deem it fit and proper to refer the dispute to Jupitice ODR Centre, having its office at PLOT NO -14, JUPITICE AEREN BUILDING, RAJIV GANDHI CHANDIGARH TECHNOLOGY PARK, CHANDIGARH, 160101 and to appoint an Arbitrator to conduct arbitration proceedings for dispute resolution.
5. Upon completion of 7 days, if no written confirmation is received from Borrower(s) end or Borrower(s) do not raise any objection to the appointment of Arbitrator through the individual Institution Jupitice ODR Centre, it will be deemed that you have accepted the submission of the dispute and appointment of the Arbitrator through the Institutional arbitration Jupitice ODR Centre.
6. Also note that, as per the clause in the agreement, the arbitration proceedings would be conducted  
   In the English language, as per the process defined in the arbitration clause.



**Authorized Signatory**

**TVS CREDIT SERVICES LIMITED**

**BY RPAD/EMAIL/SMS**

**Date: 07-08-2025**

**Ref No. TVS/July/489/2025**

**To,**

|  |
| --- |
| 1. **MATAM SURESH S/O KARIBASAIAH SWAMI MATAM** S/O MATAM KARIBAIAH SWAMY,18-1009-124,THILAK NAGAR ,THILAK NAGAR,GUNTAKAL,ANANTAPUR,ANDHRA PRADESH,51 5801 OLD GUNTAKAL SRISAILA JADGURU MATAM GUNTAKAL Anantapur Ananthapur AP 515801   MOBILE NO. 9492213094   1. **JUPITICE ODR CENTRE**,   PLOT NO -14, JUPITICE AEREN BUILDING,  RAJIV GANDHI CHANDIGARH TECHNOLOGY PARK, CHANDIGARH-160101. |

**Subject**: **Letter of Reference of dispute for Institutional Arbitration under the aegis of JUPITICE ODR CENTRE under their Online Administered Arbitration Procedural Rules (“Rules”).**

**Ref**: Loan Agreement No. AP3019TW0129869 dated 20-Sep-23

Dear Sir/Madam,

We, **M/s. TVS Credit Services Limited,** having its Registered Office at Chaitanya, no 12, Khader Nawaz Khan Road, Nungambakkam, Chennai-600006 and corporate office at N.No.29 (O.No.8), Jayalakshmi Estates, Haddows Road, Nungambakkam, Chennai – 600006 (hereinafter referred to as “Claimant”), write this letter of reference request as under: -

1. We state that the Borrower(s) had approached and requested us to grant a loan facility for an amount of Rs. 108109/-. The said loan was sanctioned vide Loan Account Number: AP3019TW0129869 dated 20-Sep-23 and the amount is repayable together with finance charges in installments. The loan agreement was executed by Borrower(s) towards the loan facility for the purchase of vehicle Model TVS RAIDER DISC BSVI bearing Registration No. AP40AD9204, Engine No. AF9HP1844787, Chassis No. MD625AF98P1H45455. Borrower(s) have defaulted in making payments towards the above-mentioned loan facility from us. In spite of regular reminders Borrower(s) were unable to regularize the loan account and hence the said vehicle was seized on 30-06-2024 and as per the agreement we issued a Pre-Sale notice to Borrower(s) dated 01-07-2024 before sale and sold the same in ‘as is where is condition’ dated 31-07-2024. The said sale amount was Rs. 50000/- which was appropriated to the contract, and even after appropriation, Borrower(s) are still liable to pay a sum of Rs. 56953/- After that, we issued a Post Sale Notice dated 08-05-2024, which was served to Borrower(s) for their reference to settle the dispute amicably.
2. As per the terms of the loan agreement, Borrower(s) are liable to pay the installment, but contrary to that, Borrower(s) had committed default in the repayment of the loan. In view of the default committed by Borrower(s), we hereby, with this notice, are terminating the said loan agreement. Despite several follow-ups made by us, Borrower(s) did not come forward to regularize the loan account in spite of deriving benefits from and out of the said loan. Even after being given sufficient opportunities, Borrower(s) had failed to settle the dues.
3. After giving credit to all the payments received so far in your loan account and adjusting the amount from the sale of the asset, a sum of Rs. 56953/- Is due as of 08-05-2024, which Borrower(s) are still liable to pay the same as per the terms of the agreement. However, Borrower(s) had not paid any amount towards the settlement of dues. The failure on Borrower(s) part to pay the amount due under the agreement has resulted in disputes, differences, and claims under the said agreement.
4. As per the Clause of the loan agreement, it has been mutually agreed to resolve the dispute through Arbitration, where the Arbitrator shall be appointed by an independent and neutral Arbitration Institution. With regard to the appointment of the arbitrator and in light of the judicial pronouncements regarding the appointment of the arbitrator and with a view to providing each party full opportunity to present its case fairly and conveniently, we deem it fit and proper to refer the dispute to Jupitice ODR Centre, having its office at PLOT NO -14, JUPITICE AEREN BUILDING, RAJIV GANDHI CHANDIGARH TECHNOLOGY PARK, CHANDIGARH, 160101 and to appoint an Arbitrator to conduct arbitration proceedings for dispute resolution.
5. Upon completion of 7 days, if no written confirmation is received from Borrower(s) end or Borrower(s) do not raise any objection to the appointment of Arbitrator through the individual Institution Jupitice ODR Centre, it will be deemed that you have accepted the submission of the dispute and appointment of the Arbitrator through the Institutional arbitration Jupitice ODR Centre.
6. Also note that, as per the clause in the agreement, the arbitration proceedings would be conducted  
   In the English language, as per the process defined in the arbitration clause.



**Authorized Signatory**

**TVS CREDIT SERVICES LIMITED**

**BY RPAD/EMAIL/SMS**

**Date: 07-08-2025**

**Ref No. TVS/July/490/2025**

**To,**

|  |
| --- |
| 1. **MD NOUSHAD S/O MD RAJAK** WARD NO-06 AT-BHATGAMA,PO-BHARGAMA PS-BHARGAMA DIST-ARARIA MIDDLE SCHOOL Aurahi Gobindpur B.O Purnea Purnia BR 854202   MOBILE NO. 8092335921   1. **JUPITICE ODR CENTRE**,   PLOT NO -14, JUPITICE AEREN BUILDING,  RAJIV GANDHI CHANDIGARH TECHNOLOGY PARK, CHANDIGARH-160101. |

**Subject**: **Letter of Reference of dispute for Institutional Arbitration under the aegis of JUPITICE ODR CENTRE under their Online Administered Arbitration Procedural Rules (“Rules”).**

**Ref**: Loan Agreement No. BR3068TW0066054 dated 20-Oct-23

Dear Sir/Madam,

We, **M/s. TVS Credit Services Limited,** having its Registered Office at Chaitanya, no 12, Khader Nawaz Khan Road, Nungambakkam, Chennai-600006 and corporate office at N.No.29 (O.No.8), Jayalakshmi Estates, Haddows Road, Nungambakkam, Chennai – 600006 (hereinafter referred to as “Claimant”), write this letter of reference request as under: -

1. We state that the Borrower(s) had approached and requested us to grant a loan facility for an amount of Rs. 124379/-. The said loan was sanctioned vide Loan Account Number: BR3068TW0066054 dated 20-Oct-23 and the amount is repayable together with finance charges in installments. The loan agreement was executed by Borrower(s) towards the loan facility for the purchase of vehicle Model APACHE RTR 160 2V RM DRUM BSVI bearing Registration No. BR50AC2865, Engine No. AE8GP2102037, Chassis No. MD634BE84P2G02342. Borrower(s) have defaulted in making payments towards the above-mentioned loan facility from us. In spite of regular reminders Borrower(s) were unable to regularize the loan account and hence the said vehicle was seized on 30-03-2024 and as per the agreement we issued a Pre-Sale notice to Borrower(s) dated 04-01-2024 before sale and sold the same in ‘as is where is condition’ dated 29-04-2024. The said sale amount was Rs. 75000/- which was appropriated to the contract, and even after appropriation, Borrower(s) are still liable to pay a sum of Rs. 56974/- After that, we issued a Post Sale Notice dated 05-06-2024, which was served to Borrower(s) for their reference to settle the dispute amicably.
2. As per the terms of the loan agreement, Borrower(s) are liable to pay the installment, but contrary to that, Borrower(s) had committed default in the repayment of the loan. In view of the default committed by Borrower(s), we hereby, with this notice, are terminating the said loan agreement. Despite several follow-ups made by us, Borrower(s) did not come forward to regularize the loan account in spite of deriving benefits from and out of the said loan. Even after being given sufficient opportunities, Borrower(s) had failed to settle the dues.
3. After giving credit to all the payments received so far in your loan account and adjusting the amount from the sale of the asset, a sum of Rs. 56974/- Is due as of 05-06-2024, which Borrower(s) are still liable to pay the same as per the terms of the agreement. However, Borrower(s) had not paid any amount towards the settlement of dues. The failure on Borrower(s) part to pay the amount due under the agreement has resulted in disputes, differences, and claims under the said agreement.
4. As per the Clause of the loan agreement, it has been mutually agreed to resolve the dispute through Arbitration, where the Arbitrator shall be appointed by an independent and neutral Arbitration Institution. With regard to the appointment of the arbitrator and in light of the judicial pronouncements regarding the appointment of the arbitrator and with a view to providing each party full opportunity to present its case fairly and conveniently, we deem it fit and proper to refer the dispute to Jupitice ODR Centre, having its office at PLOT NO -14, JUPITICE AEREN BUILDING, RAJIV GANDHI CHANDIGARH TECHNOLOGY PARK, CHANDIGARH, 160101 and to appoint an Arbitrator to conduct arbitration proceedings for dispute resolution.
5. Upon completion of 7 days, if no written confirmation is received from Borrower(s) end or Borrower(s) do not raise any objection to the appointment of Arbitrator through the individual Institution Jupitice ODR Centre, it will be deemed that you have accepted the submission of the dispute and appointment of the Arbitrator through the Institutional arbitration Jupitice ODR Centre.
6. Also note that, as per the clause in the agreement, the arbitration proceedings would be conducted  
   In the English language, as per the process defined in the arbitration clause.



**Authorized Signatory**

**TVS CREDIT SERVICES LIMITED**

**BY RPAD/EMAIL/SMS**

**Date: 07-08-2025**

**Ref No. TVS/July/491/2025**

**To,**

|  |
| --- |
| 1. **VINAY KUMAR S/O KANNAN** 3-404 UKKUDA DARBE HOUSE VITTAL KASABA BANTWAL TALUK VITTLA VITTLA DAKSHINA KANNADA KARNATAKA NEAR VISHWAKARMA BAJANA MANDIRA UKKUDA Bantval Dakshina Kannada KA 574243   MOBILE NO. 8147187242   1. **JUPITICE ODR CENTRE**,   PLOT NO -14, JUPITICE AEREN BUILDING,  RAJIV GANDHI CHANDIGARH TECHNOLOGY PARK, CHANDIGARH-160101. |

**Subject**: **Letter of Reference of dispute for Institutional Arbitration under the aegis of JUPITICE ODR CENTRE under their Online Administered Arbitration Procedural Rules (“Rules”).**

**Ref**: Loan Agreement No. KA3025TW0151282 dated 30-Jan-23

Dear Sir/Madam,

We, **M/s. TVS Credit Services Limited,** having its Registered Office at Chaitanya, no 12, Khader Nawaz Khan Road, Nungambakkam, Chennai-600006 and corporate office at N.No.29 (O.No.8), Jayalakshmi Estates, Haddows Road, Nungambakkam, Chennai – 600006 (hereinafter referred to as “Claimant”), write this letter of reference request as under: -

1. We state that the Borrower(s) had approached and requested us to grant a loan facility for an amount of Rs. 169649/-. The said loan was sanctioned vide Loan Account Number: KA3025TW0151282 dated 30-Jan-23 and the amount is repayable together with finance charges in installments. The loan agreement was executed by Borrower(s) towards the loan facility for the purchase of vehicle Model APACHE 200 4V 2CH - R MODE BSVI bearing Registration No. KA21ED0693, Engine No. DT1PN2X00577, Chassis No. MD637ET17P2AB0671. Borrower(s) have defaulted in making payments towards the above-mentioned loan facility from us. In spite of regular reminders Borrower(s) were unable to regularize the loan account and hence the said vehicle was seized on 31-05-2024 and as per the agreement we issued a Pre-Sale notice to Borrower(s) dated 01-06-2024 before sale and sold the same in ‘as is where is condition’ dated 27-08-2024. The said sale amount was Rs. 90971/- which was appropriated to the contract, and even after appropriation, Borrower(s) are still liable to pay a sum of Rs. 56979/- After that, we issued a Post Sale Notice dated 09-02-2024, which was served to Borrower(s) for their reference to settle the dispute amicably.
2. As per the terms of the loan agreement, Borrower(s) are liable to pay the installment, but contrary to that, Borrower(s) had committed default in the repayment of the loan. In view of the default committed by Borrower(s), we hereby, with this notice, are terminating the said loan agreement. Despite several follow-ups made by us, Borrower(s) did not come forward to regularize the loan account in spite of deriving benefits from and out of the said loan. Even after being given sufficient opportunities, Borrower(s) had failed to settle the dues.
3. After giving credit to all the payments received so far in your loan account and adjusting the amount from the sale of the asset, a sum of Rs. 56979/- Is due as of 09-02-2024, which Borrower(s) are still liable to pay the same as per the terms of the agreement. However, Borrower(s) had not paid any amount towards the settlement of dues. The failure on Borrower(s) part to pay the amount due under the agreement has resulted in disputes, differences, and claims under the said agreement.
4. As per the Clause of the loan agreement, it has been mutually agreed to resolve the dispute through Arbitration, where the Arbitrator shall be appointed by an independent and neutral Arbitration Institution. With regard to the appointment of the arbitrator and in light of the judicial pronouncements regarding the appointment of the arbitrator and with a view to providing each party full opportunity to present its case fairly and conveniently, we deem it fit and proper to refer the dispute to Jupitice ODR Centre, having its office at PLOT NO -14, JUPITICE AEREN BUILDING, RAJIV GANDHI CHANDIGARH TECHNOLOGY PARK, CHANDIGARH, 160101 and to appoint an Arbitrator to conduct arbitration proceedings for dispute resolution.
5. Upon completion of 7 days, if no written confirmation is received from Borrower(s) end or Borrower(s) do not raise any objection to the appointment of Arbitrator through the individual Institution Jupitice ODR Centre, it will be deemed that you have accepted the submission of the dispute and appointment of the Arbitrator through the Institutional arbitration Jupitice ODR Centre.
6. Also note that, as per the clause in the agreement, the arbitration proceedings would be conducted  
   In the English language, as per the process defined in the arbitration clause.



**Authorized Signatory**

**TVS CREDIT SERVICES LIMITED**

**BY RPAD/EMAIL/SMS**

**Date: 07-08-2025**

**Ref No. TVS/July/492/2025**

**To,**

|  |
| --- |
| 1. **TANUKA BARMAN S/O SARBESWAR BARMAN** KHATTIMARI PREMERDANGA GHOKSADANGA COOCH BEHAR KHATTIMARI HIGH SCHOOL Ghoksadanga S.O Mathabhanga II Cooch Behar WB 736171   MOBILE NO. 9046726072   1. **JUPITICE ODR CENTRE**,   PLOT NO -14, JUPITICE AEREN BUILDING,  RAJIV GANDHI CHANDIGARH TECHNOLOGY PARK, CHANDIGARH-160101. |

**Subject**: **Letter of Reference of dispute for Institutional Arbitration under the aegis of JUPITICE ODR CENTRE under their Online Administered Arbitration Procedural Rules (“Rules”).**

**Ref**: Loan Agreement No. WB3078TW0188818 dated 29-Oct-23

Dear Sir/Madam,

We, **M/s. TVS Credit Services Limited,** having its Registered Office at Chaitanya, no 12, Khader Nawaz Khan Road, Nungambakkam, Chennai-600006 and corporate office at N.No.29 (O.No.8), Jayalakshmi Estates, Haddows Road, Nungambakkam, Chennai – 600006 (hereinafter referred to as “Claimant”), write this letter of reference request as under: -

1. We state that the Borrower(s) had approached and requested us to grant a loan facility for an amount of Rs. 115776/-. The said loan was sanctioned vide Loan Account Number: WB3078TW0188818 dated 29-Oct-23 and the amount is repayable together with finance charges in installments. The loan agreement was executed by Borrower(s) towards the loan facility for the purchase of vehicle Model NTORQ 125 DISC – RACE EDITION BSVI bearing Registration No. WB64AD2272, Engine No. AK3KP3605700, Chassis No. MD626AK39P3K10487. Borrower(s) have defaulted in making payments towards the above-mentioned loan facility from us. In spite of regular reminders Borrower(s) were unable to regularize the loan account and hence the said vehicle was seized on 31-01-2024 and as per the agreement we issued a Pre-Sale notice to Borrower(s) dated 02-01-2024 before sale and sold the same in ‘as is where is condition’ dated 25-04-2024. The said sale amount was Rs. 66000/- which was appropriated to the contract, and even after appropriation, Borrower(s) are still liable to pay a sum of Rs. 56980/- After that, we issued a Post Sale Notice dated 05-06-2024, which was served to Borrower(s) for their reference to settle the dispute amicably.
2. As per the terms of the loan agreement, Borrower(s) are liable to pay the installment, but contrary to that, Borrower(s) had committed default in the repayment of the loan. In view of the default committed by Borrower(s), we hereby, with this notice, are terminating the said loan agreement. Despite several follow-ups made by us, Borrower(s) did not come forward to regularize the loan account in spite of deriving benefits from and out of the said loan. Even after being given sufficient opportunities, Borrower(s) had failed to settle the dues.
3. After giving credit to all the payments received so far in your loan account and adjusting the amount from the sale of the asset, a sum of Rs. 56980/- Is due as of 05-06-2024, which Borrower(s) are still liable to pay the same as per the terms of the agreement. However, Borrower(s) had not paid any amount towards the settlement of dues. The failure on Borrower(s) part to pay the amount due under the agreement has resulted in disputes, differences, and claims under the said agreement.
4. As per the Clause of the loan agreement, it has been mutually agreed to resolve the dispute through Arbitration, where the Arbitrator shall be appointed by an independent and neutral Arbitration Institution. With regard to the appointment of the arbitrator and in light of the judicial pronouncements regarding the appointment of the arbitrator and with a view to providing each party full opportunity to present its case fairly and conveniently, we deem it fit and proper to refer the dispute to Jupitice ODR Centre, having its office at PLOT NO -14, JUPITICE AEREN BUILDING, RAJIV GANDHI CHANDIGARH TECHNOLOGY PARK, CHANDIGARH, 160101 and to appoint an Arbitrator to conduct arbitration proceedings for dispute resolution.
5. Upon completion of 7 days, if no written confirmation is received from Borrower(s) end or Borrower(s) do not raise any objection to the appointment of Arbitrator through the individual Institution Jupitice ODR Centre, it will be deemed that you have accepted the submission of the dispute and appointment of the Arbitrator through the Institutional arbitration Jupitice ODR Centre.
6. Also note that, as per the clause in the agreement, the arbitration proceedings would be conducted  
   In the English language, as per the process defined in the arbitration clause.



**Authorized Signatory**

**TVS CREDIT SERVICES LIMITED**

**BY RPAD/EMAIL/SMS**

**Date: 07-08-2025**

**Ref No. TVS/July/493/2025**

**To,**

|  |
| --- |
| 1. **JAGANNATH NAG S/O KALADAR NAG** JAMCHHAPAR SELEDI BINIKA NEAR ISPITA HOTEL Bausuni B.O Binka Sonapur OR 767019   MOBILE NO. 7681804105   1. **JUPITICE ODR CENTRE**,   PLOT NO -14, JUPITICE AEREN BUILDING,  RAJIV GANDHI CHANDIGARH TECHNOLOGY PARK, CHANDIGARH-160101. |

**Subject**: **Letter of Reference of dispute for Institutional Arbitration under the aegis of JUPITICE ODR CENTRE under their Online Administered Arbitration Procedural Rules (“Rules”).**

**Ref**: Loan Agreement No. OR3088TW0082112 dated 19-Jan-24

Dear Sir/Madam,

We, **M/s. TVS Credit Services Limited,** having its Registered Office at Chaitanya, no 12, Khader Nawaz Khan Road, Nungambakkam, Chennai-600006 and corporate office at N.No.29 (O.No.8), Jayalakshmi Estates, Haddows Road, Nungambakkam, Chennai – 600006 (hereinafter referred to as “Claimant”), write this letter of reference request as under: -

1. We state that the Borrower(s) had approached and requested us to grant a loan facility for an amount of Rs. 118265/-. The said loan was sanctioned vide Loan Account Number: OR3088TW0082112 dated 19-Jan-24 and the amount is repayable together with finance charges in installments. The loan agreement was executed by Borrower(s) towards the loan facility for the purchase of vehicle Model TVS RAIDER DISC CONNECTED BSVI bearing Registration No. OD31L7411, Engine No. AF9AR10B3879, Chassis No. MD625AF99R1AC2521. Borrower(s) have defaulted in making payments towards the above-mentioned loan facility from us. In spite of regular reminders Borrower(s) were unable to regularize the loan account and hence the said vehicle was seized on 24-05-2024 and as per the agreement we issued a Pre-Sale notice to Borrower(s) dated 25-05-2024 before sale and sold the same in ‘as is where is condition’ dated 31-07-2024. The said sale amount was Rs. 70000/- which was appropriated to the contract, and even after appropriation, Borrower(s) are still liable to pay a sum of Rs. 56991/- After that, we issued a Post Sale Notice dated 08-05-2024, which was served to Borrower(s) for their reference to settle the dispute amicably.
2. As per the terms of the loan agreement, Borrower(s) are liable to pay the installment, but contrary to that, Borrower(s) had committed default in the repayment of the loan. In view of the default committed by Borrower(s), we hereby, with this notice, are terminating the said loan agreement. Despite several follow-ups made by us, Borrower(s) did not come forward to regularize the loan account in spite of deriving benefits from and out of the said loan. Even after being given sufficient opportunities, Borrower(s) had failed to settle the dues.
3. After giving credit to all the payments received so far in your loan account and adjusting the amount from the sale of the asset, a sum of Rs. 56991/- Is due as of 08-05-2024, which Borrower(s) are still liable to pay the same as per the terms of the agreement. However, Borrower(s) had not paid any amount towards the settlement of dues. The failure on Borrower(s) part to pay the amount due under the agreement has resulted in disputes, differences, and claims under the said agreement.
4. As per the Clause of the loan agreement, it has been mutually agreed to resolve the dispute through Arbitration, where the Arbitrator shall be appointed by an independent and neutral Arbitration Institution. With regard to the appointment of the arbitrator and in light of the judicial pronouncements regarding the appointment of the arbitrator and with a view to providing each party full opportunity to present its case fairly and conveniently, we deem it fit and proper to refer the dispute to Jupitice ODR Centre, having its office at PLOT NO -14, JUPITICE AEREN BUILDING, RAJIV GANDHI CHANDIGARH TECHNOLOGY PARK, CHANDIGARH, 160101 and to appoint an Arbitrator to conduct arbitration proceedings for dispute resolution.
5. Upon completion of 7 days, if no written confirmation is received from Borrower(s) end or Borrower(s) do not raise any objection to the appointment of Arbitrator through the individual Institution Jupitice ODR Centre, it will be deemed that you have accepted the submission of the dispute and appointment of the Arbitrator through the Institutional arbitration Jupitice ODR Centre.
6. Also note that, as per the clause in the agreement, the arbitration proceedings would be conducted  
   In the English language, as per the process defined in the arbitration clause.



**Authorized Signatory**

**TVS CREDIT SERVICES LIMITED**

**BY RPAD/EMAIL/SMS**

**Date: 07-08-2025**

**Ref No. TVS/July/494/2025**

**To,**

|  |
| --- |
| 1. **TOTHALA PANEENDRA S/O PRASAD** NO 233 1ST FLOOR 7TH CROSS BHEL LAYOUT NEAR KITTUR CHENNAMMA PARK RAJARAJESHWARI NAGAR BANGALORE NEAR KITTUR CHENNAMMA PARK Kenchanahalli B.O Bangalore South Bangalore KA 560098   MOBILE NO. 9848317116   1. **JUPITICE ODR CENTRE**,   PLOT NO -14, JUPITICE AEREN BUILDING,  RAJIV GANDHI CHANDIGARH TECHNOLOGY PARK, CHANDIGARH-160101. |

**Subject**: **Letter of Reference of dispute for Institutional Arbitration under the aegis of JUPITICE ODR CENTRE under their Online Administered Arbitration Procedural Rules (“Rules”).**

**Ref**: Loan Agreement No. KA3009TW0231432 dated 8-Mar-23

Dear Sir/Madam,

We, **M/s. TVS Credit Services Limited,** having its Registered Office at Chaitanya, no 12, Khader Nawaz Khan Road, Nungambakkam, Chennai-600006 and corporate office at N.No.29 (O.No.8), Jayalakshmi Estates, Haddows Road, Nungambakkam, Chennai – 600006 (hereinafter referred to as “Claimant”), write this letter of reference request as under: -

1. We state that the Borrower(s) had approached and requested us to grant a loan facility for an amount of Rs. 129449/-. The said loan was sanctioned vide Loan Account Number: KA3009TW0231432 dated 8-Mar-23 and the amount is repayable together with finance charges in installments. The loan agreement was executed by Borrower(s) towards the loan facility for the purchase of vehicle Model TVS RAIDER DISC CONNECTED BSVI bearing Registration No. KA41EV7003, Engine No. AF9BP1023468, Chassis No. MD625AF96P1B24277. Borrower(s) have defaulted in making payments towards the above-mentioned loan facility from us. In spite of regular reminders Borrower(s) were unable to regularize the loan account and hence the said vehicle was seized on 30-06-2024 and as per the agreement we issued a Pre-Sale notice to Borrower(s) dated 01-07-2024 before sale and sold the same in ‘as is where is condition’ dated 29-07-2024. The said sale amount was Rs. 48000/- which was appropriated to the contract, and even after appropriation, Borrower(s) are still liable to pay a sum of Rs. 56992/- After that, we issued a Post Sale Notice dated 08-05-2024, which was served to Borrower(s) for their reference to settle the dispute amicably.
2. As per the terms of the loan agreement, Borrower(s) are liable to pay the installment, but contrary to that, Borrower(s) had committed default in the repayment of the loan. In view of the default committed by Borrower(s), we hereby, with this notice, are terminating the said loan agreement. Despite several follow-ups made by us, Borrower(s) did not come forward to regularize the loan account in spite of deriving benefits from and out of the said loan. Even after being given sufficient opportunities, Borrower(s) had failed to settle the dues.
3. After giving credit to all the payments received so far in your loan account and adjusting the amount from the sale of the asset, a sum of Rs. 56992/- Is due as of 08-05-2024, which Borrower(s) are still liable to pay the same as per the terms of the agreement. However, Borrower(s) had not paid any amount towards the settlement of dues. The failure on Borrower(s) part to pay the amount due under the agreement has resulted in disputes, differences, and claims under the said agreement.
4. As per the Clause of the loan agreement, it has been mutually agreed to resolve the dispute through Arbitration, where the Arbitrator shall be appointed by an independent and neutral Arbitration Institution. With regard to the appointment of the arbitrator and in light of the judicial pronouncements regarding the appointment of the arbitrator and with a view to providing each party full opportunity to present its case fairly and conveniently, we deem it fit and proper to refer the dispute to Jupitice ODR Centre, having its office at PLOT NO -14, JUPITICE AEREN BUILDING, RAJIV GANDHI CHANDIGARH TECHNOLOGY PARK, CHANDIGARH, 160101 and to appoint an Arbitrator to conduct arbitration proceedings for dispute resolution.
5. Upon completion of 7 days, if no written confirmation is received from Borrower(s) end or Borrower(s) do not raise any objection to the appointment of Arbitrator through the individual Institution Jupitice ODR Centre, it will be deemed that you have accepted the submission of the dispute and appointment of the Arbitrator through the Institutional arbitration Jupitice ODR Centre.
6. Also note that, as per the clause in the agreement, the arbitration proceedings would be conducted  
   In the English language, as per the process defined in the arbitration clause.



**Authorized Signatory**

**TVS CREDIT SERVICES LIMITED**

**BY RPAD/EMAIL/SMS**

**Date: 07-08-2025**

**Ref No. TVS/July/495/2025**

**To,**

|  |
| --- |
| 1. **SATHYANANDAM M S/O MURUGAN M** 87/1 NEAR R T O OFFICE KITHAGANUR KITHAGANUR BANGALORE NEAR R T O OFFICE Devasandra S.O Bangalore North Bangalore KA 560036   MOBILE NO. 8951364358   1. **JUPITICE ODR CENTRE**,   PLOT NO -14, JUPITICE AEREN BUILDING,  RAJIV GANDHI CHANDIGARH TECHNOLOGY PARK, CHANDIGARH-160101. |

**Subject**: **Letter of Reference of dispute for Institutional Arbitration under the aegis of JUPITICE ODR CENTRE under their Online Administered Arbitration Procedural Rules (“Rules”).**

**Ref**: Loan Agreement No. KA3009TW0222790 dated 24-Oct-22

Dear Sir/Madam,

We, **M/s. TVS Credit Services Limited,** having its Registered Office at Chaitanya, no 12, Khader Nawaz Khan Road, Nungambakkam, Chennai-600006 and corporate office at N.No.29 (O.No.8), Jayalakshmi Estates, Haddows Road, Nungambakkam, Chennai – 600006 (hereinafter referred to as “Claimant”), write this letter of reference request as under: -

1. We state that the Borrower(s) had approached and requested us to grant a loan facility for an amount of Rs. 135949/-. The said loan was sanctioned vide Loan Account Number: KA3009TW0222790 dated 24-Oct-22 and the amount is repayable together with finance charges in installments. The loan agreement was executed by Borrower(s) towards the loan facility for the purchase of vehicle Model APACHE RTR 180 BSVI bearing Registration No. KA01JT2832, Engine No. AE9KN2900254, Chassis No. MD634AE9XN2K00208. Borrower(s) have defaulted in making payments towards the above-mentioned loan facility from us. In spite of regular reminders Borrower(s) were unable to regularize the loan account and hence the said vehicle was seized on 19-07-2024 and as per the agreement we issued a Pre-Sale notice to Borrower(s) dated 20-07-2024 before sale and sold the same in ‘as is where is condition’ dated 28-08-2024. The said sale amount was Rs. 52000/- which was appropriated to the contract, and even after appropriation, Borrower(s) are still liable to pay a sum of Rs. 57012/- After that, we issued a Post Sale Notice dated 09-02-2024, which was served to Borrower(s) for their reference to settle the dispute amicably.
2. As per the terms of the loan agreement, Borrower(s) are liable to pay the installment, but contrary to that, Borrower(s) had committed default in the repayment of the loan. In view of the default committed by Borrower(s), we hereby, with this notice, are terminating the said loan agreement. Despite several follow-ups made by us, Borrower(s) did not come forward to regularize the loan account in spite of deriving benefits from and out of the said loan. Even after being given sufficient opportunities, Borrower(s) had failed to settle the dues.
3. After giving credit to all the payments received so far in your loan account and adjusting the amount from the sale of the asset, a sum of Rs. 57012/- Is due as of 09-02-2024, which Borrower(s) are still liable to pay the same as per the terms of the agreement. However, Borrower(s) had not paid any amount towards the settlement of dues. The failure on Borrower(s) part to pay the amount due under the agreement has resulted in disputes, differences, and claims under the said agreement.
4. As per the Clause of the loan agreement, it has been mutually agreed to resolve the dispute through Arbitration, where the Arbitrator shall be appointed by an independent and neutral Arbitration Institution. With regard to the appointment of the arbitrator and in light of the judicial pronouncements regarding the appointment of the arbitrator and with a view to providing each party full opportunity to present its case fairly and conveniently, we deem it fit and proper to refer the dispute to Jupitice ODR Centre, having its office at PLOT NO -14, JUPITICE AEREN BUILDING, RAJIV GANDHI CHANDIGARH TECHNOLOGY PARK, CHANDIGARH, 160101 and to appoint an Arbitrator to conduct arbitration proceedings for dispute resolution.
5. Upon completion of 7 days, if no written confirmation is received from Borrower(s) end or Borrower(s) do not raise any objection to the appointment of Arbitrator through the individual Institution Jupitice ODR Centre, it will be deemed that you have accepted the submission of the dispute and appointment of the Arbitrator through the Institutional arbitration Jupitice ODR Centre.
6. Also note that, as per the clause in the agreement, the arbitration proceedings would be conducted  
   In the English language, as per the process defined in the arbitration clause.



**Authorized Signatory**

**TVS CREDIT SERVICES LIMITED**

**BY RPAD/EMAIL/SMS**

**Date: 07-08-2025**

**Ref No. TVS/July/496/2025**

**To,**

|  |
| --- |
| 1. **RIKOJIT BASUMATARY S/O WILLIAM BASUMATARY** C/O: WILLIAM BASUMATARY,SARAIBIL F V,KOKRAJHAR,ASS AM,783350 NEAR L.P SCHOOL Gossaigaon Kokrajhar AS 783350   MOBILE NO. 6001608043   1. **JUPITICE ODR CENTRE**,   PLOT NO -14, JUPITICE AEREN BUILDING,  RAJIV GANDHI CHANDIGARH TECHNOLOGY PARK, CHANDIGARH-160101. |

**Subject**: **Letter of Reference of dispute for Institutional Arbitration under the aegis of JUPITICE ODR CENTRE under their Online Administered Arbitration Procedural Rules (“Rules”).**

**Ref**: Loan Agreement No. AS3072TW0124594 dated 16-Jul-23

Dear Sir/Madam,

We, **M/s. TVS Credit Services Limited,** having its Registered Office at Chaitanya, no 12, Khader Nawaz Khan Road, Nungambakkam, Chennai-600006 and corporate office at N.No.29 (O.No.8), Jayalakshmi Estates, Haddows Road, Nungambakkam, Chennai – 600006 (hereinafter referred to as “Claimant”), write this letter of reference request as under: -

1. We state that the Borrower(s) had approached and requested us to grant a loan facility for an amount of Rs. 116735/-. The said loan was sanctioned vide Loan Account Number: AS3072TW0124594 dated 16-Jul-23 and the amount is repayable together with finance charges in installments. The loan agreement was executed by Borrower(s) towards the loan facility for the purchase of vehicle Model NTORQ 125 XT BSVI bearing Registration No. AS16K5817, Engine No. BK3EP2101412, Chassis No. MD626CK33P2E01472. Borrower(s) have defaulted in making payments towards the above-mentioned loan facility from us. In spite of regular reminders Borrower(s) were unable to regularize the loan account and hence the said vehicle was seized on 27-07-2024 and as per the agreement we issued a Pre-Sale notice to Borrower(s) dated 28-07-2024 before sale and sold the same in ‘as is where is condition’ dated 31-08-2024. The said sale amount was Rs. 60000/- which was appropriated to the contract, and even after appropriation, Borrower(s) are still liable to pay a sum of Rs. 57014/- After that, we issued a Post Sale Notice dated 09-02-2024, which was served to Borrower(s) for their reference to settle the dispute amicably.
2. As per the terms of the loan agreement, Borrower(s) are liable to pay the installment, but contrary to that, Borrower(s) had committed default in the repayment of the loan. In view of the default committed by Borrower(s), we hereby, with this notice, are terminating the said loan agreement. Despite several follow-ups made by us, Borrower(s) did not come forward to regularize the loan account in spite of deriving benefits from and out of the said loan. Even after being given sufficient opportunities, Borrower(s) had failed to settle the dues.
3. After giving credit to all the payments received so far in your loan account and adjusting the amount from the sale of the asset, a sum of Rs. 57014/- Is due as of 09-02-2024, which Borrower(s) are still liable to pay the same as per the terms of the agreement. However, Borrower(s) had not paid any amount towards the settlement of dues. The failure on Borrower(s) part to pay the amount due under the agreement has resulted in disputes, differences, and claims under the said agreement.
4. As per the Clause of the loan agreement, it has been mutually agreed to resolve the dispute through Arbitration, where the Arbitrator shall be appointed by an independent and neutral Arbitration Institution. With regard to the appointment of the arbitrator and in light of the judicial pronouncements regarding the appointment of the arbitrator and with a view to providing each party full opportunity to present its case fairly and conveniently, we deem it fit and proper to refer the dispute to Jupitice ODR Centre, having its office at PLOT NO -14, JUPITICE AEREN BUILDING, RAJIV GANDHI CHANDIGARH TECHNOLOGY PARK, CHANDIGARH, 160101 and to appoint an Arbitrator to conduct arbitration proceedings for dispute resolution.
5. Upon completion of 7 days, if no written confirmation is received from Borrower(s) end or Borrower(s) do not raise any objection to the appointment of Arbitrator through the individual Institution Jupitice ODR Centre, it will be deemed that you have accepted the submission of the dispute and appointment of the Arbitrator through the Institutional arbitration Jupitice ODR Centre.
6. Also note that, as per the clause in the agreement, the arbitration proceedings would be conducted  
   In the English language, as per the process defined in the arbitration clause.



**Authorized Signatory**

**TVS CREDIT SERVICES LIMITED**

**BY RPAD/EMAIL/SMS**

**Date: 07-08-2025**

**Ref No. TVS/July/497/2025**

**To,**

|  |
| --- |
| 1. **KHURSHIDA KHATOON S/O MD PHOOL HASAN** CHORA MAHRAIL MAHRAIL DIST MADHUBANI NEAR RAM JANKI MANDIR Belarahi B.O Jhanjharpur Madhubani BR 847404   MOBILE NO. 9006634778   1. **JUPITICE ODR CENTRE**,   PLOT NO -14, JUPITICE AEREN BUILDING,  RAJIV GANDHI CHANDIGARH TECHNOLOGY PARK, CHANDIGARH-160101. |

**Subject**: **Letter of Reference of dispute for Institutional Arbitration under the aegis of JUPITICE ODR CENTRE under their Online Administered Arbitration Procedural Rules (“Rules”).**

**Ref**: Loan Agreement No. BR3139TW0017766 dated 26-Jun-23

Dear Sir/Madam,

We, **M/s. TVS Credit Services Limited,** having its Registered Office at Chaitanya, no 12, Khader Nawaz Khan Road, Nungambakkam, Chennai-600006 and corporate office at N.No.29 (O.No.8), Jayalakshmi Estates, Haddows Road, Nungambakkam, Chennai – 600006 (hereinafter referred to as “Claimant”), write this letter of reference request as under: -

1. We state that the Borrower(s) had approached and requested us to grant a loan facility for an amount of Rs. 133407/-. The said loan was sanctioned vide Loan Account Number: BR3139TW0017766 dated 26-Jun-23 and the amount is repayable together with finance charges in installments. The loan agreement was executed by Borrower(s) towards the loan facility for the purchase of vehicle Model TVS APACHE RTR 160 4V - RM SPL EDITION BSVI bearing Registration No. BR32AS4684, Engine No. GE5EP2703267, Chassis No. MD637GE52P2E03638. Borrower(s) have defaulted in making payments towards the above-mentioned loan facility from us. In spite of regular reminders Borrower(s) were unable to regularize the loan account and hence the said vehicle was seized on 24-04-2024 and as per the agreement we issued a Pre-Sale notice to Borrower(s) dated 25-04-2024 before sale and sold the same in ‘as is where is condition’ dated 30-05-2024. The said sale amount was Rs. 75000/- which was appropriated to the contract, and even after appropriation, Borrower(s) are still liable to pay a sum of Rs. 57017/- After that, we issued a Post Sale Notice dated 06-05-2024, which was served to Borrower(s) for their reference to settle the dispute amicably.
2. As per the terms of the loan agreement, Borrower(s) are liable to pay the installment, but contrary to that, Borrower(s) had committed default in the repayment of the loan. In view of the default committed by Borrower(s), we hereby, with this notice, are terminating the said loan agreement. Despite several follow-ups made by us, Borrower(s) did not come forward to regularize the loan account in spite of deriving benefits from and out of the said loan. Even after being given sufficient opportunities, Borrower(s) had failed to settle the dues.
3. After giving credit to all the payments received so far in your loan account and adjusting the amount from the sale of the asset, a sum of Rs. 57017/- Is due as of 06-05-2024, which Borrower(s) are still liable to pay the same as per the terms of the agreement. However, Borrower(s) had not paid any amount towards the settlement of dues. The failure on Borrower(s) part to pay the amount due under the agreement has resulted in disputes, differences, and claims under the said agreement.
4. As per the Clause of the loan agreement, it has been mutually agreed to resolve the dispute through Arbitration, where the Arbitrator shall be appointed by an independent and neutral Arbitration Institution. With regard to the appointment of the arbitrator and in light of the judicial pronouncements regarding the appointment of the arbitrator and with a view to providing each party full opportunity to present its case fairly and conveniently, we deem it fit and proper to refer the dispute to Jupitice ODR Centre, having its office at PLOT NO -14, JUPITICE AEREN BUILDING, RAJIV GANDHI CHANDIGARH TECHNOLOGY PARK, CHANDIGARH, 160101 and to appoint an Arbitrator to conduct arbitration proceedings for dispute resolution.
5. Upon completion of 7 days, if no written confirmation is received from Borrower(s) end or Borrower(s) do not raise any objection to the appointment of Arbitrator through the individual Institution Jupitice ODR Centre, it will be deemed that you have accepted the submission of the dispute and appointment of the Arbitrator through the Institutional arbitration Jupitice ODR Centre.
6. Also note that, as per the clause in the agreement, the arbitration proceedings would be conducted  
   In the English language, as per the process defined in the arbitration clause.



**Authorized Signatory**

**TVS CREDIT SERVICES LIMITED**

**BY RPAD/EMAIL/SMS**

**Date: 07-08-2025**

**Ref No. TVS/July/498/2025**

**To,**

|  |
| --- |
| 1. **DUBASI LAKSHMANARAO S/O DUBASI VEERINAIDU** S/O DUBASI VEERINAIDU,H NO 7-68-1,DUBASI VEEDI,S R AYAVARAM MANDALAM,S.RAYAVARAM,VISAKHAPATNAM,ANDHRA PRADESH,531060 KRISHNA GARI PETROL BUNK Lingarajupalem B.O Anakapalle Visakhapatnam AP 531060   MOBILE NO. 8074608837   1. **JUPITICE ODR CENTRE**,   PLOT NO -14, JUPITICE AEREN BUILDING,  RAJIV GANDHI CHANDIGARH TECHNOLOGY PARK, CHANDIGARH-160101. |

**Subject**: **Letter of Reference of dispute for Institutional Arbitration under the aegis of JUPITICE ODR CENTRE under their Online Administered Arbitration Procedural Rules (“Rules”).**

**Ref**: Loan Agreement No. AP3075TW0066003 dated 25-Oct-23

Dear Sir/Madam,

We, **M/s. TVS Credit Services Limited,** having its Registered Office at Chaitanya, no 12, Khader Nawaz Khan Road, Nungambakkam, Chennai-600006 and corporate office at N.No.29 (O.No.8), Jayalakshmi Estates, Haddows Road, Nungambakkam, Chennai – 600006 (hereinafter referred to as “Claimant”), write this letter of reference request as under: -

1. We state that the Borrower(s) had approached and requested us to grant a loan facility for an amount of Rs. 113000/-. The said loan was sanctioned vide Loan Account Number: AP3075TW0066003 dated 25-Oct-23 and the amount is repayable together with finance charges in installments. The loan agreement was executed by Borrower(s) towards the loan facility for the purchase of vehicle Model JUPITER 125 BSVI - DISC bearing Registration No. AP40AS4431, Engine No. BK4LP1908970, Chassis No. MD626AK43P1L10332. Borrower(s) have defaulted in making payments towards the above-mentioned loan facility from us. In spite of regular reminders Borrower(s) were unable to regularize the loan account and hence the said vehicle was seized on 26-02-2024 and as per the agreement we issued a Pre-Sale notice to Borrower(s) dated 26-02-2024 before sale and sold the same in ‘as is where is condition’ dated 29-05-2024. The said sale amount was Rs. 61000/- which was appropriated to the contract, and even after appropriation, Borrower(s) are still liable to pay a sum of Rs. 57024/- After that, we issued a Post Sale Notice dated 06-05-2024, which was served to Borrower(s) for their reference to settle the dispute amicably.
2. As per the terms of the loan agreement, Borrower(s) are liable to pay the installment, but contrary to that, Borrower(s) had committed default in the repayment of the loan. In view of the default committed by Borrower(s), we hereby, with this notice, are terminating the said loan agreement. Despite several follow-ups made by us, Borrower(s) did not come forward to regularize the loan account in spite of deriving benefits from and out of the said loan. Even after being given sufficient opportunities, Borrower(s) had failed to settle the dues.
3. After giving credit to all the payments received so far in your loan account and adjusting the amount from the sale of the asset, a sum of Rs. 57024/- Is due as of 06-05-2024, which Borrower(s) are still liable to pay the same as per the terms of the agreement. However, Borrower(s) had not paid any amount towards the settlement of dues. The failure on Borrower(s) part to pay the amount due under the agreement has resulted in disputes, differences, and claims under the said agreement.
4. As per the Clause of the loan agreement, it has been mutually agreed to resolve the dispute through Arbitration, where the Arbitrator shall be appointed by an independent and neutral Arbitration Institution. With regard to the appointment of the arbitrator and in light of the judicial pronouncements regarding the appointment of the arbitrator and with a view to providing each party full opportunity to present its case fairly and conveniently, we deem it fit and proper to refer the dispute to Jupitice ODR Centre, having its office at PLOT NO -14, JUPITICE AEREN BUILDING, RAJIV GANDHI CHANDIGARH TECHNOLOGY PARK, CHANDIGARH, 160101 and to appoint an Arbitrator to conduct arbitration proceedings for dispute resolution.
5. Upon completion of 7 days, if no written confirmation is received from Borrower(s) end or Borrower(s) do not raise any objection to the appointment of Arbitrator through the individual Institution Jupitice ODR Centre, it will be deemed that you have accepted the submission of the dispute and appointment of the Arbitrator through the Institutional arbitration Jupitice ODR Centre.
6. Also note that, as per the clause in the agreement, the arbitration proceedings would be conducted  
   In the English language, as per the process defined in the arbitration clause.



**Authorized Signatory**

**TVS CREDIT SERVICES LIMITED**

**BY RPAD/EMAIL/SMS**

**Date: 07-08-2025**

**Ref No. TVS/July/499/2025**

**To,**

|  |
| --- |
| 1. **MIDDELA SUNITHA S/O MIDDELA ANJA BOI** H.NO.3-19, SINGITHAM SINGITHAM NIZAMABAD TELANGANA WATER TANK Kamareddy AP 503187   MOBILE NO. 9640371410   1. **JUPITICE ODR CENTRE**,   PLOT NO -14, JUPITICE AEREN BUILDING,  RAJIV GANDHI CHANDIGARH TECHNOLOGY PARK, CHANDIGARH-160101. |

**Subject**: **Letter of Reference of dispute for Institutional Arbitration under the aegis of JUPITICE ODR CENTRE under their Online Administered Arbitration Procedural Rules (“Rules”).**

**Ref**: Loan Agreement No. AP3042TW0133010 dated 8-Feb-24

Dear Sir/Madam,

We, **M/s. TVS Credit Services Limited,** having its Registered Office at Chaitanya, no 12, Khader Nawaz Khan Road, Nungambakkam, Chennai-600006 and corporate office at N.No.29 (O.No.8), Jayalakshmi Estates, Haddows Road, Nungambakkam, Chennai – 600006 (hereinafter referred to as “Claimant”), write this letter of reference request as under: -

1. We state that the Borrower(s) had approached and requested us to grant a loan facility for an amount of Rs. 106200/-. The said loan was sanctioned vide Loan Account Number: AP3042TW0133010 dated 8-Feb-24 and the amount is repayable together with finance charges in installments. The loan agreement was executed by Borrower(s) towards the loan facility for the purchase of vehicle Model TVS RAIDER DISC BSVI bearing Registration No. TS16AYTR7628, Engine No. AF9AR1523806, Chassis No. MD625AF99R1A24094. Borrower(s) have defaulted in making payments towards the above-mentioned loan facility from us. In spite of regular reminders Borrower(s) were unable to regularize the loan account and hence the said vehicle was seized on 30-04-2024 and as per the agreement we issued a Pre-Sale notice to Borrower(s) dated 01-05-2024 before sale and sold the same in ‘as is where is condition’ dated 30-07-2024. The said sale amount was Rs. 57000/- which was appropriated to the contract, and even after appropriation, Borrower(s) are still liable to pay a sum of Rs. 57029/- After that, we issued a Post Sale Notice dated 08-05-2024, which was served to Borrower(s) for their reference to settle the dispute amicably.
2. As per the terms of the loan agreement, Borrower(s) are liable to pay the installment, but contrary to that, Borrower(s) had committed default in the repayment of the loan. In view of the default committed by Borrower(s), we hereby, with this notice, are terminating the said loan agreement. Despite several follow-ups made by us, Borrower(s) did not come forward to regularize the loan account in spite of deriving benefits from and out of the said loan. Even after being given sufficient opportunities, Borrower(s) had failed to settle the dues.
3. After giving credit to all the payments received so far in your loan account and adjusting the amount from the sale of the asset, a sum of Rs. 57029/- Is due as of 08-05-2024, which Borrower(s) are still liable to pay the same as per the terms of the agreement. However, Borrower(s) had not paid any amount towards the settlement of dues. The failure on Borrower(s) part to pay the amount due under the agreement has resulted in disputes, differences, and claims under the said agreement.
4. As per the Clause of the loan agreement, it has been mutually agreed to resolve the dispute through Arbitration, where the Arbitrator shall be appointed by an independent and neutral Arbitration Institution. With regard to the appointment of the arbitrator and in light of the judicial pronouncements regarding the appointment of the arbitrator and with a view to providing each party full opportunity to present its case fairly and conveniently, we deem it fit and proper to refer the dispute to Jupitice ODR Centre, having its office at PLOT NO -14, JUPITICE AEREN BUILDING, RAJIV GANDHI CHANDIGARH TECHNOLOGY PARK, CHANDIGARH, 160101 and to appoint an Arbitrator to conduct arbitration proceedings for dispute resolution.
5. Upon completion of 7 days, if no written confirmation is received from Borrower(s) end or Borrower(s) do not raise any objection to the appointment of Arbitrator through the individual Institution Jupitice ODR Centre, it will be deemed that you have accepted the submission of the dispute and appointment of the Arbitrator through the Institutional arbitration Jupitice ODR Centre.
6. Also note that, as per the clause in the agreement, the arbitration proceedings would be conducted  
   In the English language, as per the process defined in the arbitration clause.



**Authorized Signatory**

**TVS CREDIT SERVICES LIMITED**

**BY RPAD/EMAIL/SMS**

**Date: 07-08-2025**

**Ref No. TVS/July/500/2025**

**To,**

|  |
| --- |
| 1. **CHOTON SK S/O SAHONAWAZ SK** KHALIPUR MAJHPARA KETUGRAM PURBA BARDHAMAN NEAE BORO MASJID Amgoria B.O Ketugram I Purba Bardhaman WB 713129   MOBILE NO. 7865024501   1. **JUPITICE ODR CENTRE**,   PLOT NO -14, JUPITICE AEREN BUILDING,  RAJIV GANDHI CHANDIGARH TECHNOLOGY PARK, CHANDIGARH-160101. |

**Subject**: **Letter of Reference of dispute for Institutional Arbitration under the aegis of JUPITICE ODR CENTRE under their Online Administered Arbitration Procedural Rules (“Rules”).**

**Ref**: Loan Agreement No. WB3078TW0193129 dated 28-Dec-23

Dear Sir/Madam,

We, **M/s. TVS Credit Services Limited,** having its Registered Office at Chaitanya, no 12, Khader Nawaz Khan Road, Nungambakkam, Chennai-600006 and corporate office at N.No.29 (O.No.8), Jayalakshmi Estates, Haddows Road, Nungambakkam, Chennai – 600006 (hereinafter referred to as “Claimant”), write this letter of reference request as under: -

1. We state that the Borrower(s) had approached and requested us to grant a loan facility for an amount of Rs. 138030/-. The said loan was sanctioned vide Loan Account Number: WB3078TW0193129 dated 28-Dec-23 and the amount is repayable together with finance charges in installments. The loan agreement was executed by Borrower(s) towards the loan facility for the purchase of vehicle Model APACHE RTR 160 2V RM DISC BT BSVI bearing Registration No. WB75D1874, Engine No. AE8PP2201852, Chassis No. MD634BE86P2P02049. Borrower(s) have defaulted in making payments towards the above-mentioned loan facility from us. In spite of regular reminders Borrower(s) were unable to regularize the loan account and hence the said vehicle was seized on 22-06-2024 and as per the agreement we issued a Pre-Sale notice to Borrower(s) dated 24-06-2024 before sale and sold the same in ‘as is where is condition’ dated 26-08-2024. The said sale amount was Rs. 86000/- which was appropriated to the contract, and even after appropriation, Borrower(s) are still liable to pay a sum of Rs. 57035/- After that, we issued a Post Sale Notice dated 09-02-2024, which was served to Borrower(s) for their reference to settle the dispute amicably.
2. As per the terms of the loan agreement, Borrower(s) are liable to pay the installment, but contrary to that, Borrower(s) had committed default in the repayment of the loan. In view of the default committed by Borrower(s), we hereby, with this notice, are terminating the said loan agreement. Despite several follow-ups made by us, Borrower(s) did not come forward to regularize the loan account in spite of deriving benefits from and out of the said loan. Even after being given sufficient opportunities, Borrower(s) had failed to settle the dues.
3. After giving credit to all the payments received so far in your loan account and adjusting the amount from the sale of the asset, a sum of Rs. 57035/- Is due as of 09-02-2024, which Borrower(s) are still liable to pay the same as per the terms of the agreement. However, Borrower(s) had not paid any amount towards the settlement of dues. The failure on Borrower(s) part to pay the amount due under the agreement has resulted in disputes, differences, and claims under the said agreement.
4. As per the Clause of the loan agreement, it has been mutually agreed to resolve the dispute through Arbitration, where the Arbitrator shall be appointed by an independent and neutral Arbitration Institution. With regard to the appointment of the arbitrator and in light of the judicial pronouncements regarding the appointment of the arbitrator and with a view to providing each party full opportunity to present its case fairly and conveniently, we deem it fit and proper to refer the dispute to Jupitice ODR Centre, having its office at PLOT NO -14, JUPITICE AEREN BUILDING, RAJIV GANDHI CHANDIGARH TECHNOLOGY PARK, CHANDIGARH, 160101 and to appoint an Arbitrator to conduct arbitration proceedings for dispute resolution.
5. Upon completion of 7 days, if no written confirmation is received from Borrower(s) end or Borrower(s) do not raise any objection to the appointment of Arbitrator through the individual Institution Jupitice ODR Centre, it will be deemed that you have accepted the submission of the dispute and appointment of the Arbitrator through the Institutional arbitration Jupitice ODR Centre.
6. Also note that, as per the clause in the agreement, the arbitration proceedings would be conducted  
   In the English language, as per the process defined in the arbitration clause.



**Authorized Signatory**

**TVS CREDIT SERVICES LIMITED**

**BY RPAD/EMAIL/SMS**

**Date: 07-08-2025**

**Ref No. TVS/July/501/2025**

**To,**

|  |
| --- |
| 1. **PUSHPALATHA K S/O KRISHNA SHETTY** C/O: KRISHNA SHETTY,NO-166,3RD CROSS FRIENDS LAYOU T CHURCH ROAD,KOTHANUR DINNE J P NAGAR 8TH PHASE,B ANGALORE SOUTH,BENGALURU,KARNATAKA,560076 BACK SIDE TO CHURCH Bannerghatta Road S.O Bangalore South Bangalore KA 560076   MOBILE NO. 7483332372   1. **JUPITICE ODR CENTRE**,   PLOT NO -14, JUPITICE AEREN BUILDING,  RAJIV GANDHI CHANDIGARH TECHNOLOGY PARK, CHANDIGARH-160101. |

**Subject**: **Letter of Reference of dispute for Institutional Arbitration under the aegis of JUPITICE ODR CENTRE under their Online Administered Arbitration Procedural Rules (“Rules”).**

**Ref**: Loan Agreement No. KA3009TW0249758 dated 4-Aug-23

Dear Sir/Madam,

We, **M/s. TVS Credit Services Limited,** having its Registered Office at Chaitanya, no 12, Khader Nawaz Khan Road, Nungambakkam, Chennai-600006 and corporate office at N.No.29 (O.No.8), Jayalakshmi Estates, Haddows Road, Nungambakkam, Chennai – 600006 (hereinafter referred to as “Claimant”), write this letter of reference request as under: -

1. We state that the Borrower(s) had approached and requested us to grant a loan facility for an amount of Rs. 115167/-. The said loan was sanctioned vide Loan Account Number: KA3009TW0249758 dated 4-Aug-23 and the amount is repayable together with finance charges in installments. The loan agreement was executed by Borrower(s) towards the loan facility for the purchase of vehicle Model TVS NTORQ 125 RACE XP BSVI bearing Registration No. KA51HZ6124, Engine No. AK3GP2807854, Chassis No. MD626BK36P2G04060. Borrower(s) have defaulted in making payments towards the above-mentioned loan facility from us. In spite of regular reminders Borrower(s) were unable to regularize the loan account and hence the said vehicle was seized on 30-04-2024 and as per the agreement we issued a Pre-Sale notice to Borrower(s) dated 01-05-2024 before sale and sold the same in ‘as is where is condition’ dated 31-07-2024. The said sale amount was Rs. 50000/- which was appropriated to the contract, and even after appropriation, Borrower(s) are still liable to pay a sum of Rs. 57042/- After that, we issued a Post Sale Notice dated 08-05-2024, which was served to Borrower(s) for their reference to settle the dispute amicably.
2. As per the terms of the loan agreement, Borrower(s) are liable to pay the installment, but contrary to that, Borrower(s) had committed default in the repayment of the loan. In view of the default committed by Borrower(s), we hereby, with this notice, are terminating the said loan agreement. Despite several follow-ups made by us, Borrower(s) did not come forward to regularize the loan account in spite of deriving benefits from and out of the said loan. Even after being given sufficient opportunities, Borrower(s) had failed to settle the dues.
3. After giving credit to all the payments received so far in your loan account and adjusting the amount from the sale of the asset, a sum of Rs. 57042/- Is due as of 08-05-2024, which Borrower(s) are still liable to pay the same as per the terms of the agreement. However, Borrower(s) had not paid any amount towards the settlement of dues. The failure on Borrower(s) part to pay the amount due under the agreement has resulted in disputes, differences, and claims under the said agreement.
4. As per the Clause of the loan agreement, it has been mutually agreed to resolve the dispute through Arbitration, where the Arbitrator shall be appointed by an independent and neutral Arbitration Institution. With regard to the appointment of the arbitrator and in light of the judicial pronouncements regarding the appointment of the arbitrator and with a view to providing each party full opportunity to present its case fairly and conveniently, we deem it fit and proper to refer the dispute to Jupitice ODR Centre, having its office at PLOT NO -14, JUPITICE AEREN BUILDING, RAJIV GANDHI CHANDIGARH TECHNOLOGY PARK, CHANDIGARH, 160101 and to appoint an Arbitrator to conduct arbitration proceedings for dispute resolution.
5. Upon completion of 7 days, if no written confirmation is received from Borrower(s) end or Borrower(s) do not raise any objection to the appointment of Arbitrator through the individual Institution Jupitice ODR Centre, it will be deemed that you have accepted the submission of the dispute and appointment of the Arbitrator through the Institutional arbitration Jupitice ODR Centre.
6. Also note that, as per the clause in the agreement, the arbitration proceedings would be conducted  
   In the English language, as per the process defined in the arbitration clause.



**Authorized Signatory**

**TVS CREDIT SERVICES LIMITED**

**BY RPAD/EMAIL/SMS**

**Date: 07-08-2025**

**Ref No. TVS/July/502/2025**

**To,**

|  |
| --- |
| 1. **NIDHIN KRISHNA T P S/O HARIDAS** ERUMPURATH KALPATHOO, NOCHAD KOZHIKODE VIJAY JUNIOR SCHOOL Avala B.O Quilandy Calicut KL 673524   MOBILE NO. 9745659931   1. **JUPITICE ODR CENTRE**,   PLOT NO -14, JUPITICE AEREN BUILDING,  RAJIV GANDHI CHANDIGARH TECHNOLOGY PARK, CHANDIGARH-160101. |

**Subject**: **Letter of Reference of dispute for Institutional Arbitration under the aegis of JUPITICE ODR CENTRE under their Online Administered Arbitration Procedural Rules (“Rules”).**

**Ref**: Loan Agreement No. KE3022TW0071882 dated 17-May-23

Dear Sir/Madam,

We, **M/s. TVS Credit Services Limited,** having its Registered Office at Chaitanya, no 12, Khader Nawaz Khan Road, Nungambakkam, Chennai-600006 and corporate office at N.No.29 (O.No.8), Jayalakshmi Estates, Haddows Road, Nungambakkam, Chennai – 600006 (hereinafter referred to as “Claimant”), write this letter of reference request as under: -

1. We state that the Borrower(s) had approached and requested us to grant a loan facility for an amount of Rs. 103287/-. The said loan was sanctioned vide Loan Account Number: KE3022TW0071882 dated 17-May-23 and the amount is repayable together with finance charges in installments. The loan agreement was executed by Borrower(s) towards the loan facility for the purchase of vehicle Model JUPITER BSVI - AOL bearing Registration No. KL77C8407, Engine No. DG5CP1024009, Chassis No. MD626CG55P1C38937. Borrower(s) have defaulted in making payments towards the above-mentioned loan facility from us. In spite of regular reminders Borrower(s) were unable to regularize the loan account and hence the said vehicle was seized on 29-04-2024 and as per the agreement we issued a Pre-Sale notice to Borrower(s) dated 30-04-2024 before sale and sold the same in ‘as is where is condition’ dated 30-05-2024. The said sale amount was Rs. 48000/- which was appropriated to the contract, and even after appropriation, Borrower(s) are still liable to pay a sum of Rs. 57062/- After that, we issued a Post Sale Notice dated 06-05-2024, which was served to Borrower(s) for their reference to settle the dispute amicably.
2. As per the terms of the loan agreement, Borrower(s) are liable to pay the installment, but contrary to that, Borrower(s) had committed default in the repayment of the loan. In view of the default committed by Borrower(s), we hereby, with this notice, are terminating the said loan agreement. Despite several follow-ups made by us, Borrower(s) did not come forward to regularize the loan account in spite of deriving benefits from and out of the said loan. Even after being given sufficient opportunities, Borrower(s) had failed to settle the dues.
3. After giving credit to all the payments received so far in your loan account and adjusting the amount from the sale of the asset, a sum of Rs. 57062/- Is due as of 06-05-2024, which Borrower(s) are still liable to pay the same as per the terms of the agreement. However, Borrower(s) had not paid any amount towards the settlement of dues. The failure on Borrower(s) part to pay the amount due under the agreement has resulted in disputes, differences, and claims under the said agreement.
4. As per the Clause of the loan agreement, it has been mutually agreed to resolve the dispute through Arbitration, where the Arbitrator shall be appointed by an independent and neutral Arbitration Institution. With regard to the appointment of the arbitrator and in light of the judicial pronouncements regarding the appointment of the arbitrator and with a view to providing each party full opportunity to present its case fairly and conveniently, we deem it fit and proper to refer the dispute to Jupitice ODR Centre, having its office at PLOT NO -14, JUPITICE AEREN BUILDING, RAJIV GANDHI CHANDIGARH TECHNOLOGY PARK, CHANDIGARH, 160101 and to appoint an Arbitrator to conduct arbitration proceedings for dispute resolution.
5. Upon completion of 7 days, if no written confirmation is received from Borrower(s) end or Borrower(s) do not raise any objection to the appointment of Arbitrator through the individual Institution Jupitice ODR Centre, it will be deemed that you have accepted the submission of the dispute and appointment of the Arbitrator through the Institutional arbitration Jupitice ODR Centre.
6. Also note that, as per the clause in the agreement, the arbitration proceedings would be conducted  
   In the English language, as per the process defined in the arbitration clause.



**Authorized Signatory**

**TVS CREDIT SERVICES LIMITED**

**BY RPAD/EMAIL/SMS**

**Date: 07-08-2025**

**Ref No. TVS/July/503/2025**

**To,**

|  |
| --- |
| 1. **SURESH BABU A S/O ANNADURAI** 48 NADUVAR 1 STREET KARAIKUDI ROAD KARAIKUDI TALUK KALLAL SIVAGANGA NEAR BY KARAIKUDI TALUKA OFFICE A.Siruvayal B.O Devakottai Sivaganga TN 630305   MOBILE NO. 9043875469   1. **JUPITICE ODR CENTRE**,   PLOT NO -14, JUPITICE AEREN BUILDING,  RAJIV GANDHI CHANDIGARH TECHNOLOGY PARK, CHANDIGARH-160101. |

**Subject**: **Letter of Reference of dispute for Institutional Arbitration under the aegis of JUPITICE ODR CENTRE under their Online Administered Arbitration Procedural Rules (“Rules”).**

**Ref**: Loan Agreement No. TN3006TW0166499 dated 27-Dec-23

Dear Sir/Madam,

We, **M/s. TVS Credit Services Limited,** having its Registered Office at Chaitanya, no 12, Khader Nawaz Khan Road, Nungambakkam, Chennai-600006 and corporate office at N.No.29 (O.No.8), Jayalakshmi Estates, Haddows Road, Nungambakkam, Chennai – 600006 (hereinafter referred to as “Claimant”), write this letter of reference request as under: -

1. We state that the Borrower(s) had approached and requested us to grant a loan facility for an amount of Rs. 118976/-. The said loan was sanctioned vide Loan Account Number: TN3006TW0166499 dated 27-Dec-23 and the amount is repayable together with finance charges in installments. The loan agreement was executed by Borrower(s) towards the loan facility for the purchase of vehicle Model TVS RAIDER DISC CONNECTED BSVI bearing Registration No. TN63CV3823, Engine No. AF9PP1702613, Chassis No. MD625AF98P1P02800. Borrower(s) have defaulted in making payments towards the above-mentioned loan facility from us. In spite of regular reminders Borrower(s) were unable to regularize the loan account and hence the said vehicle was seized on 22-06-2024 and as per the agreement we issued a Pre-Sale notice to Borrower(s) dated 24-06-2024 before sale and sold the same in ‘as is where is condition’ dated 24-07-2024. The said sale amount was Rs. 69214/- which was appropriated to the contract, and even after appropriation, Borrower(s) are still liable to pay a sum of Rs. 57087/- After that, we issued a Post Sale Notice dated 08-05-2024, which was served to Borrower(s) for their reference to settle the dispute amicably.
2. As per the terms of the loan agreement, Borrower(s) are liable to pay the installment, but contrary to that, Borrower(s) had committed default in the repayment of the loan. In view of the default committed by Borrower(s), we hereby, with this notice, are terminating the said loan agreement. Despite several follow-ups made by us, Borrower(s) did not come forward to regularize the loan account in spite of deriving benefits from and out of the said loan. Even after being given sufficient opportunities, Borrower(s) had failed to settle the dues.
3. After giving credit to all the payments received so far in your loan account and adjusting the amount from the sale of the asset, a sum of Rs. 57087/- Is due as of 08-05-2024, which Borrower(s) are still liable to pay the same as per the terms of the agreement. However, Borrower(s) had not paid any amount towards the settlement of dues. The failure on Borrower(s) part to pay the amount due under the agreement has resulted in disputes, differences, and claims under the said agreement.
4. As per the Clause of the loan agreement, it has been mutually agreed to resolve the dispute through Arbitration, where the Arbitrator shall be appointed by an independent and neutral Arbitration Institution. With regard to the appointment of the arbitrator and in light of the judicial pronouncements regarding the appointment of the arbitrator and with a view to providing each party full opportunity to present its case fairly and conveniently, we deem it fit and proper to refer the dispute to Jupitice ODR Centre, having its office at PLOT NO -14, JUPITICE AEREN BUILDING, RAJIV GANDHI CHANDIGARH TECHNOLOGY PARK, CHANDIGARH, 160101 and to appoint an Arbitrator to conduct arbitration proceedings for dispute resolution.
5. Upon completion of 7 days, if no written confirmation is received from Borrower(s) end or Borrower(s) do not raise any objection to the appointment of Arbitrator through the individual Institution Jupitice ODR Centre, it will be deemed that you have accepted the submission of the dispute and appointment of the Arbitrator through the Institutional arbitration Jupitice ODR Centre.
6. Also note that, as per the clause in the agreement, the arbitration proceedings would be conducted  
   In the English language, as per the process defined in the arbitration clause.



**Authorized Signatory**

**TVS CREDIT SERVICES LIMITED**

**BY RPAD/EMAIL/SMS**

**Date: 07-08-2025**

**Ref No. TVS/July/504/2025**

**To,**

|  |
| --- |
| 1. **CHALLA YESU KUMAR S/O YESURATNAM** S/O YESURATNAM,9-630,TELLA QUARI,PERECHERLA,GUNTUR ,ANDHRA PRADESH,522005 NEAR CURRENT OFFICE Ankireddypalem B.O Guntur Guntur AP 522005   MOBILE NO. 6303886004   1. **JUPITICE ODR CENTRE**,   PLOT NO -14, JUPITICE AEREN BUILDING,  RAJIV GANDHI CHANDIGARH TECHNOLOGY PARK, CHANDIGARH-160101. |

**Subject**: **Letter of Reference of dispute for Institutional Arbitration under the aegis of JUPITICE ODR CENTRE under their Online Administered Arbitration Procedural Rules (“Rules”).**

**Ref**: Loan Agreement No. AP3020TW0159979 dated 16-Nov-23

Dear Sir/Madam,

We, **M/s. TVS Credit Services Limited,** having its Registered Office at Chaitanya, no 12, Khader Nawaz Khan Road, Nungambakkam, Chennai-600006 and corporate office at N.No.29 (O.No.8), Jayalakshmi Estates, Haddows Road, Nungambakkam, Chennai – 600006 (hereinafter referred to as “Claimant”), write this letter of reference request as under: -

1. We state that the Borrower(s) had approached and requested us to grant a loan facility for an amount of Rs. 115850/-. The said loan was sanctioned vide Loan Account Number: AP3020TW0159979 dated 16-Nov-23 and the amount is repayable together with finance charges in installments. The loan agreement was executed by Borrower(s) towards the loan facility for the purchase of vehicle Model TVS RAIDER DISC BSVI bearing Registration No. AP40AX7972, Engine No. AF9LP1730334, Chassis No. MD625AF98P1L30195. Borrower(s) have defaulted in making payments towards the above-mentioned loan facility from us. In spite of regular reminders Borrower(s) were unable to regularize the loan account and hence the said vehicle was seized on 30-06-2024 and as per the agreement we issued a Pre-Sale notice to Borrower(s) dated 01-07-2024 before sale and sold the same in ‘as is where is condition’ dated 31-07-2024. The said sale amount was Rs. 66500/- which was appropriated to the contract, and even after appropriation, Borrower(s) are still liable to pay a sum of Rs. 57091/- After that, we issued a Post Sale Notice dated 08-05-2024, which was served to Borrower(s) for their reference to settle the dispute amicably.
2. As per the terms of the loan agreement, Borrower(s) are liable to pay the installment, but contrary to that, Borrower(s) had committed default in the repayment of the loan. In view of the default committed by Borrower(s), we hereby, with this notice, are terminating the said loan agreement. Despite several follow-ups made by us, Borrower(s) did not come forward to regularize the loan account in spite of deriving benefits from and out of the said loan. Even after being given sufficient opportunities, Borrower(s) had failed to settle the dues.
3. After giving credit to all the payments received so far in your loan account and adjusting the amount from the sale of the asset, a sum of Rs. 57091/- Is due as of 08-05-2024, which Borrower(s) are still liable to pay the same as per the terms of the agreement. However, Borrower(s) had not paid any amount towards the settlement of dues. The failure on Borrower(s) part to pay the amount due under the agreement has resulted in disputes, differences, and claims under the said agreement.
4. As per the Clause of the loan agreement, it has been mutually agreed to resolve the dispute through Arbitration, where the Arbitrator shall be appointed by an independent and neutral Arbitration Institution. With regard to the appointment of the arbitrator and in light of the judicial pronouncements regarding the appointment of the arbitrator and with a view to providing each party full opportunity to present its case fairly and conveniently, we deem it fit and proper to refer the dispute to Jupitice ODR Centre, having its office at PLOT NO -14, JUPITICE AEREN BUILDING, RAJIV GANDHI CHANDIGARH TECHNOLOGY PARK, CHANDIGARH, 160101 and to appoint an Arbitrator to conduct arbitration proceedings for dispute resolution.
5. Upon completion of 7 days, if no written confirmation is received from Borrower(s) end or Borrower(s) do not raise any objection to the appointment of Arbitrator through the individual Institution Jupitice ODR Centre, it will be deemed that you have accepted the submission of the dispute and appointment of the Arbitrator through the Institutional arbitration Jupitice ODR Centre.
6. Also note that, as per the clause in the agreement, the arbitration proceedings would be conducted  
   In the English language, as per the process defined in the arbitration clause.



**Authorized Signatory**

**TVS CREDIT SERVICES LIMITED**

**BY RPAD/EMAIL/SMS**

**Date: 07-08-2025**

**Ref No. TVS/July/505/2025**

**To,**

|  |
| --- |
| 1. **RAVI KUMAR S/O JAYRAM KAHAR** MANPUR MANPUR RAISEN NCC GROUND KE SAMNE Gairatganj Raisen MP 464551   MOBILE NO. 6263058426   1. **JUPITICE ODR CENTRE**,   PLOT NO -14, JUPITICE AEREN BUILDING,  RAJIV GANDHI CHANDIGARH TECHNOLOGY PARK, CHANDIGARH-160101. |

**Subject**: **Letter of Reference of dispute for Institutional Arbitration under the aegis of JUPITICE ODR CENTRE under their Online Administered Arbitration Procedural Rules (“Rules”).**

**Ref**: Loan Agreement No. MP3010TW0091318 dated 18-Aug-23

Dear Sir/Madam,

We, **M/s. TVS Credit Services Limited,** having its Registered Office at Chaitanya, no 12, Khader Nawaz Khan Road, Nungambakkam, Chennai-600006 and corporate office at N.No.29 (O.No.8), Jayalakshmi Estates, Haddows Road, Nungambakkam, Chennai – 600006 (hereinafter referred to as “Claimant”), write this letter of reference request as under: -

1. We state that the Borrower(s) had approached and requested us to grant a loan facility for an amount of Rs. 128893/-. The said loan was sanctioned vide Loan Account Number: MP3010TW0091318 dated 18-Aug-23 and the amount is repayable together with finance charges in installments. The loan agreement was executed by Borrower(s) towards the loan facility for the purchase of vehicle Model APACHE RTR 160 2V RM DISC BSVI bearing Registration No. MP05ZC4175, Engine No. AE8GP2807708, Chassis No. MD634BE82P2G07930. Borrower(s) have defaulted in making payments towards the above-mentioned loan facility from us. In spite of regular reminders Borrower(s) were unable to regularize the loan account and hence the said vehicle was seized on 18-06-2024 and as per the agreement we issued a Pre-Sale notice to Borrower(s) dated 19-06-2024 before sale and sold the same in ‘as is where is condition’ dated 29-07-2024. The said sale amount was Rs. 71000/- which was appropriated to the contract, and even after appropriation, Borrower(s) are still liable to pay a sum of Rs. 57108/- After that, we issued a Post Sale Notice dated 08-05-2024, which was served to Borrower(s) for their reference to settle the dispute amicably.
2. As per the terms of the loan agreement, Borrower(s) are liable to pay the installment, but contrary to that, Borrower(s) had committed default in the repayment of the loan. In view of the default committed by Borrower(s), we hereby, with this notice, are terminating the said loan agreement. Despite several follow-ups made by us, Borrower(s) did not come forward to regularize the loan account in spite of deriving benefits from and out of the said loan. Even after being given sufficient opportunities, Borrower(s) had failed to settle the dues.
3. After giving credit to all the payments received so far in your loan account and adjusting the amount from the sale of the asset, a sum of Rs. 57108/- Is due as of 08-05-2024, which Borrower(s) are still liable to pay the same as per the terms of the agreement. However, Borrower(s) had not paid any amount towards the settlement of dues. The failure on Borrower(s) part to pay the amount due under the agreement has resulted in disputes, differences, and claims under the said agreement.
4. As per the Clause of the loan agreement, it has been mutually agreed to resolve the dispute through Arbitration, where the Arbitrator shall be appointed by an independent and neutral Arbitration Institution. With regard to the appointment of the arbitrator and in light of the judicial pronouncements regarding the appointment of the arbitrator and with a view to providing each party full opportunity to present its case fairly and conveniently, we deem it fit and proper to refer the dispute to Jupitice ODR Centre, having its office at PLOT NO -14, JUPITICE AEREN BUILDING, RAJIV GANDHI CHANDIGARH TECHNOLOGY PARK, CHANDIGARH, 160101 and to appoint an Arbitrator to conduct arbitration proceedings for dispute resolution.
5. Upon completion of 7 days, if no written confirmation is received from Borrower(s) end or Borrower(s) do not raise any objection to the appointment of Arbitrator through the individual Institution Jupitice ODR Centre, it will be deemed that you have accepted the submission of the dispute and appointment of the Arbitrator through the Institutional arbitration Jupitice ODR Centre.
6. Also note that, as per the clause in the agreement, the arbitration proceedings would be conducted  
   In the English language, as per the process defined in the arbitration clause.



**Authorized Signatory**

**TVS CREDIT SERVICES LIMITED**

**BY RPAD/EMAIL/SMS**

**Date: 07-08-2025**

**Ref No. TVS/July/506/2025**

**To,**

|  |
| --- |
| 1. **DIPU CHAUDHARY S/O NARSINGH CHAUDHARY** AT-WARD NO-12 SERAVA,PO-NARWALBARAL PS-BAGAHA DIST-WEST CHAMPARAN NEAR MANDIR Bakuli B.O Bettiah West Champaran BR 845105   MOBILE NO. 7070856155   1. **JUPITICE ODR CENTRE**,   PLOT NO -14, JUPITICE AEREN BUILDING,  RAJIV GANDHI CHANDIGARH TECHNOLOGY PARK, CHANDIGARH-160101. |

**Subject**: **Letter of Reference of dispute for Institutional Arbitration under the aegis of JUPITICE ODR CENTRE under their Online Administered Arbitration Procedural Rules (“Rules”).**

**Ref**: Loan Agreement No. BR3139TW0019759 dated 21-Jul-23

Dear Sir/Madam,

We, **M/s. TVS Credit Services Limited,** having its Registered Office at Chaitanya, no 12, Khader Nawaz Khan Road, Nungambakkam, Chennai-600006 and corporate office at N.No.29 (O.No.8), Jayalakshmi Estates, Haddows Road, Nungambakkam, Chennai – 600006 (hereinafter referred to as “Claimant”), write this letter of reference request as under: -

1. We state that the Borrower(s) had approached and requested us to grant a loan facility for an amount of Rs. 131628/-. The said loan was sanctioned vide Loan Account Number: BR3139TW0019759 dated 21-Jul-23 and the amount is repayable together with finance charges in installments. The loan agreement was executed by Borrower(s) towards the loan facility for the purchase of vehicle Model APACHE RTR 160 2V RM DISC BT BSVI bearing Registration No. BR22BD9542, Engine No. AE8FP2810000, Chassis No. MD634BE84P2F09823. Borrower(s) have defaulted in making payments towards the above-mentioned loan facility from us. In spite of regular reminders Borrower(s) were unable to regularize the loan account and hence the said vehicle was seized on 23-05-2024 and as per the agreement we issued a Pre-Sale notice to Borrower(s) dated 24-05-2024 before sale and sold the same in ‘as is where is condition’ dated 30-06-2024. The said sale amount was Rs. 68000/- which was appropriated to the contract, and even after appropriation, Borrower(s) are still liable to pay a sum of Rs. 57118/- After that, we issued a Post Sale Notice dated 07-02-2024, which was served to Borrower(s) for their reference to settle the dispute amicably.
2. As per the terms of the loan agreement, Borrower(s) are liable to pay the installment, but contrary to that, Borrower(s) had committed default in the repayment of the loan. In view of the default committed by Borrower(s), we hereby, with this notice, are terminating the said loan agreement. Despite several follow-ups made by us, Borrower(s) did not come forward to regularize the loan account in spite of deriving benefits from and out of the said loan. Even after being given sufficient opportunities, Borrower(s) had failed to settle the dues.
3. After giving credit to all the payments received so far in your loan account and adjusting the amount from the sale of the asset, a sum of Rs. 57118/- Is due as of 07-02-2024, which Borrower(s) are still liable to pay the same as per the terms of the agreement. However, Borrower(s) had not paid any amount towards the settlement of dues. The failure on Borrower(s) part to pay the amount due under the agreement has resulted in disputes, differences, and claims under the said agreement.
4. As per the Clause of the loan agreement, it has been mutually agreed to resolve the dispute through Arbitration, where the Arbitrator shall be appointed by an independent and neutral Arbitration Institution. With regard to the appointment of the arbitrator and in light of the judicial pronouncements regarding the appointment of the arbitrator and with a view to providing each party full opportunity to present its case fairly and conveniently, we deem it fit and proper to refer the dispute to Jupitice ODR Centre, having its office at PLOT NO -14, JUPITICE AEREN BUILDING, RAJIV GANDHI CHANDIGARH TECHNOLOGY PARK, CHANDIGARH, 160101 and to appoint an Arbitrator to conduct arbitration proceedings for dispute resolution.
5. Upon completion of 7 days, if no written confirmation is received from Borrower(s) end or Borrower(s) do not raise any objection to the appointment of Arbitrator through the individual Institution Jupitice ODR Centre, it will be deemed that you have accepted the submission of the dispute and appointment of the Arbitrator through the Institutional arbitration Jupitice ODR Centre.
6. Also note that, as per the clause in the agreement, the arbitration proceedings would be conducted  
   In the English language, as per the process defined in the arbitration clause.



**Authorized Signatory**

**TVS CREDIT SERVICES LIMITED**

**BY RPAD/EMAIL/SMS**

**Date: 07-08-2025**

**Ref No. TVS/July/507/2025**

**To,**

|  |
| --- |
| 1. **KAMINENI VENKATESWARAO S/O NAGESWARA RAO** 7-6,KRAPA, KOLLURU MANDALAM, GUNTUR NEAR RAMALAYAM Boddulurupadu B.O Kolluru Guntur AP 522324   MOBILE NO. 7330851592   1. **JUPITICE ODR CENTRE**,   PLOT NO -14, JUPITICE AEREN BUILDING,  RAJIV GANDHI CHANDIGARH TECHNOLOGY PARK, CHANDIGARH-160101. |

**Subject**: **Letter of Reference of dispute for Institutional Arbitration under the aegis of JUPITICE ODR CENTRE under their Online Administered Arbitration Procedural Rules (“Rules”).**

**Ref**: Loan Agreement No. AP3020TW0153455 dated 30-Jun-23

Dear Sir/Madam,

We, **M/s. TVS Credit Services Limited,** having its Registered Office at Chaitanya, no 12, Khader Nawaz Khan Road, Nungambakkam, Chennai-600006 and corporate office at N.No.29 (O.No.8), Jayalakshmi Estates, Haddows Road, Nungambakkam, Chennai – 600006 (hereinafter referred to as “Claimant”), write this letter of reference request as under: -

1. We state that the Borrower(s) had approached and requested us to grant a loan facility for an amount of Rs. 85653/-. The said loan was sanctioned vide Loan Account Number: AP3020TW0153455 dated 30-Jun-23 and the amount is repayable together with finance charges in installments. The loan agreement was executed by Borrower(s) towards the loan facility for the purchase of vehicle Model STARCITY PLUS ES DT BSVI – DUAL TONE bearing Registration No. AP40L2644, Engine No. CK2FP1X01300, Chassis No. MD625AK25P1F01447. Borrower(s) have defaulted in making payments towards the above-mentioned loan facility from us. In spite of regular reminders Borrower(s) were unable to regularize the loan account and hence the said vehicle was seized on 24-06-2024 and as per the agreement we issued a Pre-Sale notice to Borrower(s) dated 25-06-2024 before sale and sold the same in ‘as is where is condition’ dated 27-08-2024. The said sale amount was Rs. 20000/- which was appropriated to the contract, and even after appropriation, Borrower(s) are still liable to pay a sum of Rs. 57143/- After that, we issued a Post Sale Notice dated 09-02-2024, which was served to Borrower(s) for their reference to settle the dispute amicably.
2. As per the terms of the loan agreement, Borrower(s) are liable to pay the installment, but contrary to that, Borrower(s) had committed default in the repayment of the loan. In view of the default committed by Borrower(s), we hereby, with this notice, are terminating the said loan agreement. Despite several follow-ups made by us, Borrower(s) did not come forward to regularize the loan account in spite of deriving benefits from and out of the said loan. Even after being given sufficient opportunities, Borrower(s) had failed to settle the dues.
3. After giving credit to all the payments received so far in your loan account and adjusting the amount from the sale of the asset, a sum of Rs. 57143/- Is due as of 09-02-2024, which Borrower(s) are still liable to pay the same as per the terms of the agreement. However, Borrower(s) had not paid any amount towards the settlement of dues. The failure on Borrower(s) part to pay the amount due under the agreement has resulted in disputes, differences, and claims under the said agreement.
4. As per the Clause of the loan agreement, it has been mutually agreed to resolve the dispute through Arbitration, where the Arbitrator shall be appointed by an independent and neutral Arbitration Institution. With regard to the appointment of the arbitrator and in light of the judicial pronouncements regarding the appointment of the arbitrator and with a view to providing each party full opportunity to present its case fairly and conveniently, we deem it fit and proper to refer the dispute to Jupitice ODR Centre, having its office at PLOT NO -14, JUPITICE AEREN BUILDING, RAJIV GANDHI CHANDIGARH TECHNOLOGY PARK, CHANDIGARH, 160101 and to appoint an Arbitrator to conduct arbitration proceedings for dispute resolution.
5. Upon completion of 7 days, if no written confirmation is received from Borrower(s) end or Borrower(s) do not raise any objection to the appointment of Arbitrator through the individual Institution Jupitice ODR Centre, it will be deemed that you have accepted the submission of the dispute and appointment of the Arbitrator through the Institutional arbitration Jupitice ODR Centre.
6. Also note that, as per the clause in the agreement, the arbitration proceedings would be conducted  
   In the English language, as per the process defined in the arbitration clause.



**Authorized Signatory**

**TVS CREDIT SERVICES LIMITED**

**BY RPAD/EMAIL/SMS**

**Date: 07-08-2025**

**Ref No. TVS/July/508/2025**

**To,**

|  |
| --- |
| 1. **SHAIK JAN SAIDA S/O SHAIK BABU** DNO:-1-21A RENTAPALLA SATTENAPALLI NEAR SAIBABA TEMPUL Abburu B.O Sattenapalle Guntur AP 522403   MOBILE NO. 9000602203   1. **JUPITICE ODR CENTRE**,   PLOT NO -14, JUPITICE AEREN BUILDING,  RAJIV GANDHI CHANDIGARH TECHNOLOGY PARK, CHANDIGARH-160101. |

**Subject**: **Letter of Reference of dispute for Institutional Arbitration under the aegis of JUPITICE ODR CENTRE under their Online Administered Arbitration Procedural Rules (“Rules”).**

**Ref**: Loan Agreement No. AP3020TW0158306 dated 23-Oct-23

Dear Sir/Madam,

We, **M/s. TVS Credit Services Limited,** having its Registered Office at Chaitanya, no 12, Khader Nawaz Khan Road, Nungambakkam, Chennai-600006 and corporate office at N.No.29 (O.No.8), Jayalakshmi Estates, Haddows Road, Nungambakkam, Chennai – 600006 (hereinafter referred to as “Claimant”), write this letter of reference request as under: -

1. We state that the Borrower(s) had approached and requested us to grant a loan facility for an amount of Rs. 102817/-. The said loan was sanctioned vide Loan Account Number: AP3020TW0158306 dated 23-Oct-23 and the amount is repayable together with finance charges in installments. The loan agreement was executed by Borrower(s) towards the loan facility for the purchase of vehicle Model JUPITER BSVI - AOL bearing Registration No. AP40AP7814, Engine No. DG5LP1X18482, Chassis No. MD626CG58P1L30556. Borrower(s) have defaulted in making payments towards the above-mentioned loan facility from us. In spite of regular reminders Borrower(s) were unable to regularize the loan account and hence the said vehicle was seized on 03-12-2024 and as per the agreement we issued a Pre-Sale notice to Borrower(s) dated 13-03-2024 before sale and sold the same in ‘as is where is condition’ dated 29-04-2024. The said sale amount was Rs. 52000/- which was appropriated to the contract, and even after appropriation, Borrower(s) are still liable to pay a sum of Rs. 57152/- After that, we issued a Post Sale Notice dated 05-06-2024, which was served to Borrower(s) for their reference to settle the dispute amicably.
2. As per the terms of the loan agreement, Borrower(s) are liable to pay the installment, but contrary to that, Borrower(s) had committed default in the repayment of the loan. In view of the default committed by Borrower(s), we hereby, with this notice, are terminating the said loan agreement. Despite several follow-ups made by us, Borrower(s) did not come forward to regularize the loan account in spite of deriving benefits from and out of the said loan. Even after being given sufficient opportunities, Borrower(s) had failed to settle the dues.
3. After giving credit to all the payments received so far in your loan account and adjusting the amount from the sale of the asset, a sum of Rs. 57152/- Is due as of 05-06-2024, which Borrower(s) are still liable to pay the same as per the terms of the agreement. However, Borrower(s) had not paid any amount towards the settlement of dues. The failure on Borrower(s) part to pay the amount due under the agreement has resulted in disputes, differences, and claims under the said agreement.
4. As per the Clause of the loan agreement, it has been mutually agreed to resolve the dispute through Arbitration, where the Arbitrator shall be appointed by an independent and neutral Arbitration Institution. With regard to the appointment of the arbitrator and in light of the judicial pronouncements regarding the appointment of the arbitrator and with a view to providing each party full opportunity to present its case fairly and conveniently, we deem it fit and proper to refer the dispute to Jupitice ODR Centre, having its office at PLOT NO -14, JUPITICE AEREN BUILDING, RAJIV GANDHI CHANDIGARH TECHNOLOGY PARK, CHANDIGARH, 160101 and to appoint an Arbitrator to conduct arbitration proceedings for dispute resolution.
5. Upon completion of 7 days, if no written confirmation is received from Borrower(s) end or Borrower(s) do not raise any objection to the appointment of Arbitrator through the individual Institution Jupitice ODR Centre, it will be deemed that you have accepted the submission of the dispute and appointment of the Arbitrator through the Institutional arbitration Jupitice ODR Centre.
6. Also note that, as per the clause in the agreement, the arbitration proceedings would be conducted  
   In the English language, as per the process defined in the arbitration clause.



**Authorized Signatory**

**TVS CREDIT SERVICES LIMITED**

**BY RPAD/EMAIL/SMS**

**Date: 07-08-2025**

**Ref No. TVS/July/509/2025**

**To,**

|  |
| --- |
| 1. **MEENAKSHI THAMPAN S/O THAMPAN** MANIYAN HOUSE MANJARA VALAPP,MADAYI KANNUR ARAFA MUSJID Madayi S.O Taliaparamba Kannur KL 670304   MOBILE NO. 9567875602   1. **JUPITICE ODR CENTRE**,   PLOT NO -14, JUPITICE AEREN BUILDING,  RAJIV GANDHI CHANDIGARH TECHNOLOGY PARK, CHANDIGARH-160101. |

**Subject**: **Letter of Reference of dispute for Institutional Arbitration under the aegis of JUPITICE ODR CENTRE under their Online Administered Arbitration Procedural Rules (“Rules”).**

**Ref**: Loan Agreement No. KE3022TW0080994 dated 13-Oct-23

Dear Sir/Madam,

We, **M/s. TVS Credit Services Limited,** having its Registered Office at Chaitanya, no 12, Khader Nawaz Khan Road, Nungambakkam, Chennai-600006 and corporate office at N.No.29 (O.No.8), Jayalakshmi Estates, Haddows Road, Nungambakkam, Chennai – 600006 (hereinafter referred to as “Claimant”), write this letter of reference request as under: -

1. We state that the Borrower(s) had approached and requested us to grant a loan facility for an amount of Rs. 120121/-. The said loan was sanctioned vide Loan Account Number: KE3022TW0080994 dated 13-Oct-23 and the amount is repayable together with finance charges in installments. The loan agreement was executed by Borrower(s) towards the loan facility for the purchase of vehicle Model NTORQ 125 DISC – RACE EDITION BSVI bearing Registration No. KL86B6958, Engine No. AK3HP2502369, Chassis No. MD626AK30P2H03998. Borrower(s) have defaulted in making payments towards the above-mentioned loan facility from us. In spite of regular reminders Borrower(s) were unable to regularize the loan account and hence the said vehicle was seized on 19-04-2024 and as per the agreement we issued a Pre-Sale notice to Borrower(s) dated 20-04-2024 before sale and sold the same in ‘as is where is condition’ dated 30-05-2024. The said sale amount was Rs. 60000/- which was appropriated to the contract, and even after appropriation, Borrower(s) are still liable to pay a sum of Rs. 57152/- After that, we issued a Post Sale Notice dated 06-05-2024, which was served to Borrower(s) for their reference to settle the dispute amicably.
2. As per the terms of the loan agreement, Borrower(s) are liable to pay the installment, but contrary to that, Borrower(s) had committed default in the repayment of the loan. In view of the default committed by Borrower(s), we hereby, with this notice, are terminating the said loan agreement. Despite several follow-ups made by us, Borrower(s) did not come forward to regularize the loan account in spite of deriving benefits from and out of the said loan. Even after being given sufficient opportunities, Borrower(s) had failed to settle the dues.
3. After giving credit to all the payments received so far in your loan account and adjusting the amount from the sale of the asset, a sum of Rs. 57152/- Is due as of 06-05-2024, which Borrower(s) are still liable to pay the same as per the terms of the agreement. However, Borrower(s) had not paid any amount towards the settlement of dues. The failure on Borrower(s) part to pay the amount due under the agreement has resulted in disputes, differences, and claims under the said agreement.
4. As per the Clause of the loan agreement, it has been mutually agreed to resolve the dispute through Arbitration, where the Arbitrator shall be appointed by an independent and neutral Arbitration Institution. With regard to the appointment of the arbitrator and in light of the judicial pronouncements regarding the appointment of the arbitrator and with a view to providing each party full opportunity to present its case fairly and conveniently, we deem it fit and proper to refer the dispute to Jupitice ODR Centre, having its office at PLOT NO -14, JUPITICE AEREN BUILDING, RAJIV GANDHI CHANDIGARH TECHNOLOGY PARK, CHANDIGARH, 160101 and to appoint an Arbitrator to conduct arbitration proceedings for dispute resolution.
5. Upon completion of 7 days, if no written confirmation is received from Borrower(s) end or Borrower(s) do not raise any objection to the appointment of Arbitrator through the individual Institution Jupitice ODR Centre, it will be deemed that you have accepted the submission of the dispute and appointment of the Arbitrator through the Institutional arbitration Jupitice ODR Centre.
6. Also note that, as per the clause in the agreement, the arbitration proceedings would be conducted  
   In the English language, as per the process defined in the arbitration clause.



**Authorized Signatory**

**TVS CREDIT SERVICES LIMITED**

**BY RPAD/EMAIL/SMS**

**Date: 07-08-2025**

**Ref No. TVS/July/510/2025**

**To,**

|  |
| --- |
| 1. **TULIKA BORAH S/O BIMAN BORAH** VILL-2 NO KARHAL GAON P. O-DAKHINPAT SATRA NORTH LAKHIMAPUR NEAR STRA TINI ALI Chumaimari Missing Gaon B.O Jorhat Jorhat AS 785102   MOBILE NO. 9954689854   1. **JUPITICE ODR CENTRE**,   PLOT NO -14, JUPITICE AEREN BUILDING,  RAJIV GANDHI CHANDIGARH TECHNOLOGY PARK, CHANDIGARH-160101. |

**Subject**: **Letter of Reference of dispute for Institutional Arbitration under the aegis of JUPITICE ODR CENTRE under their Online Administered Arbitration Procedural Rules (“Rules”).**

**Ref**: Loan Agreement No. AS3072TW0131916 dated 6-Oct-23

Dear Sir/Madam,

We, **M/s. TVS Credit Services Limited,** having its Registered Office at Chaitanya, no 12, Khader Nawaz Khan Road, Nungambakkam, Chennai-600006 and corporate office at N.No.29 (O.No.8), Jayalakshmi Estates, Haddows Road, Nungambakkam, Chennai – 600006 (hereinafter referred to as “Claimant”), write this letter of reference request as under: -

1. We state that the Borrower(s) had approached and requested us to grant a loan facility for an amount of Rs. 106677/-. The said loan was sanctioned vide Loan Account Number: AS3072TW0131916 dated 6-Oct-23 and the amount is repayable together with finance charges in installments. The loan agreement was executed by Borrower(s) towards the loan facility for the purchase of vehicle Model TVS JUPITER CLASSIC DISC BSVI bearing Registration No. AS07W8071, Engine No. DG5FP1605763, Chassis No. MD626CG5XP1F10219. Borrower(s) have defaulted in making payments towards the above-mentioned loan facility from us. In spite of regular reminders Borrower(s) were unable to regularize the loan account and hence the said vehicle was seized on 28-05-2024 and as per the agreement we issued a Pre-Sale notice to Borrower(s) dated 30-05-2024 before sale and sold the same in ‘as is where is condition’ dated 30-06-2024. The said sale amount was Rs. 50000/- which was appropriated to the contract, and even after appropriation, Borrower(s) are still liable to pay a sum of Rs. 57169/- After that, we issued a Post Sale Notice dated 07-02-2024, which was served to Borrower(s) for their reference to settle the dispute amicably.
2. As per the terms of the loan agreement, Borrower(s) are liable to pay the installment, but contrary to that, Borrower(s) had committed default in the repayment of the loan. In view of the default committed by Borrower(s), we hereby, with this notice, are terminating the said loan agreement. Despite several follow-ups made by us, Borrower(s) did not come forward to regularize the loan account in spite of deriving benefits from and out of the said loan. Even after being given sufficient opportunities, Borrower(s) had failed to settle the dues.
3. After giving credit to all the payments received so far in your loan account and adjusting the amount from the sale of the asset, a sum of Rs. 57169/- Is due as of 07-02-2024, which Borrower(s) are still liable to pay the same as per the terms of the agreement. However, Borrower(s) had not paid any amount towards the settlement of dues. The failure on Borrower(s) part to pay the amount due under the agreement has resulted in disputes, differences, and claims under the said agreement.
4. As per the Clause of the loan agreement, it has been mutually agreed to resolve the dispute through Arbitration, where the Arbitrator shall be appointed by an independent and neutral Arbitration Institution. With regard to the appointment of the arbitrator and in light of the judicial pronouncements regarding the appointment of the arbitrator and with a view to providing each party full opportunity to present its case fairly and conveniently, we deem it fit and proper to refer the dispute to Jupitice ODR Centre, having its office at PLOT NO -14, JUPITICE AEREN BUILDING, RAJIV GANDHI CHANDIGARH TECHNOLOGY PARK, CHANDIGARH, 160101 and to appoint an Arbitrator to conduct arbitration proceedings for dispute resolution.
5. Upon completion of 7 days, if no written confirmation is received from Borrower(s) end or Borrower(s) do not raise any objection to the appointment of Arbitrator through the individual Institution Jupitice ODR Centre, it will be deemed that you have accepted the submission of the dispute and appointment of the Arbitrator through the Institutional arbitration Jupitice ODR Centre.
6. Also note that, as per the clause in the agreement, the arbitration proceedings would be conducted  
   In the English language, as per the process defined in the arbitration clause.



**Authorized Signatory**

**TVS CREDIT SERVICES LIMITED**

**BY RPAD/EMAIL/SMS**

**Date: 07-08-2025**

**Ref No. TVS/July/511/2025**

**To,**

|  |
| --- |
| 1. **ANANTA SINGHA S/O ANIL SINGHA** VILL- BARKALA BAGICHA P.O- BARKALA CHOWKA DIST- DARRANG BARKALA BAGICHA PRATHAMIK VIDYALAI Barampur Kalaigaon B.O Kalaigaon Darrang AS 784525   MOBILE NO. 8134020680   1. **JUPITICE ODR CENTRE**,   PLOT NO -14, JUPITICE AEREN BUILDING,  RAJIV GANDHI CHANDIGARH TECHNOLOGY PARK, CHANDIGARH-160101. |

**Subject**: **Letter of Reference of dispute for Institutional Arbitration under the aegis of JUPITICE ODR CENTRE under their Online Administered Arbitration Procedural Rules (“Rules”).**

**Ref**: Loan Agreement No. AS3072TW0135078 dated 27-Oct-23

Dear Sir/Madam,

We, **M/s. TVS Credit Services Limited,** having its Registered Office at Chaitanya, no 12, Khader Nawaz Khan Road, Nungambakkam, Chennai-600006 and corporate office at N.No.29 (O.No.8), Jayalakshmi Estates, Haddows Road, Nungambakkam, Chennai – 600006 (hereinafter referred to as “Claimant”), write this letter of reference request as under: -

1. We state that the Borrower(s) had approached and requested us to grant a loan facility for an amount of Rs. 112498/-. The said loan was sanctioned vide Loan Account Number: AS3072TW0135078 dated 27-Oct-23 and the amount is repayable together with finance charges in installments. The loan agreement was executed by Borrower(s) towards the loan facility for the purchase of vehicle Model NTORQ 125 DISC - SUPER SQUAD EDITION BSVI bearing Registration No. AS27F9913, Engine No. AK3KP3106292, Chassis No. MD626AK38P3K11307. Borrower(s) have defaulted in making payments towards the above-mentioned loan facility from us. In spite of regular reminders Borrower(s) were unable to regularize the loan account and hence the said vehicle was seized on 26-03-2024 and as per the agreement we issued a Pre-Sale notice to Borrower(s) dated 28-03-2024 before sale and sold the same in ‘as is where is condition’ dated 27-04-2024. The said sale amount was Rs. 60000/- which was appropriated to the contract, and even after appropriation, Borrower(s) are still liable to pay a sum of Rs. 57171/- After that, we issued a Post Sale Notice dated 05-06-2024, which was served to Borrower(s) for their reference to settle the dispute amicably.
2. As per the terms of the loan agreement, Borrower(s) are liable to pay the installment, but contrary to that, Borrower(s) had committed default in the repayment of the loan. In view of the default committed by Borrower(s), we hereby, with this notice, are terminating the said loan agreement. Despite several follow-ups made by us, Borrower(s) did not come forward to regularize the loan account in spite of deriving benefits from and out of the said loan. Even after being given sufficient opportunities, Borrower(s) had failed to settle the dues.
3. After giving credit to all the payments received so far in your loan account and adjusting the amount from the sale of the asset, a sum of Rs. 57171/- Is due as of 05-06-2024, which Borrower(s) are still liable to pay the same as per the terms of the agreement. However, Borrower(s) had not paid any amount towards the settlement of dues. The failure on Borrower(s) part to pay the amount due under the agreement has resulted in disputes, differences, and claims under the said agreement.
4. As per the Clause of the loan agreement, it has been mutually agreed to resolve the dispute through Arbitration, where the Arbitrator shall be appointed by an independent and neutral Arbitration Institution. With regard to the appointment of the arbitrator and in light of the judicial pronouncements regarding the appointment of the arbitrator and with a view to providing each party full opportunity to present its case fairly and conveniently, we deem it fit and proper to refer the dispute to Jupitice ODR Centre, having its office at PLOT NO -14, JUPITICE AEREN BUILDING, RAJIV GANDHI CHANDIGARH TECHNOLOGY PARK, CHANDIGARH, 160101 and to appoint an Arbitrator to conduct arbitration proceedings for dispute resolution.
5. Upon completion of 7 days, if no written confirmation is received from Borrower(s) end or Borrower(s) do not raise any objection to the appointment of Arbitrator through the individual Institution Jupitice ODR Centre, it will be deemed that you have accepted the submission of the dispute and appointment of the Arbitrator through the Institutional arbitration Jupitice ODR Centre.
6. Also note that, as per the clause in the agreement, the arbitration proceedings would be conducted  
   In the English language, as per the process defined in the arbitration clause.



**Authorized Signatory**

**TVS CREDIT SERVICES LIMITED**

**BY RPAD/EMAIL/SMS**

**Date: 07-08-2025**

**Ref No. TVS/July/512/2025**

**To,**

|  |
| --- |
| 1. **SUNIL SAH B S/O BHUNO SAH** 398, GANESH MALLIGAI STORE AYYANAR COLONY REDDIYUR, REDDYPATTI NEAR GOKULAM HOSPITAL Alagapuram S.O Attur Salem TN 636004   MOBILE NO. 9443744541   1. **JUPITICE ODR CENTRE**,   PLOT NO -14, JUPITICE AEREN BUILDING,  RAJIV GANDHI CHANDIGARH TECHNOLOGY PARK, CHANDIGARH-160101. |

**Subject**: **Letter of Reference of dispute for Institutional Arbitration under the aegis of JUPITICE ODR CENTRE under their Online Administered Arbitration Procedural Rules (“Rules”).**

**Ref**: Loan Agreement No. TN3004TW0133532 dated 16-Oct-23

Dear Sir/Madam,

We, **M/s. TVS Credit Services Limited,** having its Registered Office at Chaitanya, no 12, Khader Nawaz Khan Road, Nungambakkam, Chennai-600006 and corporate office at N.No.29 (O.No.8), Jayalakshmi Estates, Haddows Road, Nungambakkam, Chennai – 600006 (hereinafter referred to as “Claimant”), write this letter of reference request as under: -

1. We state that the Borrower(s) had approached and requested us to grant a loan facility for an amount of Rs. 139606/-. The said loan was sanctioned vide Loan Account Number: TN3004TW0133532 dated 16-Oct-23 and the amount is repayable together with finance charges in installments. The loan agreement was executed by Borrower(s) towards the loan facility for the purchase of vehicle Model APACHE RTR 180 RM BSVI bearing Registration No. TN30CE0695, Engine No. AE9HP2900559, Chassis No. MD634BE99P2H00548. Borrower(s) have defaulted in making payments towards the above-mentioned loan facility from us. In spite of regular reminders Borrower(s) were unable to regularize the loan account and hence the said vehicle was seized on 22-06-2024 and as per the agreement we issued a Pre-Sale notice to Borrower(s) dated 24-06-2024 before sale and sold the same in ‘as is where is condition’ dated 24-07-2024. The said sale amount was Rs. 83000/- which was appropriated to the contract, and even after appropriation, Borrower(s) are still liable to pay a sum of Rs. 57188/- After that, we issued a Post Sale Notice dated 08-05-2024, which was served to Borrower(s) for their reference to settle the dispute amicably.
2. As per the terms of the loan agreement, Borrower(s) are liable to pay the installment, but contrary to that, Borrower(s) had committed default in the repayment of the loan. In view of the default committed by Borrower(s), we hereby, with this notice, are terminating the said loan agreement. Despite several follow-ups made by us, Borrower(s) did not come forward to regularize the loan account in spite of deriving benefits from and out of the said loan. Even after being given sufficient opportunities, Borrower(s) had failed to settle the dues.
3. After giving credit to all the payments received so far in your loan account and adjusting the amount from the sale of the asset, a sum of Rs. 57188/- Is due as of 08-05-2024, which Borrower(s) are still liable to pay the same as per the terms of the agreement. However, Borrower(s) had not paid any amount towards the settlement of dues. The failure on Borrower(s) part to pay the amount due under the agreement has resulted in disputes, differences, and claims under the said agreement.
4. As per the Clause of the loan agreement, it has been mutually agreed to resolve the dispute through Arbitration, where the Arbitrator shall be appointed by an independent and neutral Arbitration Institution. With regard to the appointment of the arbitrator and in light of the judicial pronouncements regarding the appointment of the arbitrator and with a view to providing each party full opportunity to present its case fairly and conveniently, we deem it fit and proper to refer the dispute to Jupitice ODR Centre, having its office at PLOT NO -14, JUPITICE AEREN BUILDING, RAJIV GANDHI CHANDIGARH TECHNOLOGY PARK, CHANDIGARH, 160101 and to appoint an Arbitrator to conduct arbitration proceedings for dispute resolution.
5. Upon completion of 7 days, if no written confirmation is received from Borrower(s) end or Borrower(s) do not raise any objection to the appointment of Arbitrator through the individual Institution Jupitice ODR Centre, it will be deemed that you have accepted the submission of the dispute and appointment of the Arbitrator through the Institutional arbitration Jupitice ODR Centre.
6. Also note that, as per the clause in the agreement, the arbitration proceedings would be conducted  
   In the English language, as per the process defined in the arbitration clause.



**Authorized Signatory**

**TVS CREDIT SERVICES LIMITED**

**BY RPAD/EMAIL/SMS**

**Date: 07-08-2025**

**Ref No. TVS/July/513/2025**

**To,**

|  |
| --- |
| 1. **RAVINDRA KUMAR S/O MAHA SINGH** S/O: MAHA SINGH,WARD NUMBER 17,GRAM JALDHARA,SUKHA RI SANGRAMPUR,MANDLA,MADHYA PRADESH,481885 NEAR OF BIJLI KHABHA Mandla Mandla MP 481885   MOBILE NO. 8720014519   1. **JUPITICE ODR CENTRE**,   PLOT NO -14, JUPITICE AEREN BUILDING,  RAJIV GANDHI CHANDIGARH TECHNOLOGY PARK, CHANDIGARH-160101. |

**Subject**: **Letter of Reference of dispute for Institutional Arbitration under the aegis of JUPITICE ODR CENTRE under their Online Administered Arbitration Procedural Rules (“Rules”).**

**Ref**: Loan Agreement No. MP3012TW0124145 dated 27-Nov-23

Dear Sir/Madam,

We, **M/s. TVS Credit Services Limited,** having its Registered Office at Chaitanya, no 12, Khader Nawaz Khan Road, Nungambakkam, Chennai-600006 and corporate office at N.No.29 (O.No.8), Jayalakshmi Estates, Haddows Road, Nungambakkam, Chennai – 600006 (hereinafter referred to as “Claimant”), write this letter of reference request as under: -

1. We state that the Borrower(s) had approached and requested us to grant a loan facility for an amount of Rs. 92436/-. The said loan was sanctioned vide Loan Account Number: MP3012TW0124145 dated 27-Nov-23 and the amount is repayable together with finance charges in installments. The loan agreement was executed by Borrower(s) towards the loan facility for the purchase of vehicle Model TVS RADEON 110 ES MAG REF BSVI bearing Registration No. MP51ZB6705, Engine No. BK2LP1805946, Chassis No. MD625BK26P1L05911. Borrower(s) have defaulted in making payments towards the above-mentioned loan facility from us. In spite of regular reminders Borrower(s) were unable to regularize the loan account and hence the said vehicle was seized on 12-07-2024 and as per the agreement we issued a Pre-Sale notice to Borrower(s) dated 13-07-2024 before sale and sold the same in ‘as is where is condition’ dated 24-08-2024. The said sale amount was Rs. 35300/- which was appropriated to the contract, and even after appropriation, Borrower(s) are still liable to pay a sum of Rs. 57191/- After that, we issued a Post Sale Notice dated 09-02-2024, which was served to Borrower(s) for their reference to settle the dispute amicably.
2. As per the terms of the loan agreement, Borrower(s) are liable to pay the installment, but contrary to that, Borrower(s) had committed default in the repayment of the loan. In view of the default committed by Borrower(s), we hereby, with this notice, are terminating the said loan agreement. Despite several follow-ups made by us, Borrower(s) did not come forward to regularize the loan account in spite of deriving benefits from and out of the said loan. Even after being given sufficient opportunities, Borrower(s) had failed to settle the dues.
3. After giving credit to all the payments received so far in your loan account and adjusting the amount from the sale of the asset, a sum of Rs. 57191/- Is due as of 09-02-2024, which Borrower(s) are still liable to pay the same as per the terms of the agreement. However, Borrower(s) had not paid any amount towards the settlement of dues. The failure on Borrower(s) part to pay the amount due under the agreement has resulted in disputes, differences, and claims under the said agreement.
4. As per the Clause of the loan agreement, it has been mutually agreed to resolve the dispute through Arbitration, where the Arbitrator shall be appointed by an independent and neutral Arbitration Institution. With regard to the appointment of the arbitrator and in light of the judicial pronouncements regarding the appointment of the arbitrator and with a view to providing each party full opportunity to present its case fairly and conveniently, we deem it fit and proper to refer the dispute to Jupitice ODR Centre, having its office at PLOT NO -14, JUPITICE AEREN BUILDING, RAJIV GANDHI CHANDIGARH TECHNOLOGY PARK, CHANDIGARH, 160101 and to appoint an Arbitrator to conduct arbitration proceedings for dispute resolution.
5. Upon completion of 7 days, if no written confirmation is received from Borrower(s) end or Borrower(s) do not raise any objection to the appointment of Arbitrator through the individual Institution Jupitice ODR Centre, it will be deemed that you have accepted the submission of the dispute and appointment of the Arbitrator through the Institutional arbitration Jupitice ODR Centre.
6. Also note that, as per the clause in the agreement, the arbitration proceedings would be conducted  
   In the English language, as per the process defined in the arbitration clause.



**Authorized Signatory**

**TVS CREDIT SERVICES LIMITED**

**BY RPAD/EMAIL/SMS**

**Date: 07-08-2025**

**Ref No. TVS/July/514/2025**

**To,**

|  |
| --- |
| 1. **ANIL KUMAR S/O RAM SHANKAR** GRAM KABRA BHOJ NAILA KANPUR DEHAT NAILA HANDPUMP KANPUR DEHAT Kanpur Dehat UP 209306   MOBILE NO. 9651882851   1. **JUPITICE ODR CENTRE**,   PLOT NO -14, JUPITICE AEREN BUILDING,  RAJIV GANDHI CHANDIGARH TECHNOLOGY PARK, CHANDIGARH-160101. |

**Subject**: **Letter of Reference of dispute for Institutional Arbitration under the aegis of JUPITICE ODR CENTRE under their Online Administered Arbitration Procedural Rules (“Rules”).**

**Ref**: Loan Agreement No. UP3034TW0072936 dated 12-Dec-23

Dear Sir/Madam,

We, **M/s. TVS Credit Services Limited,** having its Registered Office at Chaitanya, no 12, Khader Nawaz Khan Road, Nungambakkam, Chennai-600006 and corporate office at N.No.29 (O.No.8), Jayalakshmi Estates, Haddows Road, Nungambakkam, Chennai – 600006 (hereinafter referred to as “Claimant”), write this letter of reference request as under: -

1. We state that the Borrower(s) had approached and requested us to grant a loan facility for an amount of Rs. 88433/-. The said loan was sanctioned vide Loan Account Number: UP3034TW0072936 dated 12-Dec-23 and the amount is repayable together with finance charges in installments. The loan agreement was executed by Borrower(s) towards the loan facility for the purchase of vehicle Model JUPITER BSVI - AOL bearing Registration No. UP77AP4037, Engine No. DG5CP3306006, Chassis No. MD626CG56P3C36957. Borrower(s) have defaulted in making payments towards the above-mentioned loan facility from us. In spite of regular reminders Borrower(s) were unable to regularize the loan account and hence the said vehicle was seized on 29-02-2024 and as per the agreement we issued a Pre-Sale notice to Borrower(s) dated 03-01-2024 before sale and sold the same in ‘as is where is condition’ dated 30-05-2024. The said sale amount was Rs. 36000/- which was appropriated to the contract, and even after appropriation, Borrower(s) are still liable to pay a sum of Rs. 57201/- After that, we issued a Post Sale Notice dated 06-05-2024, which was served to Borrower(s) for their reference to settle the dispute amicably.
2. As per the terms of the loan agreement, Borrower(s) are liable to pay the installment, but contrary to that, Borrower(s) had committed default in the repayment of the loan. In view of the default committed by Borrower(s), we hereby, with this notice, are terminating the said loan agreement. Despite several follow-ups made by us, Borrower(s) did not come forward to regularize the loan account in spite of deriving benefits from and out of the said loan. Even after being given sufficient opportunities, Borrower(s) had failed to settle the dues.
3. After giving credit to all the payments received so far in your loan account and adjusting the amount from the sale of the asset, a sum of Rs. 57201/- Is due as of 06-05-2024, which Borrower(s) are still liable to pay the same as per the terms of the agreement. However, Borrower(s) had not paid any amount towards the settlement of dues. The failure on Borrower(s) part to pay the amount due under the agreement has resulted in disputes, differences, and claims under the said agreement.
4. As per the Clause of the loan agreement, it has been mutually agreed to resolve the dispute through Arbitration, where the Arbitrator shall be appointed by an independent and neutral Arbitration Institution. With regard to the appointment of the arbitrator and in light of the judicial pronouncements regarding the appointment of the arbitrator and with a view to providing each party full opportunity to present its case fairly and conveniently, we deem it fit and proper to refer the dispute to Jupitice ODR Centre, having its office at PLOT NO -14, JUPITICE AEREN BUILDING, RAJIV GANDHI CHANDIGARH TECHNOLOGY PARK, CHANDIGARH, 160101 and to appoint an Arbitrator to conduct arbitration proceedings for dispute resolution.
5. Upon completion of 7 days, if no written confirmation is received from Borrower(s) end or Borrower(s) do not raise any objection to the appointment of Arbitrator through the individual Institution Jupitice ODR Centre, it will be deemed that you have accepted the submission of the dispute and appointment of the Arbitrator through the Institutional arbitration Jupitice ODR Centre.
6. Also note that, as per the clause in the agreement, the arbitration proceedings would be conducted  
   In the English language, as per the process defined in the arbitration clause.



**Authorized Signatory**

**TVS CREDIT SERVICES LIMITED**

**BY RPAD/EMAIL/SMS**

**Date: 07-08-2025**

**Ref No. TVS/July/515/2025**

**To,**

|  |
| --- |
| 1. **KOMMISETTI DURGA RAMASWAMY S/O KOMMISETTI V V SATYANARAYANA** NO 13/2 10TH MAIN BKL COLONY MG PALYA BOMMANHALLI BANGALORE TAB MEDICAL Begur B.O Bangalore South Bangalore KA 560068   MOBILE NO. 9666537577   1. **JUPITICE ODR CENTRE**,   PLOT NO -14, JUPITICE AEREN BUILDING,  RAJIV GANDHI CHANDIGARH TECHNOLOGY PARK, CHANDIGARH-160101. |

**Subject**: **Letter of Reference of dispute for Institutional Arbitration under the aegis of JUPITICE ODR CENTRE under their Online Administered Arbitration Procedural Rules (“Rules”).**

**Ref**: Loan Agreement No. KA3009TW0245347 dated 4-Jul-23

Dear Sir/Madam,

We, **M/s. TVS Credit Services Limited,** having its Registered Office at Chaitanya, no 12, Khader Nawaz Khan Road, Nungambakkam, Chennai-600006 and corporate office at N.No.29 (O.No.8), Jayalakshmi Estates, Haddows Road, Nungambakkam, Chennai – 600006 (hereinafter referred to as “Claimant”), write this letter of reference request as under: -

1. We state that the Borrower(s) had approached and requested us to grant a loan facility for an amount of Rs. 107531/-. The said loan was sanctioned vide Loan Account Number: KA3009TW0245347 dated 4-Jul-23 and the amount is repayable together with finance charges in installments. The loan agreement was executed by Borrower(s) towards the loan facility for the purchase of vehicle Model TVS RAIDER DISC BSVI bearing Registration No. KA01JY1274, Engine No. AF9FP1512266, Chassis No. MD625AF96P1F12383. Borrower(s) have defaulted in making payments towards the above-mentioned loan facility from us. In spite of regular reminders Borrower(s) were unable to regularize the loan account and hence the said vehicle was seized on 21-03-2024 and as per the agreement we issued a Pre-Sale notice to Borrower(s) dated 22-03-2024 before sale and sold the same in ‘as is where is condition’ dated 30-04-2024. The said sale amount was Rs. 39000/- which was appropriated to the contract, and even after appropriation, Borrower(s) are still liable to pay a sum of Rs. 57212/- After that, we issued a Post Sale Notice dated 05-06-2024, which was served to Borrower(s) for their reference to settle the dispute amicably.
2. As per the terms of the loan agreement, Borrower(s) are liable to pay the installment, but contrary to that, Borrower(s) had committed default in the repayment of the loan. In view of the default committed by Borrower(s), we hereby, with this notice, are terminating the said loan agreement. Despite several follow-ups made by us, Borrower(s) did not come forward to regularize the loan account in spite of deriving benefits from and out of the said loan. Even after being given sufficient opportunities, Borrower(s) had failed to settle the dues.
3. After giving credit to all the payments received so far in your loan account and adjusting the amount from the sale of the asset, a sum of Rs. 57212/- Is due as of 05-06-2024, which Borrower(s) are still liable to pay the same as per the terms of the agreement. However, Borrower(s) had not paid any amount towards the settlement of dues. The failure on Borrower(s) part to pay the amount due under the agreement has resulted in disputes, differences, and claims under the said agreement.
4. As per the Clause of the loan agreement, it has been mutually agreed to resolve the dispute through Arbitration, where the Arbitrator shall be appointed by an independent and neutral Arbitration Institution. With regard to the appointment of the arbitrator and in light of the judicial pronouncements regarding the appointment of the arbitrator and with a view to providing each party full opportunity to present its case fairly and conveniently, we deem it fit and proper to refer the dispute to Jupitice ODR Centre, having its office at PLOT NO -14, JUPITICE AEREN BUILDING, RAJIV GANDHI CHANDIGARH TECHNOLOGY PARK, CHANDIGARH, 160101 and to appoint an Arbitrator to conduct arbitration proceedings for dispute resolution.
5. Upon completion of 7 days, if no written confirmation is received from Borrower(s) end or Borrower(s) do not raise any objection to the appointment of Arbitrator through the individual Institution Jupitice ODR Centre, it will be deemed that you have accepted the submission of the dispute and appointment of the Arbitrator through the Institutional arbitration Jupitice ODR Centre.
6. Also note that, as per the clause in the agreement, the arbitration proceedings would be conducted  
   In the English language, as per the process defined in the arbitration clause.



**Authorized Signatory**

**TVS CREDIT SERVICES LIMITED**

**BY RPAD/EMAIL/SMS**

**Date: 07-08-2025**

**Ref No. TVS/July/516/2025**

**To,**

|  |
| --- |
| 1. **SNDEEP MUNNA LAL S/O MUNNA LAL** BHAGWATI VIHAR, BICHPURI VIHAR, BICHPURI ROAD, BODLA, AGRA, AGRA, UTTAR PRADESH NR SHRI RAM INTER COLLEGE Sadar Agra UP 282007   MOBILE NO. 6395343012   1. **JUPITICE ODR CENTRE**,   PLOT NO -14, JUPITICE AEREN BUILDING,  RAJIV GANDHI CHANDIGARH TECHNOLOGY PARK, CHANDIGARH-160101. |

**Subject**: **Letter of Reference of dispute for Institutional Arbitration under the aegis of JUPITICE ODR CENTRE under their Online Administered Arbitration Procedural Rules (“Rules”).**

**Ref**: Loan Agreement No. UP3041TW0060092 dated 29-Nov-23

Dear Sir/Madam,

We, **M/s. TVS Credit Services Limited,** having its Registered Office at Chaitanya, no 12, Khader Nawaz Khan Road, Nungambakkam, Chennai-600006 and corporate office at N.No.29 (O.No.8), Jayalakshmi Estates, Haddows Road, Nungambakkam, Chennai – 600006 (hereinafter referred to as “Claimant”), write this letter of reference request as under: -

1. We state that the Borrower(s) had approached and requested us to grant a loan facility for an amount of Rs. 138600/-. The said loan was sanctioned vide Loan Account Number: UP3041TW0060092 dated 29-Nov-23 and the amount is repayable together with finance charges in installments. The loan agreement was executed by Borrower(s) towards the loan facility for the purchase of vehicle Model APACHE RTR 160 2V RM DRUM BSVI bearing Registration No. UP80GW5948, Engine No. AE8GP2915012, Chassis No. MD634BE89P2G15829. Borrower(s) have defaulted in making payments towards the above-mentioned loan facility from us. In spite of regular reminders Borrower(s) were unable to regularize the loan account and hence the said vehicle was seized on 05-12-2024 and as per the agreement we issued a Pre-Sale notice to Borrower(s) dated 13-05-2024 before sale and sold the same in ‘as is where is condition’ dated 29-06-2024. The said sale amount was Rs. 84000/- which was appropriated to the contract, and even after appropriation, Borrower(s) are still liable to pay a sum of Rs. 57226/- After that, we issued a Post Sale Notice dated 07-02-2024, which was served to Borrower(s) for their reference to settle the dispute amicably.
2. As per the terms of the loan agreement, Borrower(s) are liable to pay the installment, but contrary to that, Borrower(s) had committed default in the repayment of the loan. In view of the default committed by Borrower(s), we hereby, with this notice, are terminating the said loan agreement. Despite several follow-ups made by us, Borrower(s) did not come forward to regularize the loan account in spite of deriving benefits from and out of the said loan. Even after being given sufficient opportunities, Borrower(s) had failed to settle the dues.
3. After giving credit to all the payments received so far in your loan account and adjusting the amount from the sale of the asset, a sum of Rs. 57226/- Is due as of 07-02-2024, which Borrower(s) are still liable to pay the same as per the terms of the agreement. However, Borrower(s) had not paid any amount towards the settlement of dues. The failure on Borrower(s) part to pay the amount due under the agreement has resulted in disputes, differences, and claims under the said agreement.
4. As per the Clause of the loan agreement, it has been mutually agreed to resolve the dispute through Arbitration, where the Arbitrator shall be appointed by an independent and neutral Arbitration Institution. With regard to the appointment of the arbitrator and in light of the judicial pronouncements regarding the appointment of the arbitrator and with a view to providing each party full opportunity to present its case fairly and conveniently, we deem it fit and proper to refer the dispute to Jupitice ODR Centre, having its office at PLOT NO -14, JUPITICE AEREN BUILDING, RAJIV GANDHI CHANDIGARH TECHNOLOGY PARK, CHANDIGARH, 160101 and to appoint an Arbitrator to conduct arbitration proceedings for dispute resolution.
5. Upon completion of 7 days, if no written confirmation is received from Borrower(s) end or Borrower(s) do not raise any objection to the appointment of Arbitrator through the individual Institution Jupitice ODR Centre, it will be deemed that you have accepted the submission of the dispute and appointment of the Arbitrator through the Institutional arbitration Jupitice ODR Centre.
6. Also note that, as per the clause in the agreement, the arbitration proceedings would be conducted  
   In the English language, as per the process defined in the arbitration clause.



**Authorized Signatory**

**TVS CREDIT SERVICES LIMITED**

**BY RPAD/EMAIL/SMS**

**Date: 07-08-2025**

**Ref No. TVS/July/517/2025**

**To,**

|  |
| --- |
| 1. **SANTOSH PAHAN S/O LATE GUDAR PAHAN** S/O LATE GUDAR PAHAN,SENEGARHA,RABODH,NEAR ME SHIV MANDIR,RABODH,HAZARIBAGH,JHARKHAND,825330 NEAR SHIV MANDIR Belsagra B.O Gola Ramgarh JH 825330   MOBILE NO. 7070414671   1. **JUPITICE ODR CENTRE**,   PLOT NO -14, JUPITICE AEREN BUILDING,  RAJIV GANDHI CHANDIGARH TECHNOLOGY PARK, CHANDIGARH-160101. |

**Subject**: **Letter of Reference of dispute for Institutional Arbitration under the aegis of JUPITICE ODR CENTRE under their Online Administered Arbitration Procedural Rules (“Rules”).**

**Ref**: Loan Agreement No. JH3053TW0143850 dated 17-Nov-23

Dear Sir/Madam,

We, **M/s. TVS Credit Services Limited,** having its Registered Office at Chaitanya, no 12, Khader Nawaz Khan Road, Nungambakkam, Chennai-600006 and corporate office at N.No.29 (O.No.8), Jayalakshmi Estates, Haddows Road, Nungambakkam, Chennai – 600006 (hereinafter referred to as “Claimant”), write this letter of reference request as under: -

1. We state that the Borrower(s) had approached and requested us to grant a loan facility for an amount of Rs. 124197/-. The said loan was sanctioned vide Loan Account Number: JH3053TW0143850 dated 17-Nov-23 and the amount is repayable together with finance charges in installments. The loan agreement was executed by Borrower(s) towards the loan facility for the purchase of vehicle Model APACHE RTR 160 2V RM DRUM BSVI bearing Registration No. JH24L2841, Engine No. AE8KP2800263, Chassis No. MD634BE84P2K01127. Borrower(s) have defaulted in making payments towards the above-mentioned loan facility from us. In spite of regular reminders Borrower(s) were unable to regularize the loan account and hence the said vehicle was seized on 19-07-2024 and as per the agreement we issued a Pre-Sale notice to Borrower(s) dated 20-07-2024 before sale and sold the same in ‘as is where is condition’ dated 27-08-2024. The said sale amount was Rs. 72000/- which was appropriated to the contract, and even after appropriation, Borrower(s) are still liable to pay a sum of Rs. 57230/- After that, we issued a Post Sale Notice dated 09-02-2024, which was served to Borrower(s) for their reference to settle the dispute amicably.
2. As per the terms of the loan agreement, Borrower(s) are liable to pay the installment, but contrary to that, Borrower(s) had committed default in the repayment of the loan. In view of the default committed by Borrower(s), we hereby, with this notice, are terminating the said loan agreement. Despite several follow-ups made by us, Borrower(s) did not come forward to regularize the loan account in spite of deriving benefits from and out of the said loan. Even after being given sufficient opportunities, Borrower(s) had failed to settle the dues.
3. After giving credit to all the payments received so far in your loan account and adjusting the amount from the sale of the asset, a sum of Rs. 57230/- Is due as of 09-02-2024, which Borrower(s) are still liable to pay the same as per the terms of the agreement. However, Borrower(s) had not paid any amount towards the settlement of dues. The failure on Borrower(s) part to pay the amount due under the agreement has resulted in disputes, differences, and claims under the said agreement.
4. As per the Clause of the loan agreement, it has been mutually agreed to resolve the dispute through Arbitration, where the Arbitrator shall be appointed by an independent and neutral Arbitration Institution. With regard to the appointment of the arbitrator and in light of the judicial pronouncements regarding the appointment of the arbitrator and with a view to providing each party full opportunity to present its case fairly and conveniently, we deem it fit and proper to refer the dispute to Jupitice ODR Centre, having its office at PLOT NO -14, JUPITICE AEREN BUILDING, RAJIV GANDHI CHANDIGARH TECHNOLOGY PARK, CHANDIGARH, 160101 and to appoint an Arbitrator to conduct arbitration proceedings for dispute resolution.
5. Upon completion of 7 days, if no written confirmation is received from Borrower(s) end or Borrower(s) do not raise any objection to the appointment of Arbitrator through the individual Institution Jupitice ODR Centre, it will be deemed that you have accepted the submission of the dispute and appointment of the Arbitrator through the Institutional arbitration Jupitice ODR Centre.
6. Also note that, as per the clause in the agreement, the arbitration proceedings would be conducted  
   In the English language, as per the process defined in the arbitration clause.



**Authorized Signatory**

**TVS CREDIT SERVICES LIMITED**

**BY RPAD/EMAIL/SMS**

**Date: 07-08-2025**

**Ref No. TVS/July/518/2025**

**To,**

|  |
| --- |
| 1. **SHALIM TILAK S/O TILAK RAJ** HOUSE NO DEHA COLONY AMBALA CITY AMBALA CITY AMBALA NEAR SHIV MANDIR A.K. Line S.O Ambala Palwal HA 133001   MOBILE NO. 9034614685   1. **JUPITICE ODR CENTRE**,   PLOT NO -14, JUPITICE AEREN BUILDING,  RAJIV GANDHI CHANDIGARH TECHNOLOGY PARK, CHANDIGARH-160101. |

**Subject**: **Letter of Reference of dispute for Institutional Arbitration under the aegis of JUPITICE ODR CENTRE under their Online Administered Arbitration Procedural Rules (“Rules”).**

**Ref**: Loan Agreement No. HR3047TW0090131 dated 25-Nov-23

Dear Sir/Madam,

We, **M/s. TVS Credit Services Limited,** having its Registered Office at Chaitanya, no 12, Khader Nawaz Khan Road, Nungambakkam, Chennai-600006 and corporate office at N.No.29 (O.No.8), Jayalakshmi Estates, Haddows Road, Nungambakkam, Chennai – 600006 (hereinafter referred to as “Claimant”), write this letter of reference request as under: -

1. We state that the Borrower(s) had approached and requested us to grant a loan facility for an amount of Rs. 78843/-. The said loan was sanctioned vide Loan Account Number: HR3047TW0090131 dated 25-Nov-23 and the amount is repayable together with finance charges in installments. The loan agreement was executed by Borrower(s) towards the loan facility for the purchase of vehicle Model TVS SPORT ELS BSVI bearing Registration No. , Engine No. AK2HP3105073, Chassis No. MD625CK26P3H04931. Borrower(s) have defaulted in making payments towards the above-mentioned loan facility from us. In spite of regular reminders Borrower(s) were unable to regularize the loan account and hence the said vehicle was seized on 29-03-2024 and as per the agreement we issued a Pre-Sale notice to Borrower(s) dated 30-03-2024 before sale and sold the same in ‘as is where is condition’ dated 02-05-2024. The said sale amount was Rs. 25000/- which was appropriated to the contract, and even after appropriation, Borrower(s) are still liable to pay a sum of Rs. 57252/- After that, we issued a Post Sale Notice dated 06-05-2024, which was served to Borrower(s) for their reference to settle the dispute amicably.
2. As per the terms of the loan agreement, Borrower(s) are liable to pay the installment, but contrary to that, Borrower(s) had committed default in the repayment of the loan. In view of the default committed by Borrower(s), we hereby, with this notice, are terminating the said loan agreement. Despite several follow-ups made by us, Borrower(s) did not come forward to regularize the loan account in spite of deriving benefits from and out of the said loan. Even after being given sufficient opportunities, Borrower(s) had failed to settle the dues.
3. After giving credit to all the payments received so far in your loan account and adjusting the amount from the sale of the asset, a sum of Rs. 57252/- Is due as of 06-05-2024, which Borrower(s) are still liable to pay the same as per the terms of the agreement. However, Borrower(s) had not paid any amount towards the settlement of dues. The failure on Borrower(s) part to pay the amount due under the agreement has resulted in disputes, differences, and claims under the said agreement.
4. As per the Clause of the loan agreement, it has been mutually agreed to resolve the dispute through Arbitration, where the Arbitrator shall be appointed by an independent and neutral Arbitration Institution. With regard to the appointment of the arbitrator and in light of the judicial pronouncements regarding the appointment of the arbitrator and with a view to providing each party full opportunity to present its case fairly and conveniently, we deem it fit and proper to refer the dispute to Jupitice ODR Centre, having its office at PLOT NO -14, JUPITICE AEREN BUILDING, RAJIV GANDHI CHANDIGARH TECHNOLOGY PARK, CHANDIGARH, 160101 and to appoint an Arbitrator to conduct arbitration proceedings for dispute resolution.
5. Upon completion of 7 days, if no written confirmation is received from Borrower(s) end or Borrower(s) do not raise any objection to the appointment of Arbitrator through the individual Institution Jupitice ODR Centre, it will be deemed that you have accepted the submission of the dispute and appointment of the Arbitrator through the Institutional arbitration Jupitice ODR Centre.
6. Also note that, as per the clause in the agreement, the arbitration proceedings would be conducted  
   In the English language, as per the process defined in the arbitration clause.



**Authorized Signatory**

**TVS CREDIT SERVICES LIMITED**

**BY RPAD/EMAIL/SMS**

**Date: 07-08-2025**

**Ref No. TVS/July/519/2025**

**To,**

|  |
| --- |
| 1. **INDRASHAN DEVI S/O BHUPENDRA MANDAL** WARD-03 AT MURHA DIH PO MADHOPUR MALINIYA PS KANHAULI DIST -SITAMARHI NEAR-POUND WARD 03 Bagaha B.O M Ganj Sitamarhi BR 843332   MOBILE NO. 6287709113   1. **JUPITICE ODR CENTRE**,   PLOT NO -14, JUPITICE AEREN BUILDING,  RAJIV GANDHI CHANDIGARH TECHNOLOGY PARK, CHANDIGARH-160101. |

**Subject**: **Letter of Reference of dispute for Institutional Arbitration under the aegis of JUPITICE ODR CENTRE under their Online Administered Arbitration Procedural Rules (“Rules”).**

**Ref**: Loan Agreement No. BR3139TW0031980 dated 9-Feb-24

Dear Sir/Madam,

We, **M/s. TVS Credit Services Limited,** having its Registered Office at Chaitanya, no 12, Khader Nawaz Khan Road, Nungambakkam, Chennai-600006 and corporate office at N.No.29 (O.No.8), Jayalakshmi Estates, Haddows Road, Nungambakkam, Chennai – 600006 (hereinafter referred to as “Claimant”), write this letter of reference request as under: -

1. We state that the Borrower(s) had approached and requested us to grant a loan facility for an amount of Rs. 66645/-. The said loan was sanctioned vide Loan Account Number: BR3139TW0031980 dated 9-Feb-24 and the amount is repayable together with finance charges in installments. The loan agreement was executed by Borrower(s) towards the loan facility for the purchase of vehicle Model TVS XL 100 COM ITS BSVI bearing Registration No. , Engine No. BP2KP2111426, Chassis No. MD621CP21P3L00601. Borrower(s) have defaulted in making payments towards the above-mentioned loan facility from us. In spite of regular reminders Borrower(s) were unable to regularize the loan account and hence the said vehicle was seized on 28-07-2024 and as per the agreement we issued a Pre-Sale notice to Borrower(s) dated 29-07-2024 before sale and sold the same in ‘as is where is condition’ dated 27-08-2024. The said sale amount was Rs. 10000/- which was appropriated to the contract, and even after appropriation, Borrower(s) are still liable to pay a sum of Rs. 57253/- After that, we issued a Post Sale Notice dated 09-02-2024, which was served to Borrower(s) for their reference to settle the dispute amicably.
2. As per the terms of the loan agreement, Borrower(s) are liable to pay the installment, but contrary to that, Borrower(s) had committed default in the repayment of the loan. In view of the default committed by Borrower(s), we hereby, with this notice, are terminating the said loan agreement. Despite several follow-ups made by us, Borrower(s) did not come forward to regularize the loan account in spite of deriving benefits from and out of the said loan. Even after being given sufficient opportunities, Borrower(s) had failed to settle the dues.
3. After giving credit to all the payments received so far in your loan account and adjusting the amount from the sale of the asset, a sum of Rs. 57253/- Is due as of 09-02-2024, which Borrower(s) are still liable to pay the same as per the terms of the agreement. However, Borrower(s) had not paid any amount towards the settlement of dues. The failure on Borrower(s) part to pay the amount due under the agreement has resulted in disputes, differences, and claims under the said agreement.
4. As per the Clause of the loan agreement, it has been mutually agreed to resolve the dispute through Arbitration, where the Arbitrator shall be appointed by an independent and neutral Arbitration Institution. With regard to the appointment of the arbitrator and in light of the judicial pronouncements regarding the appointment of the arbitrator and with a view to providing each party full opportunity to present its case fairly and conveniently, we deem it fit and proper to refer the dispute to Jupitice ODR Centre, having its office at PLOT NO -14, JUPITICE AEREN BUILDING, RAJIV GANDHI CHANDIGARH TECHNOLOGY PARK, CHANDIGARH, 160101 and to appoint an Arbitrator to conduct arbitration proceedings for dispute resolution.
5. Upon completion of 7 days, if no written confirmation is received from Borrower(s) end or Borrower(s) do not raise any objection to the appointment of Arbitrator through the individual Institution Jupitice ODR Centre, it will be deemed that you have accepted the submission of the dispute and appointment of the Arbitrator through the Institutional arbitration Jupitice ODR Centre.
6. Also note that, as per the clause in the agreement, the arbitration proceedings would be conducted  
   In the English language, as per the process defined in the arbitration clause.



**Authorized Signatory**

**TVS CREDIT SERVICES LIMITED**

**BY RPAD/EMAIL/SMS**

**Date: 07-08-2025**

**Ref No. TVS/July/520/2025**

**To,**

|  |
| --- |
| 1. **VEERA VENKATA BALA SURYA TEJA SAIKAM S/O SAIKAM VENKATESWARA RAO** S/O: SAIKAM VENKATESWARA RAO,2-17/1,KUMMARIVARI PA LEM,PEDALANKA,PEDALANKA,PESARLANKA,GUNTUR,ANDHRA P RADESH,522257 NEAR RICE MILL Amudarlanka B.O Bhattiprole Guntur AP 522257   MOBILE NO. 6304907655   1. **JUPITICE ODR CENTRE**,   PLOT NO -14, JUPITICE AEREN BUILDING,  RAJIV GANDHI CHANDIGARH TECHNOLOGY PARK, CHANDIGARH-160101. |

**Subject**: **Letter of Reference of dispute for Institutional Arbitration under the aegis of JUPITICE ODR CENTRE under their Online Administered Arbitration Procedural Rules (“Rules”).**

**Ref**: Loan Agreement No. AP3020TW0160144 dated 20-Nov-23

Dear Sir/Madam,

We, **M/s. TVS Credit Services Limited,** having its Registered Office at Chaitanya, no 12, Khader Nawaz Khan Road, Nungambakkam, Chennai-600006 and corporate office at N.No.29 (O.No.8), Jayalakshmi Estates, Haddows Road, Nungambakkam, Chennai – 600006 (hereinafter referred to as “Claimant”), write this letter of reference request as under: -

1. We state that the Borrower(s) had approached and requested us to grant a loan facility for an amount of Rs. 97501/-. The said loan was sanctioned vide Loan Account Number: AP3020TW0160144 dated 20-Nov-23 and the amount is repayable together with finance charges in installments. The loan agreement was executed by Borrower(s) towards the loan facility for the purchase of vehicle Model JUPITER BSVI - AOL bearing Registration No. AP40BC4808, Engine No. DG5LP1716236, Chassis No. MD626CG55P1L27873. Borrower(s) have defaulted in making payments towards the above-mentioned loan facility from us. In spite of regular reminders Borrower(s) were unable to regularize the loan account and hence the said vehicle was seized on 24-05-2024 and as per the agreement we issued a Pre-Sale notice to Borrower(s) dated 25-05-2024 before sale and sold the same in ‘as is where is condition’ dated 28-06-2024. The said sale amount was Rs. 45000/- which was appropriated to the contract, and even after appropriation, Borrower(s) are still liable to pay a sum of Rs. 57254/- After that, we issued a Post Sale Notice dated 07-02-2024, which was served to Borrower(s) for their reference to settle the dispute amicably.
2. As per the terms of the loan agreement, Borrower(s) are liable to pay the installment, but contrary to that, Borrower(s) had committed default in the repayment of the loan. In view of the default committed by Borrower(s), we hereby, with this notice, are terminating the said loan agreement. Despite several follow-ups made by us, Borrower(s) did not come forward to regularize the loan account in spite of deriving benefits from and out of the said loan. Even after being given sufficient opportunities, Borrower(s) had failed to settle the dues.
3. After giving credit to all the payments received so far in your loan account and adjusting the amount from the sale of the asset, a sum of Rs. 57254/- Is due as of 07-02-2024, which Borrower(s) are still liable to pay the same as per the terms of the agreement. However, Borrower(s) had not paid any amount towards the settlement of dues. The failure on Borrower(s) part to pay the amount due under the agreement has resulted in disputes, differences, and claims under the said agreement.
4. As per the Clause of the loan agreement, it has been mutually agreed to resolve the dispute through Arbitration, where the Arbitrator shall be appointed by an independent and neutral Arbitration Institution. With regard to the appointment of the arbitrator and in light of the judicial pronouncements regarding the appointment of the arbitrator and with a view to providing each party full opportunity to present its case fairly and conveniently, we deem it fit and proper to refer the dispute to Jupitice ODR Centre, having its office at PLOT NO -14, JUPITICE AEREN BUILDING, RAJIV GANDHI CHANDIGARH TECHNOLOGY PARK, CHANDIGARH, 160101 and to appoint an Arbitrator to conduct arbitration proceedings for dispute resolution.
5. Upon completion of 7 days, if no written confirmation is received from Borrower(s) end or Borrower(s) do not raise any objection to the appointment of Arbitrator through the individual Institution Jupitice ODR Centre, it will be deemed that you have accepted the submission of the dispute and appointment of the Arbitrator through the Institutional arbitration Jupitice ODR Centre.
6. Also note that, as per the clause in the agreement, the arbitration proceedings would be conducted  
   In the English language, as per the process defined in the arbitration clause.



**Authorized Signatory**

**TVS CREDIT SERVICES LIMITED**

**BY RPAD/EMAIL/SMS**

**Date: 07-08-2025**

**Ref No. TVS/July/521/2025**

**To,**

|  |
| --- |
| 1. **ANU R S/O RAJENDRAN** MONISHA VILASAM PUTHUVAL, KIZHAKKEPURAM.P.O, AYIROOR TRIVANDRUM PUTHUVILA TEMPLE Ayroor varkala S.O Chirayinkeezhu Thiruvananthapuram KL 695310   MOBILE NO. 7356186792   1. **JUPITICE ODR CENTRE**,   PLOT NO -14, JUPITICE AEREN BUILDING,  RAJIV GANDHI CHANDIGARH TECHNOLOGY PARK, CHANDIGARH-160101. |

**Subject**: **Letter of Reference of dispute for Institutional Arbitration under the aegis of JUPITICE ODR CENTRE under their Online Administered Arbitration Procedural Rules (“Rules”).**

**Ref**: Loan Agreement No. KE3023TW0074241 dated 30-Nov-23

Dear Sir/Madam,

We, **M/s. TVS Credit Services Limited,** having its Registered Office at Chaitanya, no 12, Khader Nawaz Khan Road, Nungambakkam, Chennai-600006 and corporate office at N.No.29 (O.No.8), Jayalakshmi Estates, Haddows Road, Nungambakkam, Chennai – 600006 (hereinafter referred to as “Claimant”), write this letter of reference request as under: -

1. We state that the Borrower(s) had approached and requested us to grant a loan facility for an amount of Rs. 110251/-. The said loan was sanctioned vide Loan Account Number: KE3023TW0074241 dated 30-Nov-23 and the amount is repayable together with finance charges in installments. The loan agreement was executed by Borrower(s) towards the loan facility for the purchase of vehicle Model NTORQ 125 DISC – RACE EDITION BSVI bearing Registration No. KL81B1638, Engine No. AK3LP2708476, Chassis No. MD626AK36P2L12013. Borrower(s) have defaulted in making payments towards the above-mentioned loan facility from us. In spite of regular reminders Borrower(s) were unable to regularize the loan account and hence the said vehicle was seized on 17-07-2024 and as per the agreement we issued a Pre-Sale notice to Borrower(s) dated 18-07-2024 before sale and sold the same in ‘as is where is condition’ dated 28-08-2024. The said sale amount was Rs. 58000/- which was appropriated to the contract, and even after appropriation, Borrower(s) are still liable to pay a sum of Rs. 57264/- After that, we issued a Post Sale Notice dated 09-02-2024, which was served to Borrower(s) for their reference to settle the dispute amicably.
2. As per the terms of the loan agreement, Borrower(s) are liable to pay the installment, but contrary to that, Borrower(s) had committed default in the repayment of the loan. In view of the default committed by Borrower(s), we hereby, with this notice, are terminating the said loan agreement. Despite several follow-ups made by us, Borrower(s) did not come forward to regularize the loan account in spite of deriving benefits from and out of the said loan. Even after being given sufficient opportunities, Borrower(s) had failed to settle the dues.
3. After giving credit to all the payments received so far in your loan account and adjusting the amount from the sale of the asset, a sum of Rs. 57264/- Is due as of 09-02-2024, which Borrower(s) are still liable to pay the same as per the terms of the agreement. However, Borrower(s) had not paid any amount towards the settlement of dues. The failure on Borrower(s) part to pay the amount due under the agreement has resulted in disputes, differences, and claims under the said agreement.
4. As per the Clause of the loan agreement, it has been mutually agreed to resolve the dispute through Arbitration, where the Arbitrator shall be appointed by an independent and neutral Arbitration Institution. With regard to the appointment of the arbitrator and in light of the judicial pronouncements regarding the appointment of the arbitrator and with a view to providing each party full opportunity to present its case fairly and conveniently, we deem it fit and proper to refer the dispute to Jupitice ODR Centre, having its office at PLOT NO -14, JUPITICE AEREN BUILDING, RAJIV GANDHI CHANDIGARH TECHNOLOGY PARK, CHANDIGARH, 160101 and to appoint an Arbitrator to conduct arbitration proceedings for dispute resolution.
5. Upon completion of 7 days, if no written confirmation is received from Borrower(s) end or Borrower(s) do not raise any objection to the appointment of Arbitrator through the individual Institution Jupitice ODR Centre, it will be deemed that you have accepted the submission of the dispute and appointment of the Arbitrator through the Institutional arbitration Jupitice ODR Centre.
6. Also note that, as per the clause in the agreement, the arbitration proceedings would be conducted  
   In the English language, as per the process defined in the arbitration clause.



**Authorized Signatory**

**TVS CREDIT SERVICES LIMITED**

**BY RPAD/EMAIL/SMS**

**Date: 07-08-2025**

**Ref No. TVS/July/522/2025**

**To,**

|  |
| --- |
| 1. **SHAIK GHOUSE S/O SHAIK TAYYAB** S/O SHAIK TAYYAB,4-16-138,MAHMOOD NAGAR,HASSAN NAG AR,RAJENDRANAGAR,RANGAREDDI,ANDHRA PRADESH,500052 ST SULEMAN SCHOOL Gaganpahad B.O Rajendra Nagar KVRangareddy AP 500052   MOBILE NO. 7601096758   1. **JUPITICE ODR CENTRE**,   PLOT NO -14, JUPITICE AEREN BUILDING,  RAJIV GANDHI CHANDIGARH TECHNOLOGY PARK, CHANDIGARH-160101. |

**Subject**: **Letter of Reference of dispute for Institutional Arbitration under the aegis of JUPITICE ODR CENTRE under their Online Administered Arbitration Procedural Rules (“Rules”).**

**Ref**: Loan Agreement No. AP3021TW0132636 dated 4-Sep-23

Dear Sir/Madam,

We, **M/s. TVS Credit Services Limited,** having its Registered Office at Chaitanya, no 12, Khader Nawaz Khan Road, Nungambakkam, Chennai-600006 and corporate office at N.No.29 (O.No.8), Jayalakshmi Estates, Haddows Road, Nungambakkam, Chennai – 600006 (hereinafter referred to as “Claimant”), write this letter of reference request as under: -

1. We state that the Borrower(s) had approached and requested us to grant a loan facility for an amount of Rs. 112538/-. The said loan was sanctioned vide Loan Account Number: AP3021TW0132636 dated 4-Sep-23 and the amount is repayable together with finance charges in installments. The loan agreement was executed by Borrower(s) towards the loan facility for the purchase of vehicle Model TVS RAIDER DISC CONNECTED BSVI bearing Registration No. TG07F1142, Engine No. AF9HP1517514, Chassis No. MD625AF95P1H17516. Borrower(s) have defaulted in making payments towards the above-mentioned loan facility from us. In spite of regular reminders Borrower(s) were unable to regularize the loan account and hence the said vehicle was seized on 04-04-2024 and as per the agreement we issued a Pre-Sale notice to Borrower(s) dated 04-05-2024 before sale and sold the same in ‘as is where is condition’ dated 31-05-2024. The said sale amount was Rs. 55000/- which was appropriated to the contract, and even after appropriation, Borrower(s) are still liable to pay a sum of Rs. 57270/- After that, we issued a Post Sale Notice dated 06-05-2024, which was served to Borrower(s) for their reference to settle the dispute amicably.
2. As per the terms of the loan agreement, Borrower(s) are liable to pay the installment, but contrary to that, Borrower(s) had committed default in the repayment of the loan. In view of the default committed by Borrower(s), we hereby, with this notice, are terminating the said loan agreement. Despite several follow-ups made by us, Borrower(s) did not come forward to regularize the loan account in spite of deriving benefits from and out of the said loan. Even after being given sufficient opportunities, Borrower(s) had failed to settle the dues.
3. After giving credit to all the payments received so far in your loan account and adjusting the amount from the sale of the asset, a sum of Rs. 57270/- Is due as of 06-05-2024, which Borrower(s) are still liable to pay the same as per the terms of the agreement. However, Borrower(s) had not paid any amount towards the settlement of dues. The failure on Borrower(s) part to pay the amount due under the agreement has resulted in disputes, differences, and claims under the said agreement.
4. As per the Clause of the loan agreement, it has been mutually agreed to resolve the dispute through Arbitration, where the Arbitrator shall be appointed by an independent and neutral Arbitration Institution. With regard to the appointment of the arbitrator and in light of the judicial pronouncements regarding the appointment of the arbitrator and with a view to providing each party full opportunity to present its case fairly and conveniently, we deem it fit and proper to refer the dispute to Jupitice ODR Centre, having its office at PLOT NO -14, JUPITICE AEREN BUILDING, RAJIV GANDHI CHANDIGARH TECHNOLOGY PARK, CHANDIGARH, 160101 and to appoint an Arbitrator to conduct arbitration proceedings for dispute resolution.
5. Upon completion of 7 days, if no written confirmation is received from Borrower(s) end or Borrower(s) do not raise any objection to the appointment of Arbitrator through the individual Institution Jupitice ODR Centre, it will be deemed that you have accepted the submission of the dispute and appointment of the Arbitrator through the Institutional arbitration Jupitice ODR Centre.
6. Also note that, as per the clause in the agreement, the arbitration proceedings would be conducted  
   In the English language, as per the process defined in the arbitration clause.



**Authorized Signatory**

**TVS CREDIT SERVICES LIMITED**

**BY RPAD/EMAIL/SMS**

**Date: 07-08-2025**

**Ref No. TVS/July/523/2025**

**To,**

|  |
| --- |
| 1. **RAJANANDAN RAY S/O PRAGAS RAY** S/O: PRAGAS RAY,WARD N-8,SIVAIPATTI,SEWAIPATTI,SIT AMARHI,BIHAR,843314 RAM JANKI MANDIR Awapur B.O Bajpatti Sitamarhi BR 843314   MOBILE NO. 9631119882   1. **JUPITICE ODR CENTRE**,   PLOT NO -14, JUPITICE AEREN BUILDING,  RAJIV GANDHI CHANDIGARH TECHNOLOGY PARK, CHANDIGARH-160101. |

**Subject**: **Letter of Reference of dispute for Institutional Arbitration under the aegis of JUPITICE ODR CENTRE under their Online Administered Arbitration Procedural Rules (“Rules”).**

**Ref**: Loan Agreement No. BR3139TW0023589 dated 23-Sep-23

Dear Sir/Madam,

We, **M/s. TVS Credit Services Limited,** having its Registered Office at Chaitanya, no 12, Khader Nawaz Khan Road, Nungambakkam, Chennai-600006 and corporate office at N.No.29 (O.No.8), Jayalakshmi Estates, Haddows Road, Nungambakkam, Chennai – 600006 (hereinafter referred to as “Claimant”), write this letter of reference request as under: -

1. We state that the Borrower(s) had approached and requested us to grant a loan facility for an amount of Rs. 132199/-. The said loan was sanctioned vide Loan Account Number: BR3139TW0023589 dated 23-Sep-23 and the amount is repayable together with finance charges in installments. The loan agreement was executed by Borrower(s) towards the loan facility for the purchase of vehicle Model APACHE RTR 160 2V RM DRUM BSVI bearing Registration No. BR30AJ5788, Engine No. AE8FP2220893, Chassis No. MD634BE82P2F21789. Borrower(s) have defaulted in making payments towards the above-mentioned loan facility from us. In spite of regular reminders Borrower(s) were unable to regularize the loan account and hence the said vehicle was seized on 10-06-2024 and as per the agreement we issued a Pre-Sale notice to Borrower(s) dated 11-06-2024 before sale and sold the same in ‘as is where is condition’ dated 29-07-2024. The said sale amount was Rs. 72000/- which was appropriated to the contract, and even after appropriation, Borrower(s) are still liable to pay a sum of Rs. 57271/- After that, we issued a Post Sale Notice dated 08-05-2024, which was served to Borrower(s) for their reference to settle the dispute amicably.
2. As per the terms of the loan agreement, Borrower(s) are liable to pay the installment, but contrary to that, Borrower(s) had committed default in the repayment of the loan. In view of the default committed by Borrower(s), we hereby, with this notice, are terminating the said loan agreement. Despite several follow-ups made by us, Borrower(s) did not come forward to regularize the loan account in spite of deriving benefits from and out of the said loan. Even after being given sufficient opportunities, Borrower(s) had failed to settle the dues.
3. After giving credit to all the payments received so far in your loan account and adjusting the amount from the sale of the asset, a sum of Rs. 57271/- Is due as of 08-05-2024, which Borrower(s) are still liable to pay the same as per the terms of the agreement. However, Borrower(s) had not paid any amount towards the settlement of dues. The failure on Borrower(s) part to pay the amount due under the agreement has resulted in disputes, differences, and claims under the said agreement.
4. As per the Clause of the loan agreement, it has been mutually agreed to resolve the dispute through Arbitration, where the Arbitrator shall be appointed by an independent and neutral Arbitration Institution. With regard to the appointment of the arbitrator and in light of the judicial pronouncements regarding the appointment of the arbitrator and with a view to providing each party full opportunity to present its case fairly and conveniently, we deem it fit and proper to refer the dispute to Jupitice ODR Centre, having its office at PLOT NO -14, JUPITICE AEREN BUILDING, RAJIV GANDHI CHANDIGARH TECHNOLOGY PARK, CHANDIGARH, 160101 and to appoint an Arbitrator to conduct arbitration proceedings for dispute resolution.
5. Upon completion of 7 days, if no written confirmation is received from Borrower(s) end or Borrower(s) do not raise any objection to the appointment of Arbitrator through the individual Institution Jupitice ODR Centre, it will be deemed that you have accepted the submission of the dispute and appointment of the Arbitrator through the Institutional arbitration Jupitice ODR Centre.
6. Also note that, as per the clause in the agreement, the arbitration proceedings would be conducted  
   In the English language, as per the process defined in the arbitration clause.



**Authorized Signatory**

**TVS CREDIT SERVICES LIMITED**

**BY RPAD/EMAIL/SMS**

**Date: 07-08-2025**

**Ref No. TVS/July/524/2025**

**To,**

|  |
| --- |
| 1. **FAHIMA BEGUM S/O MINAL HUSSAIN** VILL-3 NO BILOTIA PO-DHING PS- DHING NAGAON ASSAM JAMEMASJID Nagaon Barpeta AS 782123   MOBILE NO. 9678091438   1. **JUPITICE ODR CENTRE**,   PLOT NO -14, JUPITICE AEREN BUILDING,  RAJIV GANDHI CHANDIGARH TECHNOLOGY PARK, CHANDIGARH-160101. |

**Subject**: **Letter of Reference of dispute for Institutional Arbitration under the aegis of JUPITICE ODR CENTRE under their Online Administered Arbitration Procedural Rules (“Rules”).**

**Ref**: Loan Agreement No. AS3072TW0135254 dated 28-Oct-23

Dear Sir/Madam,

We, **M/s. TVS Credit Services Limited,** having its Registered Office at Chaitanya, no 12, Khader Nawaz Khan Road, Nungambakkam, Chennai-600006 and corporate office at N.No.29 (O.No.8), Jayalakshmi Estates, Haddows Road, Nungambakkam, Chennai – 600006 (hereinafter referred to as “Claimant”), write this letter of reference request as under: -

1. We state that the Borrower(s) had approached and requested us to grant a loan facility for an amount of Rs. 110724/-. The said loan was sanctioned vide Loan Account Number: AS3072TW0135254 dated 28-Oct-23 and the amount is repayable together with finance charges in installments. The loan agreement was executed by Borrower(s) towards the loan facility for the purchase of vehicle Model NTORQ 125 DISC – RACE EDITION BSVI bearing Registration No. AS02AN3496, Engine No. AK3KP3010755, Chassis No. MD626AK3XP3K18677. Borrower(s) have defaulted in making payments towards the above-mentioned loan facility from us. In spite of regular reminders Borrower(s) were unable to regularize the loan account and hence the said vehicle was seized on 31-05-2024 and as per the agreement we issued a Pre-Sale notice to Borrower(s) dated 06-01-2024 before sale and sold the same in ‘as is where is condition’ dated 29-06-2024. The said sale amount was Rs. 56000/- which was appropriated to the contract, and even after appropriation, Borrower(s) are still liable to pay a sum of Rs. 57296/- After that, we issued a Post Sale Notice dated 07-02-2024, which was served to Borrower(s) for their reference to settle the dispute amicably.
2. As per the terms of the loan agreement, Borrower(s) are liable to pay the installment, but contrary to that, Borrower(s) had committed default in the repayment of the loan. In view of the default committed by Borrower(s), we hereby, with this notice, are terminating the said loan agreement. Despite several follow-ups made by us, Borrower(s) did not come forward to regularize the loan account in spite of deriving benefits from and out of the said loan. Even after being given sufficient opportunities, Borrower(s) had failed to settle the dues.
3. After giving credit to all the payments received so far in your loan account and adjusting the amount from the sale of the asset, a sum of Rs. 57296/- Is due as of 07-02-2024, which Borrower(s) are still liable to pay the same as per the terms of the agreement. However, Borrower(s) had not paid any amount towards the settlement of dues. The failure on Borrower(s) part to pay the amount due under the agreement has resulted in disputes, differences, and claims under the said agreement.
4. As per the Clause of the loan agreement, it has been mutually agreed to resolve the dispute through Arbitration, where the Arbitrator shall be appointed by an independent and neutral Arbitration Institution. With regard to the appointment of the arbitrator and in light of the judicial pronouncements regarding the appointment of the arbitrator and with a view to providing each party full opportunity to present its case fairly and conveniently, we deem it fit and proper to refer the dispute to Jupitice ODR Centre, having its office at PLOT NO -14, JUPITICE AEREN BUILDING, RAJIV GANDHI CHANDIGARH TECHNOLOGY PARK, CHANDIGARH, 160101 and to appoint an Arbitrator to conduct arbitration proceedings for dispute resolution.
5. Upon completion of 7 days, if no written confirmation is received from Borrower(s) end or Borrower(s) do not raise any objection to the appointment of Arbitrator through the individual Institution Jupitice ODR Centre, it will be deemed that you have accepted the submission of the dispute and appointment of the Arbitrator through the Institutional arbitration Jupitice ODR Centre.
6. Also note that, as per the clause in the agreement, the arbitration proceedings would be conducted  
   In the English language, as per the process defined in the arbitration clause.



**Authorized Signatory**

**TVS CREDIT SERVICES LIMITED**

**BY RPAD/EMAIL/SMS**

**Date: 07-08-2025**

**Ref No. TVS/July/525/2025**

**To,**

|  |
| --- |
| 1. **MANJU RAM SNGH S/O RAM SINGH** W/O RAM SINGH,KAMTA,631/74,LUCKNOW,LUCKNOW,UTTAR P RADESH,227105 NEAR KAMTA SAMUDAIK KENDRA Lucknow Lucknow UP 227105   MOBILE NO. 8853964148   1. **JUPITICE ODR CENTRE**,   PLOT NO -14, JUPITICE AEREN BUILDING,  RAJIV GANDHI CHANDIGARH TECHNOLOGY PARK, CHANDIGARH-160101. |

**Subject**: **Letter of Reference of dispute for Institutional Arbitration under the aegis of JUPITICE ODR CENTRE under their Online Administered Arbitration Procedural Rules (“Rules”).**

**Ref**: Loan Agreement No. UP3040TW0071180 dated 19-Nov-23

Dear Sir/Madam,

We, **M/s. TVS Credit Services Limited,** having its Registered Office at Chaitanya, no 12, Khader Nawaz Khan Road, Nungambakkam, Chennai-600006 and corporate office at N.No.29 (O.No.8), Jayalakshmi Estates, Haddows Road, Nungambakkam, Chennai – 600006 (hereinafter referred to as “Claimant”), write this letter of reference request as under: -

1. We state that the Borrower(s) had approached and requested us to grant a loan facility for an amount of Rs. 112579/-. The said loan was sanctioned vide Loan Account Number: UP3040TW0071180 dated 19-Nov-23 and the amount is repayable together with finance charges in installments. The loan agreement was executed by Borrower(s) towards the loan facility for the purchase of vehicle Model TVS RAIDER DISC CONNECTED BSVI bearing Registration No. UP32PA0397, Engine No. AF9LP1823135, Chassis No. MD625AF96P1L22953. Borrower(s) have defaulted in making payments towards the above-mentioned loan facility from us. In spite of regular reminders Borrower(s) were unable to regularize the loan account and hence the said vehicle was seized on 04-08-2024 and as per the agreement we issued a Pre-Sale notice to Borrower(s) dated 04-09-2024 before sale and sold the same in ‘as is where is condition’ dated 29-05-2024. The said sale amount was Rs. 60000/- which was appropriated to the contract, and even after appropriation, Borrower(s) are still liable to pay a sum of Rs. 57300/- After that, we issued a Post Sale Notice dated 06-05-2024, which was served to Borrower(s) for their reference to settle the dispute amicably.
2. As per the terms of the loan agreement, Borrower(s) are liable to pay the installment, but contrary to that, Borrower(s) had committed default in the repayment of the loan. In view of the default committed by Borrower(s), we hereby, with this notice, are terminating the said loan agreement. Despite several follow-ups made by us, Borrower(s) did not come forward to regularize the loan account in spite of deriving benefits from and out of the said loan. Even after being given sufficient opportunities, Borrower(s) had failed to settle the dues.
3. After giving credit to all the payments received so far in your loan account and adjusting the amount from the sale of the asset, a sum of Rs. 57300/- Is due as of 06-05-2024, which Borrower(s) are still liable to pay the same as per the terms of the agreement. However, Borrower(s) had not paid any amount towards the settlement of dues. The failure on Borrower(s) part to pay the amount due under the agreement has resulted in disputes, differences, and claims under the said agreement.
4. As per the Clause of the loan agreement, it has been mutually agreed to resolve the dispute through Arbitration, where the Arbitrator shall be appointed by an independent and neutral Arbitration Institution. With regard to the appointment of the arbitrator and in light of the judicial pronouncements regarding the appointment of the arbitrator and with a view to providing each party full opportunity to present its case fairly and conveniently, we deem it fit and proper to refer the dispute to Jupitice ODR Centre, having its office at PLOT NO -14, JUPITICE AEREN BUILDING, RAJIV GANDHI CHANDIGARH TECHNOLOGY PARK, CHANDIGARH, 160101 and to appoint an Arbitrator to conduct arbitration proceedings for dispute resolution.
5. Upon completion of 7 days, if no written confirmation is received from Borrower(s) end or Borrower(s) do not raise any objection to the appointment of Arbitrator through the individual Institution Jupitice ODR Centre, it will be deemed that you have accepted the submission of the dispute and appointment of the Arbitrator through the Institutional arbitration Jupitice ODR Centre.
6. Also note that, as per the clause in the agreement, the arbitration proceedings would be conducted  
   In the English language, as per the process defined in the arbitration clause.



**Authorized Signatory**

**TVS CREDIT SERVICES LIMITED**

**BY RPAD/EMAIL/SMS**

**Date: 07-08-2025**

**Ref No. TVS/July/526/2025**

**To,**

|  |
| --- |
| 1. **VELANKANNI R S/O RENGASAMY** 6-1-80 VAITHIYANATHAPURAM SHOLAVANDHAN MADURAI BUS STOP Sholavandan Bazaar S.O Vadipatti Madurai TN 625214   MOBILE NO. 6382989732   1. **JUPITICE ODR CENTRE**,   PLOT NO -14, JUPITICE AEREN BUILDING,  RAJIV GANDHI CHANDIGARH TECHNOLOGY PARK, CHANDIGARH-160101. |

**Subject**: **Letter of Reference of dispute for Institutional Arbitration under the aegis of JUPITICE ODR CENTRE under their Online Administered Arbitration Procedural Rules (“Rules”).**

**Ref**: Loan Agreement No. TN3006TW0164304 dated 30-Oct-23

Dear Sir/Madam,

We, **M/s. TVS Credit Services Limited,** having its Registered Office at Chaitanya, no 12, Khader Nawaz Khan Road, Nungambakkam, Chennai-600006 and corporate office at N.No.29 (O.No.8), Jayalakshmi Estates, Haddows Road, Nungambakkam, Chennai – 600006 (hereinafter referred to as “Claimant”), write this letter of reference request as under: -

1. We state that the Borrower(s) had approached and requested us to grant a loan facility for an amount of Rs. 112000/-. The said loan was sanctioned vide Loan Account Number: TN3006TW0164304 dated 30-Oct-23 and the amount is repayable together with finance charges in installments. The loan agreement was executed by Borrower(s) towards the loan facility for the purchase of vehicle Model NTORQ 125 DISC - SUPER SQUAD EDITION BSVI bearing Registration No. TN59DY0173, Engine No. AK3FP2812434, Chassis No. MD626AK35P2F18328. Borrower(s) have defaulted in making payments towards the above-mentioned loan facility from us. In spite of regular reminders Borrower(s) were unable to regularize the loan account and hence the said vehicle was seized on 24-02-2024 and as per the agreement we issued a Pre-Sale notice to Borrower(s) dated 26-02-2024 before sale and sold the same in ‘as is where is condition’ dated 29-05-2024. The said sale amount was Rs. 60000/- which was appropriated to the contract, and even after appropriation, Borrower(s) are still liable to pay a sum of Rs. 57301/- After that, we issued a Post Sale Notice dated 06-05-2024, which was served to Borrower(s) for their reference to settle the dispute amicably.
2. As per the terms of the loan agreement, Borrower(s) are liable to pay the installment, but contrary to that, Borrower(s) had committed default in the repayment of the loan. In view of the default committed by Borrower(s), we hereby, with this notice, are terminating the said loan agreement. Despite several follow-ups made by us, Borrower(s) did not come forward to regularize the loan account in spite of deriving benefits from and out of the said loan. Even after being given sufficient opportunities, Borrower(s) had failed to settle the dues.
3. After giving credit to all the payments received so far in your loan account and adjusting the amount from the sale of the asset, a sum of Rs. 57301/- Is due as of 06-05-2024, which Borrower(s) are still liable to pay the same as per the terms of the agreement. However, Borrower(s) had not paid any amount towards the settlement of dues. The failure on Borrower(s) part to pay the amount due under the agreement has resulted in disputes, differences, and claims under the said agreement.
4. As per the Clause of the loan agreement, it has been mutually agreed to resolve the dispute through Arbitration, where the Arbitrator shall be appointed by an independent and neutral Arbitration Institution. With regard to the appointment of the arbitrator and in light of the judicial pronouncements regarding the appointment of the arbitrator and with a view to providing each party full opportunity to present its case fairly and conveniently, we deem it fit and proper to refer the dispute to Jupitice ODR Centre, having its office at PLOT NO -14, JUPITICE AEREN BUILDING, RAJIV GANDHI CHANDIGARH TECHNOLOGY PARK, CHANDIGARH, 160101 and to appoint an Arbitrator to conduct arbitration proceedings for dispute resolution.
5. Upon completion of 7 days, if no written confirmation is received from Borrower(s) end or Borrower(s) do not raise any objection to the appointment of Arbitrator through the individual Institution Jupitice ODR Centre, it will be deemed that you have accepted the submission of the dispute and appointment of the Arbitrator through the Institutional arbitration Jupitice ODR Centre.
6. Also note that, as per the clause in the agreement, the arbitration proceedings would be conducted  
   In the English language, as per the process defined in the arbitration clause.



**Authorized Signatory**

**TVS CREDIT SERVICES LIMITED**

**BY RPAD/EMAIL/SMS**

**Date: 07-08-2025**

**Ref No. TVS/July/527/2025**

**To,**

|  |
| --- |
| 1. **BIDYUT NATH S/O AMRIT NATH** AKARABARI GAON,NAGAON,ASSAM,782123 NEAR ABHAYAPURI MADHYA ENGLISH SCHOOL Nagaon Barpeta AS 782123   MOBILE NO. 7002960514   1. **JUPITICE ODR CENTRE**,   PLOT NO -14, JUPITICE AEREN BUILDING,  RAJIV GANDHI CHANDIGARH TECHNOLOGY PARK, CHANDIGARH-160101. |

**Subject**: **Letter of Reference of dispute for Institutional Arbitration under the aegis of JUPITICE ODR CENTRE under their Online Administered Arbitration Procedural Rules (“Rules”).**

**Ref**: Loan Agreement No. AS3072TW0130264 dated 21-Sep-23

Dear Sir/Madam,

We, **M/s. TVS Credit Services Limited,** having its Registered Office at Chaitanya, no 12, Khader Nawaz Khan Road, Nungambakkam, Chennai-600006 and corporate office at N.No.29 (O.No.8), Jayalakshmi Estates, Haddows Road, Nungambakkam, Chennai – 600006 (hereinafter referred to as “Claimant”), write this letter of reference request as under: -

1. We state that the Borrower(s) had approached and requested us to grant a loan facility for an amount of Rs. 106252/-. The said loan was sanctioned vide Loan Account Number: AS3072TW0130264 dated 21-Sep-23 and the amount is repayable together with finance charges in installments. The loan agreement was executed by Borrower(s) towards the loan facility for the purchase of vehicle Model TVS RAIDER DISC BSVI bearing Registration No. AS21M6758, Engine No. AF9HP1432218, Chassis No. MD625AF98P1H32348. Borrower(s) have defaulted in making payments towards the above-mentioned loan facility from us. In spite of regular reminders Borrower(s) were unable to regularize the loan account and hence the said vehicle was seized on 31-05-2024 and as per the agreement we issued a Pre-Sale notice to Borrower(s) dated 01-06-2024 before sale and sold the same in ‘as is where is condition’ dated 28-08-2024. The said sale amount was Rs. 52000/- which was appropriated to the contract, and even after appropriation, Borrower(s) are still liable to pay a sum of Rs. 57305/- After that, we issued a Post Sale Notice dated 09-02-2024, which was served to Borrower(s) for their reference to settle the dispute amicably.
2. As per the terms of the loan agreement, Borrower(s) are liable to pay the installment, but contrary to that, Borrower(s) had committed default in the repayment of the loan. In view of the default committed by Borrower(s), we hereby, with this notice, are terminating the said loan agreement. Despite several follow-ups made by us, Borrower(s) did not come forward to regularize the loan account in spite of deriving benefits from and out of the said loan. Even after being given sufficient opportunities, Borrower(s) had failed to settle the dues.
3. After giving credit to all the payments received so far in your loan account and adjusting the amount from the sale of the asset, a sum of Rs. 57305/- Is due as of 09-02-2024, which Borrower(s) are still liable to pay the same as per the terms of the agreement. However, Borrower(s) had not paid any amount towards the settlement of dues. The failure on Borrower(s) part to pay the amount due under the agreement has resulted in disputes, differences, and claims under the said agreement.
4. As per the Clause of the loan agreement, it has been mutually agreed to resolve the dispute through Arbitration, where the Arbitrator shall be appointed by an independent and neutral Arbitration Institution. With regard to the appointment of the arbitrator and in light of the judicial pronouncements regarding the appointment of the arbitrator and with a view to providing each party full opportunity to present its case fairly and conveniently, we deem it fit and proper to refer the dispute to Jupitice ODR Centre, having its office at PLOT NO -14, JUPITICE AEREN BUILDING, RAJIV GANDHI CHANDIGARH TECHNOLOGY PARK, CHANDIGARH, 160101 and to appoint an Arbitrator to conduct arbitration proceedings for dispute resolution.
5. Upon completion of 7 days, if no written confirmation is received from Borrower(s) end or Borrower(s) do not raise any objection to the appointment of Arbitrator through the individual Institution Jupitice ODR Centre, it will be deemed that you have accepted the submission of the dispute and appointment of the Arbitrator through the Institutional arbitration Jupitice ODR Centre.
6. Also note that, as per the clause in the agreement, the arbitration proceedings would be conducted  
   In the English language, as per the process defined in the arbitration clause.



**Authorized Signatory**

**TVS CREDIT SERVICES LIMITED**

**BY RPAD/EMAIL/SMS**

**Date: 07-08-2025**

**Ref No. TVS/July/528/2025**

**To,**

|  |
| --- |
| 1. **VINAY MANJHI S/O VIJAY MANJHI** BISHUNPUR CHAK LAL URF BARANTI BIDUPUR RS HAJIPUR VAISHALI NEAR GOVT SCHOOL Bahuara B.O Hajipur Vaishali BR 844502   MOBILE NO. 7261001242   1. **JUPITICE ODR CENTRE**,   PLOT NO -14, JUPITICE AEREN BUILDING,  RAJIV GANDHI CHANDIGARH TECHNOLOGY PARK, CHANDIGARH-160101. |

**Subject**: **Letter of Reference of dispute for Institutional Arbitration under the aegis of JUPITICE ODR CENTRE under their Online Administered Arbitration Procedural Rules (“Rules”).**

**Ref**: Loan Agreement No. BR3058TW0230319 dated 17-Apr-23

Dear Sir/Madam,

We, **M/s. TVS Credit Services Limited,** having its Registered Office at Chaitanya, no 12, Khader Nawaz Khan Road, Nungambakkam, Chennai-600006 and corporate office at N.No.29 (O.No.8), Jayalakshmi Estates, Haddows Road, Nungambakkam, Chennai – 600006 (hereinafter referred to as “Claimant”), write this letter of reference request as under: -

1. We state that the Borrower(s) had approached and requested us to grant a loan facility for an amount of Rs. 131854/-. The said loan was sanctioned vide Loan Account Number: BR3058TW0230319 dated 17-Apr-23 and the amount is repayable together with finance charges in installments. The loan agreement was executed by Borrower(s) towards the loan facility for the purchase of vehicle Model TVS APACHE RTR 160 4V - RM DISC BSVI bearing Registration No. BR31AW8849, Engine No. GE5KN2408371, Chassis No. MD637GE59N2K08498. Borrower(s) have defaulted in making payments towards the above-mentioned loan facility from us. In spite of regular reminders Borrower(s) were unable to regularize the loan account and hence the said vehicle was seized on 23-03-2024 and as per the agreement we issued a Pre-Sale notice to Borrower(s) dated 25-03-2024 before sale and sold the same in ‘as is where is condition’ dated 26-04-2024. The said sale amount was Rs. 66000/- which was appropriated to the contract, and even after appropriation, Borrower(s) are still liable to pay a sum of Rs. 57313/- After that, we issued a Post Sale Notice dated 05-06-2024, which was served to Borrower(s) for their reference to settle the dispute amicably.
2. As per the terms of the loan agreement, Borrower(s) are liable to pay the installment, but contrary to that, Borrower(s) had committed default in the repayment of the loan. In view of the default committed by Borrower(s), we hereby, with this notice, are terminating the said loan agreement. Despite several follow-ups made by us, Borrower(s) did not come forward to regularize the loan account in spite of deriving benefits from and out of the said loan. Even after being given sufficient opportunities, Borrower(s) had failed to settle the dues.
3. After giving credit to all the payments received so far in your loan account and adjusting the amount from the sale of the asset, a sum of Rs. 57313/- Is due as of 05-06-2024, which Borrower(s) are still liable to pay the same as per the terms of the agreement. However, Borrower(s) had not paid any amount towards the settlement of dues. The failure on Borrower(s) part to pay the amount due under the agreement has resulted in disputes, differences, and claims under the said agreement.
4. As per the Clause of the loan agreement, it has been mutually agreed to resolve the dispute through Arbitration, where the Arbitrator shall be appointed by an independent and neutral Arbitration Institution. With regard to the appointment of the arbitrator and in light of the judicial pronouncements regarding the appointment of the arbitrator and with a view to providing each party full opportunity to present its case fairly and conveniently, we deem it fit and proper to refer the dispute to Jupitice ODR Centre, having its office at PLOT NO -14, JUPITICE AEREN BUILDING, RAJIV GANDHI CHANDIGARH TECHNOLOGY PARK, CHANDIGARH, 160101 and to appoint an Arbitrator to conduct arbitration proceedings for dispute resolution.
5. Upon completion of 7 days, if no written confirmation is received from Borrower(s) end or Borrower(s) do not raise any objection to the appointment of Arbitrator through the individual Institution Jupitice ODR Centre, it will be deemed that you have accepted the submission of the dispute and appointment of the Arbitrator through the Institutional arbitration Jupitice ODR Centre.
6. Also note that, as per the clause in the agreement, the arbitration proceedings would be conducted  
   In the English language, as per the process defined in the arbitration clause.



**Authorized Signatory**

**TVS CREDIT SERVICES LIMITED**

**BY RPAD/EMAIL/SMS**

**Date: 07-08-2025**

**Ref No. TVS/July/529/2025**

**To,**

|  |
| --- |
| 1. **SAROJ KUMAR S/O SUSHIL CHAURASIYA** S/O- SUSHIL CHAURASIYA, WARD NO- 02, VILL-VISHNUPUR PO- ANDAULI, PS- PARIHAR DIST-SITAMARHI NEAR MANDIR Andauni B.O Parihar Sitamarhi BR 843324   MOBILE NO. 9950065723   1. **JUPITICE ODR CENTRE**,   PLOT NO -14, JUPITICE AEREN BUILDING,  RAJIV GANDHI CHANDIGARH TECHNOLOGY PARK, CHANDIGARH-160101. |

**Subject**: **Letter of Reference of dispute for Institutional Arbitration under the aegis of JUPITICE ODR CENTRE under their Online Administered Arbitration Procedural Rules (“Rules”).**

**Ref**: Loan Agreement No. BR3139TW0024653 dated 20-Oct-23

Dear Sir/Madam,

We, **M/s. TVS Credit Services Limited,** having its Registered Office at Chaitanya, no 12, Khader Nawaz Khan Road, Nungambakkam, Chennai-600006 and corporate office at N.No.29 (O.No.8), Jayalakshmi Estates, Haddows Road, Nungambakkam, Chennai – 600006 (hereinafter referred to as “Claimant”), write this letter of reference request as under: -

1. We state that the Borrower(s) had approached and requested us to grant a loan facility for an amount of Rs. 132839/-. The said loan was sanctioned vide Loan Account Number: BR3139TW0024653 dated 20-Oct-23 and the amount is repayable together with finance charges in installments. The loan agreement was executed by Borrower(s) towards the loan facility for the purchase of vehicle Model APACHE RTR 160 2V RM DISC BT BSVI bearing Registration No. BR30AM1037, Engine No. AE8FP2701635, Chassis No. MD634BE82P2F01445. Borrower(s) have defaulted in making payments towards the above-mentioned loan facility from us. In spite of regular reminders Borrower(s) were unable to regularize the loan account and hence the said vehicle was seized on 18-06-2024 and as per the agreement we issued a Pre-Sale notice to Borrower(s) dated 19-06-2024 before sale and sold the same in ‘as is where is condition’ dated 29-07-2024. The said sale amount was Rs. 81000/- which was appropriated to the contract, and even after appropriation, Borrower(s) are still liable to pay a sum of Rs. 57330/- After that, we issued a Post Sale Notice dated 08-05-2024, which was served to Borrower(s) for their reference to settle the dispute amicably.
2. As per the terms of the loan agreement, Borrower(s) are liable to pay the installment, but contrary to that, Borrower(s) had committed default in the repayment of the loan. In view of the default committed by Borrower(s), we hereby, with this notice, are terminating the said loan agreement. Despite several follow-ups made by us, Borrower(s) did not come forward to regularize the loan account in spite of deriving benefits from and out of the said loan. Even after being given sufficient opportunities, Borrower(s) had failed to settle the dues.
3. After giving credit to all the payments received so far in your loan account and adjusting the amount from the sale of the asset, a sum of Rs. 57330/- Is due as of 08-05-2024, which Borrower(s) are still liable to pay the same as per the terms of the agreement. However, Borrower(s) had not paid any amount towards the settlement of dues. The failure on Borrower(s) part to pay the amount due under the agreement has resulted in disputes, differences, and claims under the said agreement.
4. As per the Clause of the loan agreement, it has been mutually agreed to resolve the dispute through Arbitration, where the Arbitrator shall be appointed by an independent and neutral Arbitration Institution. With regard to the appointment of the arbitrator and in light of the judicial pronouncements regarding the appointment of the arbitrator and with a view to providing each party full opportunity to present its case fairly and conveniently, we deem it fit and proper to refer the dispute to Jupitice ODR Centre, having its office at PLOT NO -14, JUPITICE AEREN BUILDING, RAJIV GANDHI CHANDIGARH TECHNOLOGY PARK, CHANDIGARH, 160101 and to appoint an Arbitrator to conduct arbitration proceedings for dispute resolution.
5. Upon completion of 7 days, if no written confirmation is received from Borrower(s) end or Borrower(s) do not raise any objection to the appointment of Arbitrator through the individual Institution Jupitice ODR Centre, it will be deemed that you have accepted the submission of the dispute and appointment of the Arbitrator through the Institutional arbitration Jupitice ODR Centre.
6. Also note that, as per the clause in the agreement, the arbitration proceedings would be conducted  
   In the English language, as per the process defined in the arbitration clause.



**Authorized Signatory**

**TVS CREDIT SERVICES LIMITED**

**BY RPAD/EMAIL/SMS**

**Date: 07-08-2025**

**Ref No. TVS/July/530/2025**

**To,**

|  |
| --- |
| 1. **WSIM ALAM S/O NURUL HODA** VILL-GAMHARIYA KALA, POST-GAMHARIYA KALA PS-DARPA DIST-EAST CHAMPARAN NEAR-MASJID Adapur S.O Raxaul East Champaran BR 845301   MOBILE NO. 9576455934   1. **JUPITICE ODR CENTRE**,   PLOT NO -14, JUPITICE AEREN BUILDING,  RAJIV GANDHI CHANDIGARH TECHNOLOGY PARK, CHANDIGARH-160101. |

**Subject**: **Letter of Reference of dispute for Institutional Arbitration under the aegis of JUPITICE ODR CENTRE under their Online Administered Arbitration Procedural Rules (“Rules”).**

**Ref**: Loan Agreement No. BR3139TW0030780 dated 4-Jan-24

Dear Sir/Madam,

We, **M/s. TVS Credit Services Limited,** having its Registered Office at Chaitanya, no 12, Khader Nawaz Khan Road, Nungambakkam, Chennai-600006 and corporate office at N.No.29 (O.No.8), Jayalakshmi Estates, Haddows Road, Nungambakkam, Chennai – 600006 (hereinafter referred to as “Claimant”), write this letter of reference request as under: -

1. We state that the Borrower(s) had approached and requested us to grant a loan facility for an amount of Rs. 112000/-. The said loan was sanctioned vide Loan Account Number: BR3139TW0030780 dated 4-Jan-24 and the amount is repayable together with finance charges in installments. The loan agreement was executed by Borrower(s) towards the loan facility for the purchase of vehicle Model TVS RAIDER DISC BSVI bearing Registration No. BR05BF5894, Engine No. AF9PP2107614, Chassis No. MD625AF94P2P08376. Borrower(s) have defaulted in making payments towards the above-mentioned loan facility from us. In spite of regular reminders Borrower(s) were unable to regularize the loan account and hence the said vehicle was seized on 30-05-2024 and as per the agreement we issued a Pre-Sale notice to Borrower(s) dated 31-05-2024 before sale and sold the same in ‘as is where is condition’ dated 30-07-2024. The said sale amount was Rs. 58000/- which was appropriated to the contract, and even after appropriation, Borrower(s) are still liable to pay a sum of Rs. 57355/- After that, we issued a Post Sale Notice dated 08-05-2024, which was served to Borrower(s) for their reference to settle the dispute amicably.
2. As per the terms of the loan agreement, Borrower(s) are liable to pay the installment, but contrary to that, Borrower(s) had committed default in the repayment of the loan. In view of the default committed by Borrower(s), we hereby, with this notice, are terminating the said loan agreement. Despite several follow-ups made by us, Borrower(s) did not come forward to regularize the loan account in spite of deriving benefits from and out of the said loan. Even after being given sufficient opportunities, Borrower(s) had failed to settle the dues.
3. After giving credit to all the payments received so far in your loan account and adjusting the amount from the sale of the asset, a sum of Rs. 57355/- Is due as of 08-05-2024, which Borrower(s) are still liable to pay the same as per the terms of the agreement. However, Borrower(s) had not paid any amount towards the settlement of dues. The failure on Borrower(s) part to pay the amount due under the agreement has resulted in disputes, differences, and claims under the said agreement.
4. As per the Clause of the loan agreement, it has been mutually agreed to resolve the dispute through Arbitration, where the Arbitrator shall be appointed by an independent and neutral Arbitration Institution. With regard to the appointment of the arbitrator and in light of the judicial pronouncements regarding the appointment of the arbitrator and with a view to providing each party full opportunity to present its case fairly and conveniently, we deem it fit and proper to refer the dispute to Jupitice ODR Centre, having its office at PLOT NO -14, JUPITICE AEREN BUILDING, RAJIV GANDHI CHANDIGARH TECHNOLOGY PARK, CHANDIGARH, 160101 and to appoint an Arbitrator to conduct arbitration proceedings for dispute resolution.
5. Upon completion of 7 days, if no written confirmation is received from Borrower(s) end or Borrower(s) do not raise any objection to the appointment of Arbitrator through the individual Institution Jupitice ODR Centre, it will be deemed that you have accepted the submission of the dispute and appointment of the Arbitrator through the Institutional arbitration Jupitice ODR Centre.
6. Also note that, as per the clause in the agreement, the arbitration proceedings would be conducted  
   In the English language, as per the process defined in the arbitration clause.



**Authorized Signatory**

**TVS CREDIT SERVICES LIMITED**

**BY RPAD/EMAIL/SMS**

**Date: 07-08-2025**

**Ref No. TVS/July/531/2025**

**To,**

|  |
| --- |
| 1. **HARIKRISHNAN V D S/O DASAN** VALLANTHARA PALLIPPURAM, KUTTANCHAL, THAIKATTUSSERY ALAPPUZHA NEAR THAIKATTUSSERY BRIDGE Thycattussery S.O Cherthala Alappuzha KL 688528   MOBILE NO. 8086874280   1. **JUPITICE ODR CENTRE**,   PLOT NO -14, JUPITICE AEREN BUILDING,  RAJIV GANDHI CHANDIGARH TECHNOLOGY PARK, CHANDIGARH-160101. |

**Subject**: **Letter of Reference of dispute for Institutional Arbitration under the aegis of JUPITICE ODR CENTRE under their Online Administered Arbitration Procedural Rules (“Rules”).**

**Ref**: Loan Agreement No. KE3023TW0056359 dated 11-Oct-22

Dear Sir/Madam,

We, **M/s. TVS Credit Services Limited,** having its Registered Office at Chaitanya, no 12, Khader Nawaz Khan Road, Nungambakkam, Chennai-600006 and corporate office at N.No.29 (O.No.8), Jayalakshmi Estates, Haddows Road, Nungambakkam, Chennai – 600006 (hereinafter referred to as “Claimant”), write this letter of reference request as under: -

1. We state that the Borrower(s) had approached and requested us to grant a loan facility for an amount of Rs. 115801/-. The said loan was sanctioned vide Loan Account Number: KE3023TW0056359 dated 11-Oct-22 and the amount is repayable together with finance charges in installments. The loan agreement was executed by Borrower(s) towards the loan facility for the purchase of vehicle Model NTORQ 125 XT BSVI bearing Registration No. KL32T3398, Engine No. BK3KN2501156, Chassis No. MD626CK32N2K01175. Borrower(s) have defaulted in making payments towards the above-mentioned loan facility from us. In spite of regular reminders Borrower(s) were unable to regularize the loan account and hence the said vehicle was seized on 03-12-2024 and as per the agreement we issued a Pre-Sale notice to Borrower(s) dated 13-03-2024 before sale and sold the same in ‘as is where is condition’ dated 29-04-2024. The said sale amount was Rs. 27000/- which was appropriated to the contract, and even after appropriation, Borrower(s) are still liable to pay a sum of Rs. 57358/- After that, we issued a Post Sale Notice dated 05-06-2024, which was served to Borrower(s) for their reference to settle the dispute amicably.
2. As per the terms of the loan agreement, Borrower(s) are liable to pay the installment, but contrary to that, Borrower(s) had committed default in the repayment of the loan. In view of the default committed by Borrower(s), we hereby, with this notice, are terminating the said loan agreement. Despite several follow-ups made by us, Borrower(s) did not come forward to regularize the loan account in spite of deriving benefits from and out of the said loan. Even after being given sufficient opportunities, Borrower(s) had failed to settle the dues.
3. After giving credit to all the payments received so far in your loan account and adjusting the amount from the sale of the asset, a sum of Rs. 57358/- Is due as of 05-06-2024, which Borrower(s) are still liable to pay the same as per the terms of the agreement. However, Borrower(s) had not paid any amount towards the settlement of dues. The failure on Borrower(s) part to pay the amount due under the agreement has resulted in disputes, differences, and claims under the said agreement.
4. As per the Clause of the loan agreement, it has been mutually agreed to resolve the dispute through Arbitration, where the Arbitrator shall be appointed by an independent and neutral Arbitration Institution. With regard to the appointment of the arbitrator and in light of the judicial pronouncements regarding the appointment of the arbitrator and with a view to providing each party full opportunity to present its case fairly and conveniently, we deem it fit and proper to refer the dispute to Jupitice ODR Centre, having its office at PLOT NO -14, JUPITICE AEREN BUILDING, RAJIV GANDHI CHANDIGARH TECHNOLOGY PARK, CHANDIGARH, 160101 and to appoint an Arbitrator to conduct arbitration proceedings for dispute resolution.
5. Upon completion of 7 days, if no written confirmation is received from Borrower(s) end or Borrower(s) do not raise any objection to the appointment of Arbitrator through the individual Institution Jupitice ODR Centre, it will be deemed that you have accepted the submission of the dispute and appointment of the Arbitrator through the Institutional arbitration Jupitice ODR Centre.
6. Also note that, as per the clause in the agreement, the arbitration proceedings would be conducted  
   In the English language, as per the process defined in the arbitration clause.



**Authorized Signatory**

**TVS CREDIT SERVICES LIMITED**

**BY RPAD/EMAIL/SMS**

**Date: 07-08-2025**

**Ref No. TVS/July/532/2025**

**To,**

|  |
| --- |
| 1. **SELVARAJA S S/O SELVAGANAPATHI** S/O: SELVAGANAPATHI,3/364,MAINROAD,KODAVASAL TALUK A,MANAVALANALLUR,MANAVALANALLUR,THIRUVARUR,TAMIL N ADU,609501 NEAR MARIYAMMAN KOVIL Eravancheri S.O Mayiladuthurai Nagapattinam TN 609501   MOBILE NO. 9360085763   1. **JUPITICE ODR CENTRE**,   PLOT NO -14, JUPITICE AEREN BUILDING,  RAJIV GANDHI CHANDIGARH TECHNOLOGY PARK, CHANDIGARH-160101. |

**Subject**: **Letter of Reference of dispute for Institutional Arbitration under the aegis of JUPITICE ODR CENTRE under their Online Administered Arbitration Procedural Rules (“Rules”).**

**Ref**: Loan Agreement No. TN3008TW0123544 dated 11-Oct-23

Dear Sir/Madam,

We, **M/s. TVS Credit Services Limited,** having its Registered Office at Chaitanya, no 12, Khader Nawaz Khan Road, Nungambakkam, Chennai-600006 and corporate office at N.No.29 (O.No.8), Jayalakshmi Estates, Haddows Road, Nungambakkam, Chennai – 600006 (hereinafter referred to as “Claimant”), write this letter of reference request as under: -

1. We state that the Borrower(s) had approached and requested us to grant a loan facility for an amount of Rs. 135064/-. The said loan was sanctioned vide Loan Account Number: TN3008TW0123544 dated 11-Oct-23 and the amount is repayable together with finance charges in installments. The loan agreement was executed by Borrower(s) towards the loan facility for the purchase of vehicle Model APACHE RTR 180 RM BSVI bearing Registration No. TN50AL6883, Engine No. AE9FP2700165, Chassis No. MD634BE93P2F00197. Borrower(s) have defaulted in making payments towards the above-mentioned loan facility from us. In spite of regular reminders Borrower(s) were unable to regularize the loan account and hence the said vehicle was seized on 24-06-2024 and as per the agreement we issued a Pre-Sale notice to Borrower(s) dated 25-06-2024 before sale and sold the same in ‘as is where is condition’ dated 29-08-2024. The said sale amount was Rs. 70000/- which was appropriated to the contract, and even after appropriation, Borrower(s) are still liable to pay a sum of Rs. 57363/- After that, we issued a Post Sale Notice dated 09-02-2024, which was served to Borrower(s) for their reference to settle the dispute amicably.
2. As per the terms of the loan agreement, Borrower(s) are liable to pay the installment, but contrary to that, Borrower(s) had committed default in the repayment of the loan. In view of the default committed by Borrower(s), we hereby, with this notice, are terminating the said loan agreement. Despite several follow-ups made by us, Borrower(s) did not come forward to regularize the loan account in spite of deriving benefits from and out of the said loan. Even after being given sufficient opportunities, Borrower(s) had failed to settle the dues.
3. After giving credit to all the payments received so far in your loan account and adjusting the amount from the sale of the asset, a sum of Rs. 57363/- Is due as of 09-02-2024, which Borrower(s) are still liable to pay the same as per the terms of the agreement. However, Borrower(s) had not paid any amount towards the settlement of dues. The failure on Borrower(s) part to pay the amount due under the agreement has resulted in disputes, differences, and claims under the said agreement.
4. As per the Clause of the loan agreement, it has been mutually agreed to resolve the dispute through Arbitration, where the Arbitrator shall be appointed by an independent and neutral Arbitration Institution. With regard to the appointment of the arbitrator and in light of the judicial pronouncements regarding the appointment of the arbitrator and with a view to providing each party full opportunity to present its case fairly and conveniently, we deem it fit and proper to refer the dispute to Jupitice ODR Centre, having its office at PLOT NO -14, JUPITICE AEREN BUILDING, RAJIV GANDHI CHANDIGARH TECHNOLOGY PARK, CHANDIGARH, 160101 and to appoint an Arbitrator to conduct arbitration proceedings for dispute resolution.
5. Upon completion of 7 days, if no written confirmation is received from Borrower(s) end or Borrower(s) do not raise any objection to the appointment of Arbitrator through the individual Institution Jupitice ODR Centre, it will be deemed that you have accepted the submission of the dispute and appointment of the Arbitrator through the Institutional arbitration Jupitice ODR Centre.
6. Also note that, as per the clause in the agreement, the arbitration proceedings would be conducted  
   In the English language, as per the process defined in the arbitration clause.



**Authorized Signatory**

**TVS CREDIT SERVICES LIMITED**

**BY RPAD/EMAIL/SMS**

**Date: 07-08-2025**

**Ref No. TVS/July/533/2025**

**To,**

|  |
| --- |
| 1. **JEETU HARIJAN S/O CHHOTELAL HARIJAN** WARD 17 NARENDRA NAGAR REWA HUZUR REWA NEAR AMAHIYA THANA Huzur Rewa MP 486001   MOBILE NO. 9584098788   1. **JUPITICE ODR CENTRE**,   PLOT NO -14, JUPITICE AEREN BUILDING,  RAJIV GANDHI CHANDIGARH TECHNOLOGY PARK, CHANDIGARH-160101. |

**Subject**: **Letter of Reference of dispute for Institutional Arbitration under the aegis of JUPITICE ODR CENTRE under their Online Administered Arbitration Procedural Rules (“Rules”).**

**Ref**: Loan Agreement No. MP3012TW0121459 dated 26-Oct-23

Dear Sir/Madam,

We, **M/s. TVS Credit Services Limited,** having its Registered Office at Chaitanya, no 12, Khader Nawaz Khan Road, Nungambakkam, Chennai-600006 and corporate office at N.No.29 (O.No.8), Jayalakshmi Estates, Haddows Road, Nungambakkam, Chennai – 600006 (hereinafter referred to as “Claimant”), write this letter of reference request as under: -

1. We state that the Borrower(s) had approached and requested us to grant a loan facility for an amount of Rs. 108481/-. The said loan was sanctioned vide Loan Account Number: MP3012TW0121459 dated 26-Oct-23 and the amount is repayable together with finance charges in installments. The loan agreement was executed by Borrower(s) towards the loan facility for the purchase of vehicle Model TVS RAIDER DISC BSVI bearing Registration No. MP17ZE4283, Engine No. AF9LP1307214, Chassis No. MD625AF95P1L07117. Borrower(s) have defaulted in making payments towards the above-mentioned loan facility from us. In spite of regular reminders Borrower(s) were unable to regularize the loan account and hence the said vehicle was seized on 15-04-2024 and as per the agreement we issued a Pre-Sale notice to Borrower(s) dated 16-04-2024 before sale and sold the same in ‘as is where is condition’ dated 31-05-2024. The said sale amount was Rs. 60000/- which was appropriated to the contract, and even after appropriation, Borrower(s) are still liable to pay a sum of Rs. 57372/- After that, we issued a Post Sale Notice dated 06-05-2024, which was served to Borrower(s) for their reference to settle the dispute amicably.
2. As per the terms of the loan agreement, Borrower(s) are liable to pay the installment, but contrary to that, Borrower(s) had committed default in the repayment of the loan. In view of the default committed by Borrower(s), we hereby, with this notice, are terminating the said loan agreement. Despite several follow-ups made by us, Borrower(s) did not come forward to regularize the loan account in spite of deriving benefits from and out of the said loan. Even after being given sufficient opportunities, Borrower(s) had failed to settle the dues.
3. After giving credit to all the payments received so far in your loan account and adjusting the amount from the sale of the asset, a sum of Rs. 57372/- Is due as of 06-05-2024, which Borrower(s) are still liable to pay the same as per the terms of the agreement. However, Borrower(s) had not paid any amount towards the settlement of dues. The failure on Borrower(s) part to pay the amount due under the agreement has resulted in disputes, differences, and claims under the said agreement.
4. As per the Clause of the loan agreement, it has been mutually agreed to resolve the dispute through Arbitration, where the Arbitrator shall be appointed by an independent and neutral Arbitration Institution. With regard to the appointment of the arbitrator and in light of the judicial pronouncements regarding the appointment of the arbitrator and with a view to providing each party full opportunity to present its case fairly and conveniently, we deem it fit and proper to refer the dispute to Jupitice ODR Centre, having its office at PLOT NO -14, JUPITICE AEREN BUILDING, RAJIV GANDHI CHANDIGARH TECHNOLOGY PARK, CHANDIGARH, 160101 and to appoint an Arbitrator to conduct arbitration proceedings for dispute resolution.
5. Upon completion of 7 days, if no written confirmation is received from Borrower(s) end or Borrower(s) do not raise any objection to the appointment of Arbitrator through the individual Institution Jupitice ODR Centre, it will be deemed that you have accepted the submission of the dispute and appointment of the Arbitrator through the Institutional arbitration Jupitice ODR Centre.
6. Also note that, as per the clause in the agreement, the arbitration proceedings would be conducted  
   In the English language, as per the process defined in the arbitration clause.



**Authorized Signatory**

**TVS CREDIT SERVICES LIMITED**