



A.K. GOVIL & ASSOCIATES (Chartered Engineer, Valuer)

Instt. of Engineers: F-118206-O Instt. of Valuer: F-7523

Admn. Office:

Plot No.14-A (D-Block Basement), Factory Road,
(Near Safdarjung Hospital), Ring Road, Delhi-110029

LL#: 011-26760286; M#: 9810096127/9810783650

PAN: AAFA6303J GSTIN No.: 07AAFA6303J1ZT

CAT-VII-15/1988 & CAT-1/708/VOL-II/04/2019-20u/s 34 A.B. of W. T.Act-1957

Regd. Office:

114, Jor Bagh,

New Delhi-110 003

E-mail: valuation@mack.co.in

Report no-2025-26/26 MAR1879

Ref. No. SBI/FBD/25-26/A-521

Date : 30.03.2026

To,
THE BRANCH HEAD
STATE BANK OF INDIA
SMEC, FARIDABAD

Reg:

Valuation of car belonging to Sh. Harbir Singh S/o Sh. Sher Singh

Name of Approved Valuer: A.K. GOVIL

Registration No. F-118206-0

- | | |
|--|---------------------------------|
| 1. Purpose for which Valuation is made | Valuation for Bank |
| 2. Date as on which Valuation is made | 30.03.2026 |
| 3. Name of the Owner(s) of the Items under Valuation | Harbir Singh S/o Sh. Sher Singh |
| 4. If the Items is under Joint Ownership/ Co-Ownership, share of each Owner: | Sole Ownership |
| 5. Description of Items and the purpose for which it is utilized | An open Truck |
| 6. Condition of Items | |

The Vehicle was inspected in detail and noted some important observations listed below. It was found that this Vehicle was registered in April 2020 & has run 118638 km. The total life of CNG Vehicle is 15 years it has finished 5years & 11 months of its useful life. Presently the vehicle is not in running condition as it is standstill from almost last 6 months . Battery is also dead. Front Glass cracked & Front show dented. LHS Door & Fender are dented. Body is rusted & very poor condition. Body Floor damage. Head Light Crack & damage. Tyres condition below average. The documents were provided by the Bank.

- Necessary depreciation has been deducted to arrive at present day replacement value for which insurance has been provided.



7. Basis of Valuation

- The car is in running condition presently.
- We have carried out our own market enquiries to know the replacement value.
- Necessary adjustments have been made for technological up- gradations and obsolesce factors.

8. Valuation of Items

The fair cost of Car is detailed in Annexure of this Report.

**The Fair Market Value is assessed to be
Rs 4,50,000/- (Four Lacs & Fifty Thousand Only)**

**Realizable value- Rs. 4,00,000/-
(Rs. Four Lacs Only)**

**Distress sale value- Rs. 3,60,000/-
(Rs. Three Lacs Sixty Thousand Only)**

9. I hereby declare that,

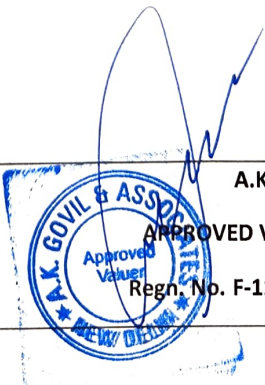
- (a) The information furnished above is true and correct to the best of my knowledge and belief.
- (b) I have no direct or indirect interest in the Items valued.
- (c) I have personally inspected the car on

28.03.2026

Dated: 30.03.2026

Place: New Delhi

A.K. GOVIL
APPROVED VALUER
Regn. No. F-118206-0





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Name of Approved Valuer: A.K. GOVIL

Registration No. F-118206-0

1. Name of the Owner(s)	Sh. Harbir Singh S/o Sh. Sher Singh
2. Model	Tata LPT 909CNG/4920WB-BSIV
3. Mfr	Tata Motors Ltd
4. Registration	HR-38AB6849
5. Date of Registration	28.04.2020
6. Permit Valid upto	18.06.2026
7. Kilometer run	118638
8. Chassis No	MAT507423LOB01259
9. Engine no	3.8SG172AZX802381
10. Type of Body	Open
11. Address of Owner	Village Sidhola, Badarpur Syed Faridabad
12. Colour	Brick Red
13. No of Cylinders	04
14. Seating Capacity	03
15. Vehicle Class	Goods Carrier(MGV)
16. Fuel	CNG
17. Mfg dt	02/2020
18. Standing Capacity	Nil
19. Vehicle Cat	MGV
20. CU CAP	3.8 L
21. Gross Weight	10550
22. Place of inspection	Shri Ram Auto Mall, Faridabad
23. Market value	Rs 4,50,000/-
24. Realizable Value	Rs 4,00,000/-
25. Distress sale	Rs 3,60,000/-

Dated: 30.03.2026

Place: New Delhi

A.K. GOVIL

APPROVED VALUER

Regn. No. F-118206-0



