

MEMORANDUM FOR SARFAESI VALUATION COMMITTEE

BRANCH: BYPASS ROAD KADRI
 PROPOSAL: Approval for Reserve Price for sale of car of Sri K Shaked S/o K Hameel

S NO	DESCRIPTION OF PROPERTY/ ASSETS	PROPOSED RESERVE PRICE
1	Mahindra THAR LX D AT 4WD 4S HT NEPOL BLACK bearing registration number AP 39 RS 0070	Rs.10,00,000/-

A. PARTICULARS OF THE BORROWER:

1	NAME OF THE BORROWER	Sri K Shaked							
2	ADDRESS OF THE BORROWER	Door no.10-909, Bandhu Sab Street, Kadri 515 591							
3	CONSTITUTION OF THE BORROWER	Individual							
4	NAME(S) OF THE PARTNERS/ PROMOTERS/ DIRECTORS ETC	NA							
5	GROUP	NOT APPLICABLE							
6	LINE OF ACTIVITY	Fruit Merchant							
7	STATUS OF UNIT (WORKING/ CLOSED)	Unit closed due to business losses.							
8	PRESENT OUTSTANDINGS AS ON DATE 15.05.2026 (IN LACS)	1) Auto loan - Rs.14.30 Lakhs + interest + incidental charges.							
9	TOTAL DUES (IN LACS) AS ON DATE 15.05.2026 EXCLUDING INT FROM 17.03.2025 + LEGAL CHARGES + OTHER INCIDENTAL CHARGES	Rs.16.82 lacs (closing Bal as on 15.05.2026)							
10	PROVISION AS ON 31.03.2026	1) 41512731412 --- Rs.3,57,571.30/-							
11	DATE OF NPA AND IRAC STATUS	17.03.2025 IRAC 5							
12	DATE OF TRANSFER TO RA	15.05.2026							



13	STATUS OF SUIT (E.G. DATE OF FILING, DECREE, LATEST STATUS OF SUIT ETC.)	Not yet filed							
14	STATUS OF REPORTING TO RBI/ CIBIL DEFAULTERS/ WILFUL DEFAULTERS LIST	Not yet reported.							
15	STATUS OF ACTION UNDER SARFAESI ACT (E.G. DATE OF INITIATION, SYMBOLIC/ PHYSICAL POSSESSION & LATEST STATUS ETC.)	Car seized from the customer.							
16	STATUS OF STAFF ACCOUNTABILITY	Branch has confirmed that there are no staff lapses in sanction, conduct and follow up of the advance and RBO concurs with the Branch.							

B. DETAILS OF THE AVAILABLE SECURITIES:

S No	Description of the property	VALUATION BY	GIVEN the time sanction (as on 19.12.2022)	Market Value at the time recall (as on 25.03.2026)	[in lakhs]	
					Market Value	Estimated Realisable Value
1	Marindra THAR LX D AT 4WD 4S HT NEPOLI BLACK bearing registration number AP 39 RS 0070	Sri E Raghunath dated 16.03.2026	Rs.16.20 lacs	Rs.12.00 lacs	Rs.12.00 lacs	Rs.12.00 lacs



C. DETAILS OF THE PROPERTIES FOR WHICH RESERVE PRICES ARE TO BE FIXED:

(in lakhs)

S.NO	DESCRIPTION OF THE PROPERTY	DATE OF VALUATION	MARKET VALUE	REUSABLE VALUE	RESERVE PRICE RECOMMENDED
1	Mahindra THAR LX D AT 4WD 45 HT NEPOLI BLACK bearing registration number AP 39 RS 0070	16.03.2026	Rs.12.00 lacs	Rs.12.00 lacs	Rs.10.00 lacs
	TOTAL		Rs.12.00 lacs	Rs.12.00 lacs	Rs.10.00 lacs
ii) Status of the properties to be sold: a) Lease/ Freehold: Freehold b) Vacant Land/ Tenanted/ Sell occupied: Not Applicable c) Possession taken (Physical/ symbolic): Physical iii) Independent value verification by branch officials: Rs.10.00 lacs iv) Reasons for deterioration in value, in any, since date of sanction: NA					

D. BRIEF HISTORY OF THE ACCOUNT: Sri K Shakeel S/o K Haneef availed Car loan with our branch and he was having fruit merchant business in Kadiri has incurred huge losses in the business and the account became NPA on 17.03.2025 due to default in EMIs. He has left Kadiri due to heavy debts and the vehicle was not traceable since then. In spite of visits to home of the borrower and notices issued to the customer the account has not been regularized by the customer. Due to Ramzan festival we had information that he has come to Kadiri along with vehicle and the car has been seized on 11.03.2026 and presently in parking yard at Anantapur maintained by recovery agency.



5. JUSTIFICATION FOR THE PROPOSAL & RECOMMENDATIONS:

As the chances of repayment from the borrower is bleak and the car is seized which is the primary security to this loan we recommend for auction of the vehicle and the vehicle is in good condition and due to high demand for this model in the market we have recommended for reserve price of market value of Rs.12.00 Lakhs arrived by the valuer in our previous reserve price approval submitted and subsequent auction conducted on 12.05.2026 based on the approval has not got successful with no bidders turned up for the auction. In this regard we recommend for approval of the revised reserve price of Rs.10.00,000/-.



[Signature]
BRANCH MANAGER



[Signature]
REGIONAL MANAGER

[Signature]
CHIEF MANAGER
(CR BNPA)

[Signature]
MANAGER
(NPAM)

R-IV, RBO, DHARMAVARAM
Date: 19/05/2026

R-IV, RBO, DHARMAVARAM
Date: 19/05/2026

R-IV, RBO, DHARMAVARAM
Date: 19/05/2026

Scrutinized & Recommended
for control

[Signature]
MEMBER
ZCC KURNOOL

[Signature]
MEMBER
ZCC KURNOOL
ABDUL RAWOOF SHAIK
REGIONAL MANAGER
P F No: 6403131
RBO-5, KADAPA.

APPROVED Vide ZCC, AO, KNL
No: _____ Dt: _____

CHAIRMAN
DGM(B & O), AO, KNL

APPROVED Vide ZCC, AO, KNL
No: _____ Dt: _____
CHAIRMAN
DGM(B & O), AO, KNL

E. JUSTIFICATION FOR THE PROPOSAL & RECOMMENDATIONS:
 As the chances of repayment from the borrower is bleak and the car is seized which is the primary security to this loan we recommend for auction of the vehicle and the vehicle is in good condition and due to high demand for this model in the market we have recommended for reserve price of market value of Rs. 12,00 Lakhs arrived by the valuer in our previous reserve price approval submitted and subsequent auction conducted on 12.05.2016 based on the approval has not got successful with no bidders turned up for the auction. In this regard we recommend for approval of the revised reserve price of Rs. 10,00,000/-.



Chellu
 BRANCH MANAGER



Neel
 REGIONAL MANAGER

Chellu
 MANAGER
 (NPAM)

Chellu
 CHIEF MANAGER
 (CR & NPAM)

R-V, RBO, DHARMAVARAM
 Date: 19/01/2016

R-V, RBO, DHARMAVARAM
 Date: 19/05/2016

R-V, RBO, DHARMAVARAM
 Date: 19/05/2016

Scrutinized & Recommended
 for control

MEMBER
 ZCC KURNOOL

MEMBER
 ZCC KURNOOL

APPROVED vide ZCC, AO, KNL
 No: 6281/2016-24-08 dt: 24.5.16
Neel
 CHAIRMAN
 DGM (S), AO, KNL

APPROVED vide ZCC, AO, KNL
 No: _____
 DT: _____
 CHAIRMAN
 DGM (S), AO, KNL

E.RAGHU NATH,B.Tech(Mech),MIE,FIV
Approved Valuer For SDI,PND,CRD,BOM,KDL,APSFC
Regd.No.14/2009-10 C.C.of I.T., Hyderabad
M-138961-S, F20160

15/695,Kamala Nagar
ANANTAPUR-515001.
Cell:09848399882
08554-367944

Ref:KBL/MAR/2026/1

Date:16-03-2026

To,
The Manager,
STATE BANK OF INDIA,
BYPASS ROAD BRANCH,
KADIRI,
SATYASAI (DIST).
Dear Sir,

Sub:- Valuation report belongs to Sri. K.SHAKEEL -regarding.

A. VEHICLE PARTICULARS	:	XEROX COPY VERIFIED
B. Name of the Owner	:	K.SHAKEEL
C. Date of Registration	:	12/01/2023 ✓
D. Vehicle No.	:	AP39RS0070
E. Chassis No.	:	MA1UJ4YLT2L26952
F. Engine No.	:	YLN4L83448
G. Make/Model	:	MAHINDRA THAR LX D AT 4WD 4S HT/2022
H. Type of Body	:	HARD TOP
I. Pre-Accident Condition.	:	Satisfactory
J. Class of Vehicle, Colour	:	MOTOR CAR(LMV) , NEPOLI BLACK
K. Seating Capacity	:	4in All
L. Un-laden Weight	:	1800Kgs
M. G.V.W.	:	1800Kgs
N. Tax Paid Up to	:	LIFE TAX
O. Registered at	:	RTA HINDUPUR
02. Condition of Engine, Transmission System	:	
Engine	:	Satisfactory
Chassis	:	Satisfactory
Cooling System	:	Satisfactory
Electrical Assembly	:	Satisfactory
Suspension Assembly	:	Satisfactory
Breaking system	:	Satisfactory
Steering assembly	:	Satisfactory
Battery	:	Satisfactory
Tyre Condition	:	All 4 tyres are bad in condition
03. Inspection Particulars	:	
A. Date of Inspection	:	14/3/2026 ✓
B. Place of Inspection	:	Kadiri.
C. Person Present	:	Bank Employee

04. Valuation :

Similar make and such kind of vehicle available in the local market prevailing cost is Rs.12,00,000/-

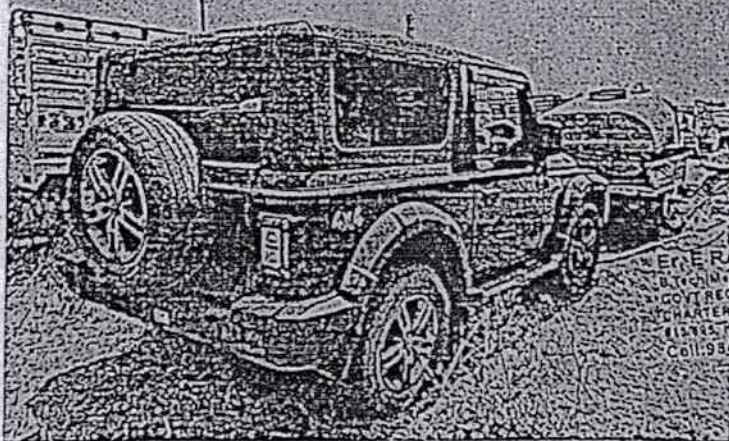
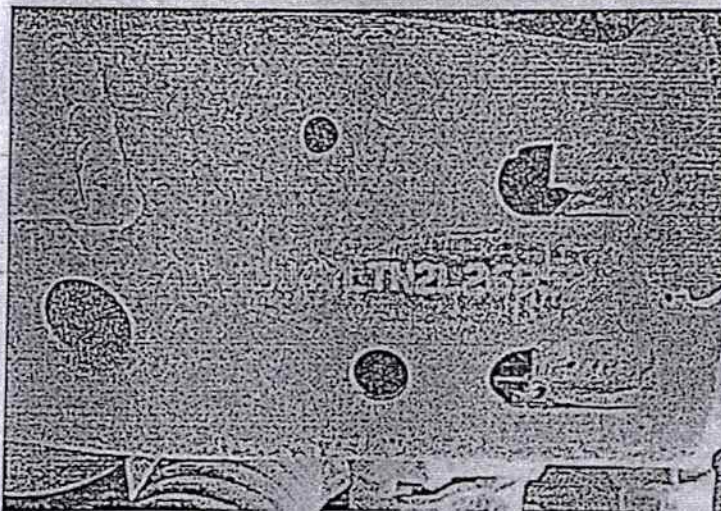
05. Insurance Particulars:

Name of the Insurance Company	: NA
Policy No./ Cover Note No.	: NA
Period of Insurance	: NA
IDV of the vehicle	: NA/-

06. Observations : Over all vehicle is in average condition. Chassis , Transmission mechanism , suspension Engine Head Light Assembly breaking system and steering assembly and are in Satisfactory condition. Insurance is in lapse condition. Body is in Satisfactory some scratches dents are on the body, front bumper and rear bumper are in damaged condition. Interior and Upholstery are in average condition. All major aggregates are in Satisfactory condition. At the time of inspection key is not available as per records Meter reading is 62256 Kms. This is NPA Account , I herewith enclose inspection Photos. This report is Issued without prejudice.

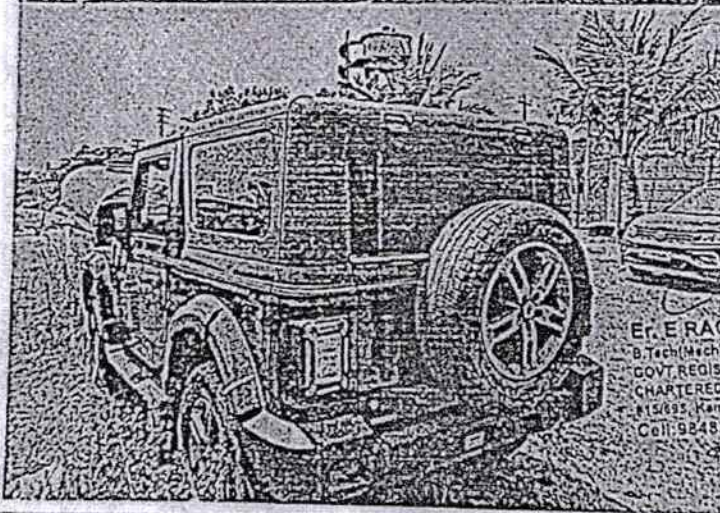
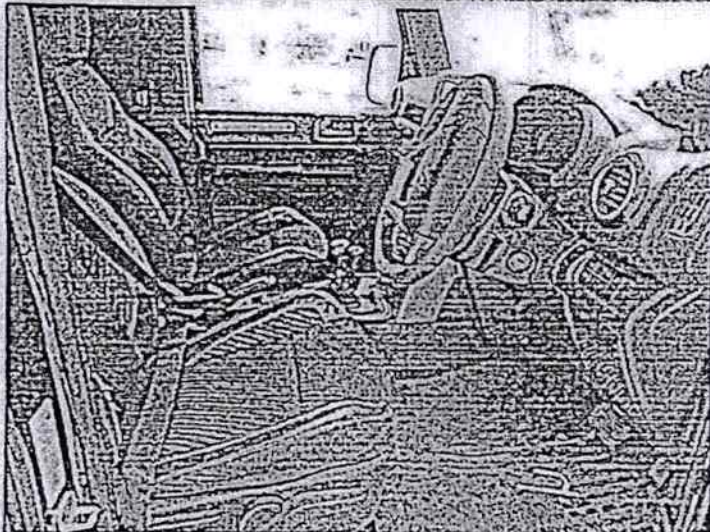
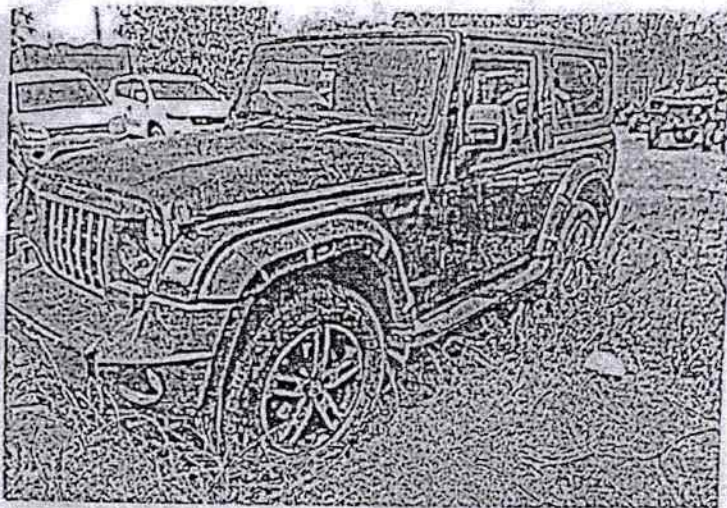
Thanking you Sir,

E.RAGHUNATH
B.Tech(Mech), M.Sc.(P&M), MIE, FIV
GOVT REGISTERED VALUER
CHARTERED ENGINEER & LOSS ADJUSTER
#15/695, Kamala Nagar, ANANTAPUR,
Cell:09848399882



R. Raghunath

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