

Date: 01st Sept 2026

VENUE: Conference Room, ADMINSTRATIVE OFFICE, HALDWANI

NOTE FOR DY. GENERAL MANAGER (B&O)

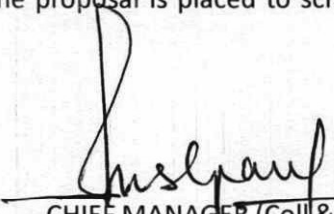
Sir,

The ZCC meeting is proposed to be conducted on 29.08.2026 and reserve price for assets possessed, is to be fixed. The details are as under:

Sl. No.	SDF_BRNM	A/c	NAME	ASSET DESCRIPTION	CUST_AMTS (In lakh)	Reserve Price Recommended
1	ACB Kashipur (07213)	43367243787	Mr. Ravi Singh	Preet Combine Harvester 987 DX	17.86	14.50 Lakh

We have received the memorandum for fixation of reserve price from the RBO/AMCC/RASMECCC, based on inputs from the Branch Manager/CM (Maintenance). The proposal is placed to screening committee to take a view for approval of reserve price fixation.

Date: 01.09.2026


CHIEF MANAGER (Coll & Reco.)

State Bank of India
Haldwani Administrative Office – Haldwani
Zonal Credit Committee
RESOLUTION
Meeting No. 2026-27(07)
Date : 01.09.2026

Item No.	2026-27/07/01	Submitted by	AMCC KASHIPUR (62342)
Name of Unit/Borrower	Mr. Ravi Singh	Branch	ACB Kashipur (07213)
Total Outstanding	Rs. 17.86 lakh + Intt.		

Proposal:

A. Sanction for: NIL

B. Approval for: Fixation of Reserve price at **Rs. 14.50 lakh** for sale of asset (Preet Combine Harvester 987 DX) under SARFAESI act 2002.

C. Confirmation for : NIL

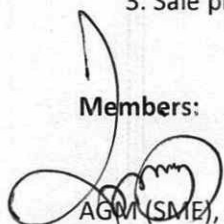
RESOLUTION: Approved B (i) Reserve Price at **Rs. 14.50 lakh**

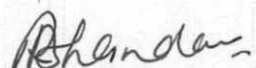
CONDITIONS: NIL

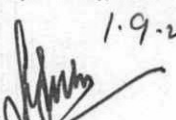
OTHER OBSERVATIONS OF THE COMMITTEE:

1. Early auction of the assets to planned and ensured by the Branch/controllers.
2. Sale of the assets to be conducted through e-Auction process.
3. Sale proceedings should be conducted strictly in compliance with the Bank's extant guidelines & SOP.

Members:


AGM (SME), AO 7 Haldwani.


AGM (D-VAS), AO7 Haldwani.


1.9.26
Chairman
Dy. General Manager
AO Haldwani

MEMORANDUM FOR THE DEPUTY GENERAL MANAGER (B & O), AO HALDWANI
BRANCH : AMCC KASHIPUR (62342)

DATE: 25.08.2026

PROPOSAL:

1. Approval for Reserve Price for sale of assets of Sh. Ravi Singh under the provisions of RDBFI Act 1993.

		(Rs. in lakh)
S. No.	Description of Property/Assets	Proposed Reserve Price
1	Preet Combine Harvester – Model 987 DX Vehicle Registration No: Not Available Engine No.: HJKM403747 Chassis No: PTC0920248214 In the name of Sh. Ravi Singh S/o Sh. Bheem Singh	14.50

(A) Particular of borrower:

1	Name of the borrower	Sh. Ravi Singh S/o Sh. Bheem Singh
2	Address of the borrower	Lalitpur, Ramnagar, Nainital 244716 (U.K.)
3	Constitution of the borrower	Individual (AIF TL A/c no.43367243787)
4	Name(s) of the Director	NA
5	Group	Individual
6	Line of activity	Agriculturist
7	Status of Unit	NA
8	Present outstanding as on 25.08.2026	Rs. 17,85,630.04/-
9	Total dues	Rs. 17,85,630.04/-
10	Provisions as on 25.08.2026	Rs. 2,56,966/-
11	Date of NPA & IRAC status	08.02.2026 (IRAC 4), not upgraded till date.
12	Date of transfer to RA	19.06.2026
13	Status of suit (e.g. date of filing, decree & latest status of suit etc.)	Not yet filled
14	Status of reporting to RBI/CIBIL/Defaulter/Wilful defaulter list	NA
15	Status of action under SARFAESI Act (e.g. Date of initiation, symbolic/physical possession & latest status etc.)	We issued Seizure Notice 1 dated 11.03.2026 and Notice 2 dated 26.03.2026. SARFAESI Notice under Section 13(2) was issued on 09.02.2026. Further possession of vehicle was taken by Recovery Agent on 18.06.2026.
16	Status of staff accountability	NA

(B) Details of the available securities				(Rs. in lakh)
S. No.	Description of the Securities	Valuation date	Realizable value	Reserve Price recommended
1	Preet Combine Harvester – Model 987 DX Vehicle Registration no. Not Available Engine No. HJKM403747 In the name of Sh. Ravi Singh S/o Sh. Bheem Singh	05.08.2026	14.50	14.50
Total			14.50	14.50

(C) Details of the Properties for which Reserve Prices are to be fixed: NA

i) Status of the properties to be sold:

- a) Lease/Free hold: NA
- b) Vacant land /Tenanted /Self occupied: NA
- c) Possession taken (Physical/Symbolic): Physical

ii) Independent Value verification by branch officials: - Yes. We confirm that valuation of the vehicle is in line with present condition & marketability of the vehicle.

iii). Reasons for deterioration in value, if any, since date of sanction: NA

(D) Brief history of the account: The borrower was sanctioned MC-ATL-AIF for purchase of Combine Harvester of Rs.18.50 lac on 21.09.2024. The borrower didn't follow financial discipline and loan turned NPA on 08.02.2026. Recovery Agent appointed on 02.04.2026 for recovery of Bank's dues. The Recovery Agent took possession of the same on 18.06.2026. The Valuation was done for the vehicle and as per valuation report dt 05.08.2026, the vehicle was valued at Rs.14.50 lac.

(E) Justification for the proposal & recommendations: Bank has sent many demand notices including legal notice to the borrower but did not get any positive response from him regarding regularization of accounts. Therefore, recovery efforts under SARFAESI since initiated.

In view of the forgoing, we recommend as under:

Approval for Reserve Price for sale of assets of Sh. Ravi Singh under the provisions of RDBFI Act 1993.

Branch Manager/Chief Manager
AMCC Kashipur

Manager RBO-5 (NPA)

Chief Manager RBO-5 (Credit)

Regional Manager RBO-5

Sanjay Belwal

Surveyor/Loss Assessor
Valuer & Investigator
License No. SLA 69392
Valid Up to- 17-6-2028

Ph.: Resi. 221678
Cell. 9319942652
Lane No. 3
Adarsh Nagar
Kaladhungi Road
Haldwani (N.T.L.)

Ref No.- SB/166/26-27

Date: 05.08.2026

VALUATION REPORT

Sub:- Valuation of COMBINE HARVESTER machine A/C Sri Ravi Singh

This is certifying that I have inspected the Combine Harvester machine belonging to Mr. Ravi Singh R/O Koushalganj, Bilaspur (Rampur) UP on 04.08.2026 at Rudrapur stock yard. At the time of my inspection the machine was good running condition.

Seeing the condition of its present realizable value of the same type /make/model of machine can fetch an amount **Rs. 14,50,000/- (Rupees fourteen lakh fifty thousand only)** in the considered opinion of the undersigned.

Detail of machine :-

1. Machine owner	Sri Ravi Singh
2. Address	Vill Koushalganj, Bilaspur (Rampur)
3. Purchase Date	11.10.2024
4. Chassis No.	PTC0920248214
5. Engine No.	HJKM403747
6. Model	987DX
7. Make	PREET AGRO INDUSTRIES PVT LTD.

Condition of Machine

1. Condition of machine	Satisfactory
2. Condition of Engine	Satisfactory
3. Condition of Tyre Rear	Average
4. Electric/transmission/brake/steering system	Average

Valuation

1. Cost of new Combine harvester machine	Rs. 26,00,000/-
2. Present realizable value (Machine approximate 2 Year old)	Rs. 14,50,000/-
3. Present market Value	Rs. 16,00,000/-

This report issued without prejudice.


Sanjay Belwal
Surveyor & Loss Assessor