

STATE BANK OF INDIA

.....HLC.....BRANCH (15488)

[RULE - 4 (1)]

PANCHNAMA

Whereas, We

Sl No	Name of Panch & Father's /spouse name	Address	Age	Occupation
1)	Amtes Jham	14A, Staff	42	Teacher
2)	Sarvang Singh	Couple, agricultural Institute near 224 Beniganj P.O.	43	Private Job

The above mentioned Panchas on being called by Shri Deepak Gupta, the Authorised Officer of State Bank of India, under the Securitisation Reconstruction of Financial Assets and Enforcement of Security Interest (Second) Act, 2002 and in exercise of Powers under Section 13(4) of the said Act, today entered the premises of Shri / M/s. Amtes Jham 14A, Staff Couple, Agricultural at and demanded the payment of the dues mentioned in the Demand Notice dated 44278030832 S.O.P. respect of Loan Account bearing No. and on its non-payment, taken over possession of movable properties as detailed in the inventory attached to this Panchnama between the hours 2:30 pm AM/PM and AM/PM in our presence.

The borrowers attention is invited to provisions of Sub-section(8) of Section 13 of the Act, in respect of time available to redeem the secured assets.

We also hereby state that during take over of possession
.....
.....
.....
..... (to be filled in case of occurrence of any incidence)

Therefore, we declare that the facts of the Panchnama mentioned herein are true and correct to the best of our observation and knowledge.

1. Signature, Name, Address, Date and Time

2. - do -

3

Drawn before me

Deepak Gupta 18/04/26

Deepak Gupta
(Authorised Officer)

State Bank of India

Sarvang Singh

STATE BANK OF INDIA

HLC BRANCH (15488)

(RULE - 4 (2))

INVENTORYInventory of movables taken possession in Loan Account bearing No. 44278030837Inventory of movable properties taken possession of at the premises of Shri /M/s. Amee's Jhan
14A Staff College No. Agriculture Institute Gala No.
Nain / H No. Panchayat Street No. of
under Section 13(4) of the Securitisation and Reconstruction of FinancialAssets and Enforcement of Security Interest Act, 2002 and the Security
Interest (Enforcement) Rules, 2002 made thereunder, on
this 18th day of April 2026 by Shri Anand Prakash Kushwa
Authorised Officer of State Bank of India under the said Act, between the hours
am/pm and am/pm.

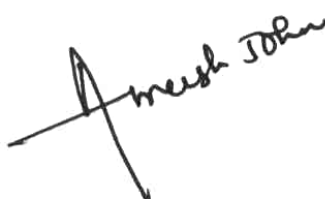
Sl. No.	Description of Article	Estimated Value	Place where kept for safe custody (Name of the person, if necessary)
	GP 70 H.2 9003 machines	As per value	R- B- 0 . 1

Panchas: XUV 700

Sl. No.	Name and address of the Panch	Signatures
	<u>Amee's Jhan</u> <u>14A - Agriculture Institute</u>	

Drawn by me today the 18 April at 2:30 pm pm.
2026

Signature of the Borrower / representative


Signature of Authorised Officer
State Bank of India


Er. Baldev. S. Chawla

B.Sc., B.E. (Mech.), M.I.E., F.I.V., FIIISLA
Chartered Engineer (I)
Govt. Registered Valuer

B. S. CHAWLA & CO.

SURVEYORS & VALUERS
SLA-1101 / 11.04.2026
GSTIN - 09ABIPC4980A1ZW
PAN NO. ABIPC4980A

BC-R/Val/Apr./2210-009/260111/ALD

WITHOUT PREJUDICE

21.04.2026

The AGM,
State Bank of India,
RASMEC, Branch,
Prayagraj

1. PURPOSE OF VALUATION : For Bank's Purpose
2. INSPECTION DATE : 20.04.2026

A. VERIFICATION FROM R.C. BOOK

- | | | |
|----------------------|---|--|
| (1) Name | : | Mr. Ameesh John Stephen
(As per Regd. Certificate) |
| Address | : | 14A, SHIATS Campus, Naini, Prayagraj
Uttar Pradesh - 211007 |
| (2) Registration No. | : | UP 70 HQ 9003 |
| Date of Registration | : | 14.07.2025 |
| Class of Vehicle | : | Motor Car |
| Type of Body | : | HARD TOP |
| Make & Model | : | MAHINDRA & MAHINDRA LTD.,
XUV700 AX7 DSL MT 7 SEA TER |
| Chassis No. | : | MA1NE2Z5AS6F39384 |
| Engine No. | : | ZSS4F88062 |
| H.P./Cubic capacity | : | 2184.00 CC |
| Unladen Weight | : | 1779 Kgs |
| Gross weight | : | 2394 Kgs. |
| Seating Capacity | : | 7 (Including Driver) |
| No. of Cylinder | : | 4 |

B-52, Shekhar Apartments, Mayur Vihar, Phase-1, New Delhi-110091

Phone : 011-22718344, Mob. : 09810108428

Branch - Prayagraj (Uttar Pradesh) Mobile : 09415218645

E-mail : bschawla_surveyor@rediffmail.com, bschawla.ce@gmail.com

B. VERIFICATION FROM PURCHASE BILL

Date of Purchase : 14/07/2025
Amount of purchase : 20,14,000.00

C. PHYSICAL VERIFICATION

Hypothecation : State Bank of India Civil Line Branch,
Prayagraj, Uttar Pradesh.
[As per Regd. Certificate]
Condition of the vehicle : Good
Engine-Start/running : Running Condition
Condition of Chassis : Good
Condition of Tyre : Good
Make : Ecopia
No. of Tyres : 4+1

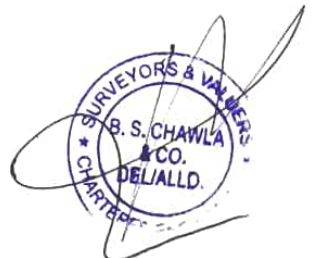
The above vehicle was physically inspected at SBI Main Branch, Prayagraj (U.P) on 20.04.2026

The above vehicle was physically inspected in a running condition.

The vehicle is Jul 25 Model & has done about 17,212.00 Km. as per km meter reading.

As per physical inspection / condition of the vehicle of body & other accessories are in reasonable good condition and in our opinion the vehicle can give good effective services for next 3 to 4 years.

In view of the physical inspection available information the market value of vehicle in as & where as basis can be safely considered around Rs. 15,00,000/-**(Rs. Fifteen Lac Only)**.



Conclusion:

- | | |
|-----------------------|--|
| 1. Market Value | : Rs. 15,00,000/-
(Rupees Fifteen Lac only) |
| 2. Realizable Value | : Rs. 13,50,000/-
(Rupees Thirteen Lac Fifty Thousand only) |
| 3. Distress Sale Vale | : Rs. 11,00,000/-
(Rupees Eleven Lac only) |

Encl.: 1. Photographs
2. Copy of Registration Certificate

Declaration

I/We hereby declare that –

The information furnished in Part is true and correct to the best of my knowledge and belief;

I have no direct or indirect interest in the property valued.

I have personally inspected the property on 20.04.2026

I have not been convicted of any offence and sentenced to a term of imprisonment.

I have not been found guilty of misconduct in my professional capacity.

Date: 21.04.2026

Place: Prayagraj.

For Office Use:


A circular stamp of the Surveyors & Valuers' Association, Delhi. The text inside the stamp reads: "SURVEYORS & VALUERS", "B. S. CHAWLA", "DELHI", "REGISTERED ENGINEER (I)".

Comments of the officials:

Name of the Officer:

Designation:

Date of visit:

Branch:

Name of the Officer:

Designation:

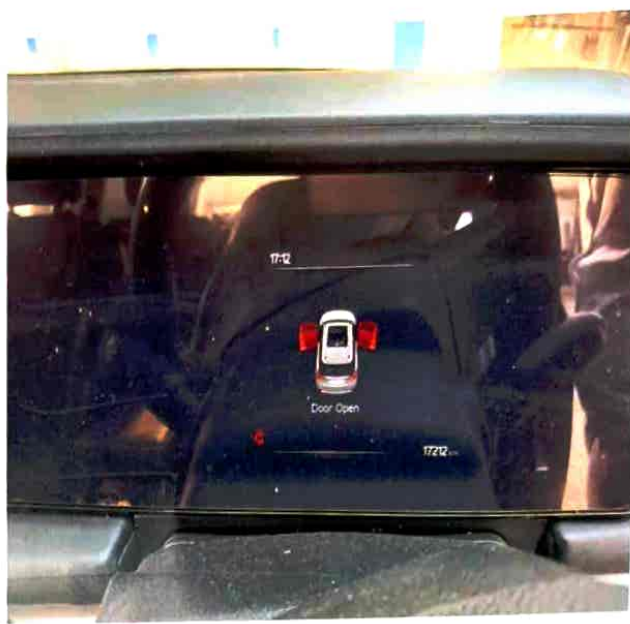
Date of visit:

Branch:

Note: The Branch Manager/Other authorized official(s) of the branch should furnish his/their comments, regarding the reasonable ness of the valuation after making a visit to the property. In case he/they differs with the valuation of the property the revised reasonable value be advised along with the logic/basis of their opinion.

0018244

UP 70 HQ 9003, Mr. Ameesh John Stephen



B. S. CHAWLA & CO. SURVEYORS & VALUERS



2nd Notice

Letter from the Branch to Borrower/ Guarantor about engagement of Recovery Agent for repossession of vehicle.

To: Amresh John Stephen

S/o Suresh Stephen
14A Staff Campus,
All India Institute Varanasi

Dear Sir,

REPOSSESSION OF VEHICLE -LOAN ACCOUNT NO. 44278030837

Please Refer to the Notice dated 04/12/2025 requesting you to regularise your loan account.

2. It is noticed that despite our notice and requests, you have failed to repay the dues as mentioned in the said notice. As you have failed to repay the dues within the time period mentioned therein, the Bank has recalled the entire outstanding payable under the loan account. Besides, your account has been classified as non-performing asset with effect from 14/04/2026 in accordance with income recognition and prudential accounting norms prescribed by RBI for Banks.

3. Therefore, you are hereby called upon to repay the entire loan outstanding along with interest within 7 days from the date of this notice. In case of your failure to repay and close the account, the Bank shall repossess the vehicle hypothecated by you as security towards the loan though

M/s Cianpati Associates
acting as Bank's authorised Recovery Agent for repossession/sale.

4. You are requested to co-operate with the said Recovery Agent and deliver possession of the vehicle together with all switch keys and other accessories, registration certificates, Insurance Policy or Policies to enable the Bank to sell or dispose of the same in any manner they think fit for the purpose of realisation of the due in the loan account. Please also note that the charges towards repossession and garage parking charges, if any, until the date of sale and realisation of the vehicle shall be charged and recovered from your loan account.

Yours faithfully

[Signature]
Branch Manager / Authorised Officer

[Signature]
10/04/26

1st Notice

Letter to the Defaulting Borrower

To: Amresh John Stephen
S/o Suresh Stephen
14 A Staff campus,
Allanabad, Agri Institute Naini
Allanabad

No: 502/1- 04/12/2025
Date: 18/04/2026

Dear Sir/Madam,

Loan A/c No. 44278030837 . Irregularity in Repayment

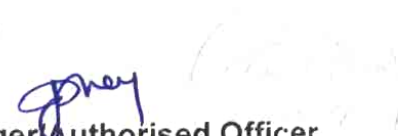
This has reference to your loan account with our Bank for an amount of Rs. 2014000/- availed by you on 14/07/2025 for purchase of Vehicle/ Car. The loan was disbursed to you upon executing the necessary loan documents by you including Hypothecation Agreement hypothecating the vehicle as security for the loan.

2. As per the terms and conditions of sanction of the loan, you are required to repay the instalments/ loan dues on the due date on each month as per the agreed repayment schedule mentioned in the sanction terms without prejudice to the right of the Bank to recall the loan on demand. However, you have failed to repay the instalment on due date and/or there was no sufficient balance available in your Savings/ Current Account for debit towards dues of the loan amount.

3. You are therefore requested to deposit a sum of Rs. 204142/- and regularise the loan account within 15 days of receipt of this notice. In case of your failure to repay the overdues and regularise the loan account, the bank shall be constrained to recall the entire amount outstanding and also to initiate necessary action to recover the dues including the repossession/ seizure of the vehicle and to eventually sell it off in public auction/ private treaty for satisfaction of the Bank's dues.

4. We therefore hereby call upon you to deposit the overdues immediately in any case not beyond 15 days to avoid any of the actions referred above.

Yours faithfully


Branch Manager/Authorised Officer


18/04/26

SBIN0018244

GOVERNMENT OF UTTAR PRADESH

Transport Department Prayagraj RTO

FORM 23

CERTIFICATE OF REGISTRATION

Registration No
Description of Vehicle
Dealer's Name & Address
Owner Name
Full Address: (Permanent)

UP70HQ9003

MOTOR CAR

BRIJRAJ MOTORS PVT LTD, 2 S.P.MARG, CIVIL LINES, ...

AMEESH JOHN STEPHEN

HOUSE NUMBER- 14A, SHIATS CAMPUS, NAINI, PRAYAGRAJ, UTTAR

PRADESH-211007

HOUSE NUMBER 14A SHIATS CAMPUS, NAINI, PRAYAGRAJ, PRAYAGRAJ-UTTAR

PRADESH-211007

17-Jul-2040

Registration Date

18-Jul-2025

Purpose For Printing RC

NEW

Son/wife/daughter of

175-211001

SURESH STEPHEN

HOUSE NUMBER- 14A, SHIATS CAMPUS, NAINI, PRAYAGRAJ, UTTAR

PRADESH-211007

HOUSE NUMBER 14A SHIATS CAMPUS, NAINI, PRAYAGRAJ, PRAYAGRAJ-UTTAR

PRADESH-211007

17-Jul-2040

Owner Serial No

1

Link Vehicle No
Norms

BHARAT STAGE VI

Rear HSRP No

BA2506680698

Month/Year of Manuf.

06/2025

Chassis No

MA1NE2ZSAS6F39884

Fuel

DIESEL

Cubic Capacity

2184.00

Wheel base

2750

Standing Cap

0

Unladen Wt (kgs)

1779

Laden/GV Wt (kgs)

2394

AC Fitted

YES

Fitness Up To

Detailed Description

Class of Vehicle

Ownership

Maker's Name

Front HSRP No

Type of Body

No of Cylinders

Engine No

Horse Power(BHP)

Maker's Classification

Seating Cap(in all)

Sleeping Cap

Colour

Other Criteria

Vehicle Purchase As

MOTOR CAR

INDIVIDUAL

MAHINDRA & MAHINDRA

LIMITED

BA2506680697

HARD TOP

4

ZSS4F88062

182.24

XUV700 AX7 DSL MT 7 SEA

TER

7

0

C1STELBLK

Fully Built

Additional Particulars of all transport vehicles other than motor cabs (Gross Vehicle Weight)

By Manuf.

Description

As Regd.

Weight(in kgs)

a) Front

b) Rear

c) Other

d) Tandem

The motor vehicle above described is subject to Hypothecation in favour of STATE BANK OF INDIA, CIVIL LINES, ... Prayagraj, Uttar Pradesh-211007 w.e.f. 14-Jul-2025.

Purchase dt : 14-Jul-2025

OTR Date : 14-Jul-2025

Sale Amt

2014000/-

Amount/Rcpt No

221540 /

Tax Exempted or Not

UP70D25070006495

NOT EXEMPTED

Vehicle is Govt./ Pvt. : PRIVATE

Date of Approval : 19-Jul-2025

Other State/Transfer/Conversion/Reassign Details

Previous Owner

Previous RegNo

Old State

Entry Date

Transfer Date

Conversion Date

This certificate is valid from 18-Jul-2025 to 17-Jul-2040

Date: 26-Jul-2025 13:31:58

Taxation Particulars / Advance Registration Mark Fee Details

Signature of Registrar

Date: 26-Jul-2025

Q 4678086

O/C EV 881855004 IM

Annexure- 3

NOTICE TO BORROWER

LOAN AC NO. 44278030837

To,
Mr./Mrs./Ms. AMEESH JOHN STEPHEN

S/O SURESH STEPHEN,
HOUSE NO. 14 A, SHIATS CAMPUS,
NAINI, PRAYAGRAJ - 211007

Letter No 568
Date 15-04-2026

Sub: Notice u/s 13(2) of Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (hereinafter called 'Act')

Dear Sir(s),

At your request, you have been granted by the Bank, through its CIVIL LINES ALLAHABAD Branch from time to time, various credit facilities by way of financial assistance against various assets creating security interest in favour of the Bank. The relevant particulars of the said credit facilities and the security agreement(s)/document(s) executed by you are stated in Schedule 'A' and 'B' respectively excluding pledge of movables. You have availed the financial assistance with an undertaking for repayment of the said financial assistance in terms of the said agreement(s) / document(s).

2. You have also created mortgage by way of deposit of title deeds/ Registered mortgages creating security interest in favour of the Bank. The documents relating to such mortgage are also stated in Schedule 'B'.

3. The relevant particulars of the secured assets are specifically stated in Schedule 'C'.

4. You have also acknowledged subsistence of the liability in respect of the aforesaid credit facilities by executing confirmation of balances and revival letters and other documents from time to time. The operation of and conduct of the above said financial assistance/credit facilities have become irregular and the debt has been classified as Non-Performing Assets on 14-04-2026 in accordance with the directives/guidelines relating to asset classifications issued by the Reserve Bank of India consequent to the default committed by you in repayment of principal debt and interest thereon.

5. The said financial assistance is also secured by the personal guarantee of:

1. _____
2. _____ and
3. _____

Despite repeated requests, you have failed and neglected to repay the said dues / outstanding liabilities.

Contd.

1003
244

6. Therefore, the Bank hereby calls upon you u/s 13(2) of the said Act by issuing this notice to discharge in full your liabilities stated hereunder to the Bank within 60 days from the date of this notice. Your outstanding liabilities (in aggregate) due and owing to the Bank is the sum of Rs. 20,39,768 (Rupees Twenty Lac Thirty nine Thousand Seven hundred Sixty eight only) as on 15-04-2026. You are also liable to pay future interest at the contractual rate on the aforesaid amount together with incidental expenses, cost, charges, etc.

7. If you fail to repay to the Bank the aforesaid sum of Rs. 20,39,768 (Rupees Twenty Lac Thirty nine Thousand Seven hundred Sixty eight only) as on 15-04-2026 with further interest and incidental expenses, costs as stated above in terms of this notice u/s 13(2) of the Act, the Bank will exercise all or any of the rights detailed under subsection (4) of Section 13 and under other applicable provisions of the said Act.

8. You are also put on notice that in terms of sub-Section 13 of Section 13 you shall not transfer by sale, lease or otherwise the said secured assets detailed in Schedule 'C' of this notice without obtaining written consent of the Bank.

9. We invite your attention to the provisions of sub-section (8) of Section 13 of the SARFAESI Act which speaks about the time available to the borrower/guarantor to redeem the secured assets.

10. The Bank reserves its rights to call upon you to repay the liabilities that may arise under the outstanding Bills Discounted, Bank Guarantees and Letter of Credit issued and established on your behalf as well as other contingent liabilities.

11. This notice is without prejudice to the Bank's right to initiate such other actions or legal proceedings as it deems necessary under any other applicable provisions of Law.

Yours faithfully,

(Authorized Officer)



SCHEDULE 'A'

Name of the Borrower:

Mr./Mrs./Ms. AMEESH JOHN STEPHEN

S No	Nature of facility	Outstanding inclusive of interest as on date of NPA i.e. as on 14-04-2026	Un applied interest w.e.f. _____ to 15-04-2026	Penal Interest (Simple)	Cost/ Charges incurred by Bank.
1	Cash Credit	-	-	-	-
2	Overdraft	-	-	-	-
3	Term Loan(s)	19,72,201.00	67,567.00	-	-
4	Export Packing Credit	-	-	-	-
5	Bills discounted	-	-	-	-
6	Bank Guarantee	-	-	-	-
7	Letter of Credit	-	-	-	-
8	Investment Exposure	-	-	-	-
9					
10					
	Total Amount in Rs	19,72,201.00	67,567.00	-	-

SCHEDULE 'B'

List of Documents (Details of Security Documents including all supplementary documents & Documents evidencing creation of mortgage)

Sl No	Name of Document	Nature of Security	Date of Execution	Amount Secured (Rs.)
1	Arrangement Letter	Hypothecation of vehicle	14-07-2025	20,14,000
2	Loan cum Hypothecation Agreement		14-07-2025	
3	Vehicle Delivery Letter			
4	Standing Instructions			
5	Mortgage by deposit of title deeds			
6	Memorandum of entry			
7	Confirming letter regarding deposit of title deeds			



SCHEDULE 'C'

Part – I (Hypothecation of Movable Properties)

Please mention all the hypothecated properties viz. Current Assets including Stocks, Stocks in Trade, Receivables, Consumable Stores and Spares and entire current assets and Hypothecated Movable Plant and Machinery etc. of the company mentioned in the documents (Schedule B)

Vehicle Make & Model	MAHINDRA XUV 700 AX7 DSL MT 7
Vehicle Regd No	UP70HQ9003
Engine No	ZSS4F88062
Chassis No	MA1NE2ZSASF6F39884

Part – II (Equitable Mortgage of Immovable properties)

Please mention the particulars of the immovable properties mortgaged to the Bank as stated in the documents having reference to the mortgage documents/deeds (Schedule "B") (Covered under Doc. No. _____ dated _____)

----- NOT APPLICABLE -----

Date 15-04-2026
Place Prayagraj



(Authorized Officer)