Annexure - 10

STATE BANK OF INDIA
HLC PRAYAGRAJ (15488) BRANCH
[RULE - 4 (1)]
PANCHNAMA

Whereas, We

Sl No.	Name of Panch & Father's /spouse name	Address	Age	Occupation
1.	Ram Kushal Singh	Modi Nagar Word No-7 Shahganj	65	Pensioner Railway
2.	Ram Surat	do	45	Farmer

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. Arvind Singh S/o Ram Kushal ……..at…modi Nagar and demanded the payment of the dues mentioned in the Demand Notice dated Shahganj…… respect of Loan Account bearing No. 41900201245 and on its non-payment, taken over possession of movable properties as detailed in the inventory attached to this Panchnama between the hours …6:30 pm AM/PM and 29/7/2026….. 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

…………………………………………NA………………………………………

………………………… (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 29/7/2026 6:30 pm

Ram Kushal Singh Word no 7 modi Nagar Shahganj

2. Ram Surat

Drawn before me

(Authorised Officer)
State Bank of India

Annexure – 11

STATE BANK OF INDIA

HLC PRG BRANCH (15488)

(RULE - 4 (2)

INVENTORY

Inventory of movables taken possession in Loan Account bearing No. _________ . Inventory of movable properties taken possession of at the premises of Shri /M/s. Arvind Singh .... ward no. 7 Plot No. modi nagar, Shankargarh Gala No. __________ / H. No. __________ Street No. __________ of __________ under Section 13 (4) of the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 and the Security Interest (Enforcement) Rules. 2002 made thereunder, on this 29/7/2026 day of 29th July by Shri Deepak Gupta __________ Authorised Officer of State Bank of India under the said Act, between the hours 6:00 am/pm and 6:30 am/pm.

Sl. No.	Description of Article	Estimated Value	Place where kept for safe custody (Name of the person, if necessary)
1-	UP 70 GN 7430 maruti Dzire	as per value	mr R.B.O - 1

Panchas:

Sl. No.	Name and address of the Panch	Signatures
1	Ram Kushal Singh.	

Drawn by me today the __________ at __________ am/pm.

Signature of the Borrower / representative :

Signature of Father of Arvind singh

1 – गाड़ी [illegible]
2 - [illegible] हुआ है
3 - गाड़ी की R.C. & Farmer original key नहीं है
4 - Stepny एवं Tool Box नहीं है
5 - गाड़ी [illegible]

भारतीय स्टेट बैंक STATE BANK OF INDIA SBI Home Loan Centre

Signature of Authorised Officer

State Bank of India

Er. Baldev. S. Chawla
B Sc B E (Mech), M I E , F I V , FIISLA
Chartered Engineer (I)
Govt Registered Valuer

B.S. CHAWLA & CO.
SURVEYORS & VALUERS
SLA – 1101 / 11 04 2029
GSTIN 09ABIPC4980A1ZW
PAN No ABIPC4980A

BC-R/Val/Aug./2210-064/260211/ALD WITHOUT PREJUDICE 01.08.2026

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

1.	PURPOSE OF VALUATION	:	For Bank's Purpose
2.	INSPECTION DATE	:	31.07.2026

A. VERIFICATION FROM R.C. BOOK

(1)	Name	:	Mr. Arvind Singh (As per Registration Certificate)
	Address	:	Modi Nagar Tala Wars No. 5 Shankargarh Uttar Pradesh - 212108
(2)	Registration No.	:	UP 70 GN 7438
	Date of Registration	:	12.05.2023
	Class of Vehicle	:	Motor Car
	Type of Body	:	RIGID PASSANGER CAR
	Make & Model	:	MARUTI SUZUKI INDIA LTD. DZIRE ZXI
	Chassis No.	:	MBHCZFB3SPA373304
	Engine No.	:	K12NP7205739
	H.P./Cubic capacity	:	81 / 1197 CC
	Seating Capacity	:	5 (Including Driver)
	No. of Cylinder	:	3

B. VERIFICATION FROM PURCHASE BILL

Date of Purchase	:	N.A
Amount of purchase	:	N.A

C. PHYSICAL VERIFICATION

Hypothecation	:	State Bank of India, Prayagraj, Uttar Pradesh **[As per NR Policy]**
Condition of the vehicle	:	Average
Engine-Start/running	:	Could not be checked, Battery not found fitting / missing
Condition of Chassis	:	Average
Condition of Tire	:	Average
No. of Tires	:	4

The above vehicle was physically inspected SBI Main Branch, Katcheri Road (U.P) on 31.07.2026.

The above vehicle was physically inspected and reportedly engine is in working / good condition.

On inspection /checking Battery in the vehicle was found missing.

The vehicle is May '23 Model.

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.

The current value of new vehicle with standard features is around Rs. 9,00,000.00 Lacs.

In view of the physical inspection available information the market value of vehicle in as & where as basis can be safely considered around Rs. 3,50,000/-(**Rs. Three Lac Fifty Thousand Only**).

Conclusion:

1. Market Value : Rs. 3,50,000/-
   (Rupees Three Lac Fifty Thousand only)

2. Realizable Value : Rs. 3,00,000/-
   (Rupees Three Lac only)

3. Distress Sale Vale : Rs. 2,50,000/-
   (Rupees Two Lac Fifty Thousand 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 31.07.2026
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: 01.08.2026
Place: Prayagraj.

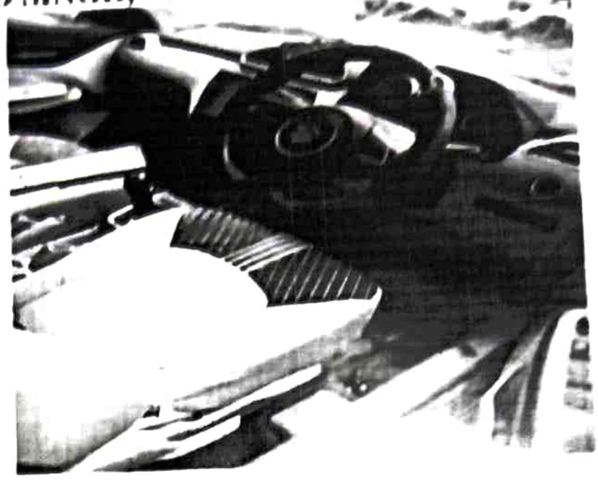
Signature of Valuer

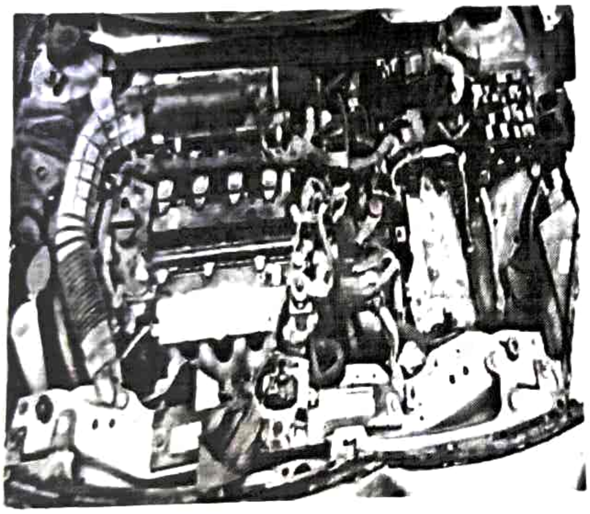
For Office Use:

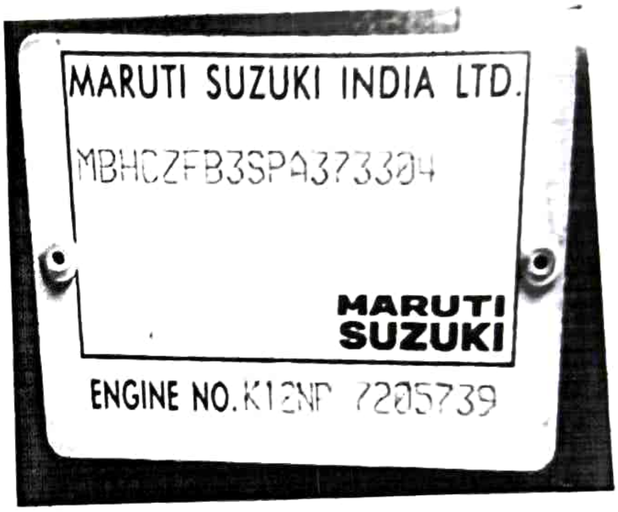
Comments of the officials:

Name of the Officer:	**Name of the Officer:**
Designation:	**Designation:**
Date of visit:	**Date of visit:**
Branch:	**Branch:**

OWENR - MR. ANRVIND SINGH, UP 70 GN 7438







B. S. CHAWLA & CO. SURVEYOR & VALUER

उधारकर्ता को सूचना
NOTICE TO BORROWER

1374 P/C

सेवा में, / To,
Mr.Arvind Singh
S/o Mr Ram Kushal Singh
Ward No 5,Shankargarh,Modi Nagar,Talapaar Road,Bara,
Prayagraj-212108

A/C NO.41900201245

Date- 09/07/2025

NOTICE UNDER SECTION 13(2) OF
SECURITIZATION AND RECONSTRUCTION
OF FINANCIAL ASSETS AND ENFORCEMENT OF SECURITY INTEREST ACT, 2002
(HEREINAFTER CALLED 'ACT)
वित्तीय आस्तियों का प्रतिभूतिकरण और पुनर्गठन और प्रतिभूति
हित का प्रवर्तन अधिनियम 2002 की धारा 13(2) के अंतर्गत सूचना
(जिसे कि आगे 'अधिनियम' कहा गया है)

महोदय, / Dear Sir(s),

आपके अनुरोध पर बैंक द्वारा अपनी PBB Allahabad Branch (04249) के माध्यम से समय समय पर, विभिन्न संपत्तियों को जमानत हित के रूप में बैंक के पक्ष में रखकर, उनके विरुद्ध वित्तीय सहयोग के रूप में विभिन्न ऋण सुविधाएं उपलब्ध कराई गई थी। उक्त ऋण सुविधाओं के संबंधित विवरण तथा आप द्वारा निष्पादित प्रतिभूति करार/दस्तावेज़ क्रमशः अनुसूची 'ए' एवं 'बी' में उल्लिखित है, जिसमें चल संपत्ति को गिरवी रखना शामिल नहीं है। आपने उक्त करार (करारों) / प्रलेख (प्रलेखों) मे दी गई शर्तों के अनुसार इस वित्तीय सहायता की चुकोती का वचन देते हुए वित्तीय सहायता प्राप्त की है।
आपने हक विलेख हक बिलेख के निक्षेप द्वारा बंधक / पंजीकृत बंधक सृष्ट करते हुए बैंक के पक्ष में जमानत हित सृजित किया है। ऐसे बंधक से संबंधित दस्तावेज़ अनुसूची 'बी' में दिए गए हैं।

At your request, you have been granted by the Bank, through it PBB Allahabad Branch (04249) from time to time, various credit facilities by way of financial assistance against various assets creating security interest in favor 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).

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

जमानती संपत्तियों से संबंधित विवरण विशेष रूप से अनुसूची 'सी' में दिए गए हैं।

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

आपने उक्त ऋण सुविधाओं के संबंध में समय-समय पर बकाया राशि की पुष्टि, पुनः प्रवर्तन पत्र (रिवाइवल लेटर) एवं अन्य दस्तावेज़ों के निष्पादन द्वारा देयता के निर्वाह हेतु प्राप्ति भी स्वीकार की है। आपके द्वारा मूल ऋण राशि एवं ब्याज राशि की चुकौती नहीं करने पर उक्त वित्तीय सहयोग/ऋण सुविधा का परिचालन एवम संचालन अनियमित हो गया है तथा उक्त ऋण को भारतीय रिज़र्व बैंक द्वारा जारी आस्ति वर्गीकरण के निर्देशों / दिशा-निर्देशों के अनुसार दिनांक 07.07..2025 को अनर्जक परिसंपत्ति के रूप में वर्गीकृत किया गया है।

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 debt and the debt has been classified as non-performing assets on 07.07.2025(date) 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.

उक्त वित्तीय सहयोग (1) ------- लागू नही -------- की व्यक्तिगत गारंटी द्वारा प्रतिभूत किया गया है। कई बार अनुरोध करने एवं अनुस्मारकों को भेजने के बाद भी आपने देय राशि / बकाया देयता., की चुकौती से विफल हुए हैं और लापरवाही दिखाते हुए देय राशि/बकाया देयताओं की चुकौती नहीं की है।

The said financial assistance is also secured by the personal guarantee of -------------NA---------, Despite repeated requests, you have failed and neglected to repay the said dues / outstanding liabilities.

अतः, बैंक अब उक्त अधिनियम की धारा 13(2) के अनुसार आपको नोटिस जारी करता है कि इस नोटिस की तारीख से 60 दिनों के अंदर आप बैंक के प्रति देयताओं को पूर्ण रूप से चुकाएं। दिनांक **09.07.2025** को आपकी बैंक के प्रति देय बकाया देयताएं **655584.24 कुल मिलकर 666954.00** रुपये मात्र हैं। आप प्रासंगिक व्ययों, लागत, प्रभार आदि सहित उपरोक्त राशि पर संविदात्मक दर पर भावी ब्याज देने के लिए भी जिम्मेदार हैं।

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 655584.24 (in aggregate) due and owing to the Bank is in the sum of **Rs. 666954.00 as on 09.07.2025**. You are also liable to pay future interest at the contractual rate on the aforesaid amount ...ether with incidental expenses, cost, charges, etc.

अगर आप अधिनियम की धारा 13(2) के अंतर्गत जारी नोटिस में उल्लिखित **666954.00** रुपये की उपरोक्त राशि, ब्याज, प्रासंगिक व्ययों, एवं लागत सहित बैंक को नहीं चुकाते हैं तो बैंक धारा 13 की उप-धारा (4) के अंतर्गत तथा अधिनियम के अन्य लागू प्रावधानों के अनुसार उल्लिखित कोई या सभी अधिकारों का प्रयोग कर सकती है।

If you fail to repay to the Bank the aforesaid amount of Rs. **666954.00** 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 Sub-Section (4) of Section 13 and under other applicable provisions of the said Act.

आपको नोटिस के द्वारा यह भी अवगत कराया जाता है कि धारा 13 की उप-धारा (13) की शर्तों के अनुसार बिना बैंक की लिखित सहमति के अनुसूची 'सी' में उल्लिखित उक्त प्रतिभूत संपत्तियों को बिक्री, पट्टे या अन्यथा द्वारा अंतरित नहीं कर सकते हैं।

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.

बैंक के पास यह अधिकार है कि वह आपकी ओर से स्थापित एवं जारी बैंक गारंटी, साख-पत्र एवं बकाया बट्टाकृत बिल एवं अन्य आकस्मिक देयताओं को चुकाने हेतु कह सकती है।

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.

"Your kind attention is invited to provisions of sub-section (8) of Section 13 of the SARFAESI Act where under you can tender the entire amount of outstanding dues together with all costs, charges and expenses incurred by the Bank only till the date of publication of the notice for sale of the secured asset(s) by public auction, by inviting quotations, tender from public or by private treaty. Please also note that if the entire amount of outstanding dues together with the costs, charges and expenses incurred by the Bank is not tendered before publication of notice for sale of the secured assets by public auction, by inviting quotations, tender from public or by private treaty, you may not be entitled to redeem the secured asset(s)."

यह नोटिस बैंक द्वारा कानून के अन्य लागू प्रावधानों के अंतर्गत आवश्यक समझी जाने वाली अन्य कोई कार्रवाई या कानूनी कार्यवाही आरंभ करने संबंधी बैंक के अधिकारों पर कोई प्रतिकूल प्रभाव नहीं डालता है।

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

भवदीय, Yours faithfully,

भारतीय स्टेट बैंक STATE BANK OF INDIA SBI 15488 Home Loan Centre, Prayagraj

पदनाम : मुख्य प्रबन्धक Designation CHIEF MANAGER
(प्राधिकृत अधिकारी) AUTHORISED OFFICER)
भारतीय स्टेट बैंक State Bank of India
फुटकर आस्तियाँ लघु एवं मध्यम उद्यम केंद्र शाखा RASMEC Branch

प्रति : श्री ---------------NA------------------ (गारंटीकर्ता) Copy forwarded, to

आपसे अनुरोध है कि आप द्वारा निष्पादित गारंटी की शर्तों के अनुरूप नोटिस में उल्लिखित राशि का भुगतान करें। *(यह प्रति केवल तभी पृष्टांकित की जाए जबकि गारंटीकर्ता ने बैंक के पक्ष में कोई प्रतिभूति सृजित न की हो। इस गारंटीकर्ता के विरुद्ध परिसीमन को नोटिस या पूर्व में जारी नोटिस की तारीख से गिनी जाए तथा सिविल वाद/डीआरटी आवेदन को परिसीमन की अवधि के अंदर दाखिल किया जाए।)*

You are requested to make the payment of the amount mentioned in the notice in terms of the guarantee executed by you. (This copy to be endorsed only if the guarantor has not created any security in favour of the Bank. Limitation against this guarantor must be reckoned from the date of this notice or notice if any issued earlier and Civil Suit / DRT Application must be filed within the period of limitation.)

Yours faithfully,

पदनाम : मुख्य प्रबन्धक Designation__________
(प्राधिकृत अधिकारी) (AUTHORISED OFFICER)
भारतीय स्टेट बैंक State Bank of India
फुटकर आस्तियाँ लघु एवं मध्यम उद्यम केंद्र शाखा RASMEC, Branch, Allahabd

SCHEDULE 'A'

Sl. No.	Nature of Facility	Outstanding exclusive of interest as on 09.07.2025
(a)	Cash Credit	Rs.
(b)	Overdraft	Rs.
(c)	Export Packing Credit	Rs.
(d)	[illegible]s Discounting	Rs.
(e)	DD Purchase facility	Rs.
(f)	Guarantee Limit (Devolved amount)	Rs.
(g)	Letter of Credit Limit (Devolved Amount)	Rs.
h)	Term Loan / Car Loan(S)	Rs. 655584.24
(i)	Foreign currency Term Loan outstanding	Rs.
(j)	Housing Loan	Rs.
(k)	E.M.Loan	Rs.
(l)		Rs.
		Rs.
	Aggregate Outstanding	Rs. 655584.24

SCHEDULE 'B'

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

Sl. No.	Name of the Document	Nature of Security	Date of Execution	Amount Secured (Rs.)
1.	Memorandum of Loan cum Hypothecation Agreement for Housing loan granted to public	Hypothecation of Car	02/05/23	8.12 Lacs
2.	Guarantee agreement			
3.	Arrangement letter		02/05/23	8.12 Lacs
4.	undertaking cum declaration cum indemnity			
5.	De[illegible] of undertaking			
6.	Insurance indemnity			
7.	Agreement to mortgage			
8.	Power of attorney			
9	SBI Suraksha			
10.				

SCHEDULE 'C'

PART I

(Please mention all the hypothecated properties, viz. Current Assets including Stocks, Book Debts, Receivables, Consumable Stores & Spares and Hypothecated Movable Plant & Machinery, or vehicle etc. mentioned in the documents (Schedule 'B').

Make/ model/ Registration Dezire VXI Maruti Suzuki India Ltd

Registration No. UP70GN7438

Engine No. K12NP7205739

Chasis No. MBHCZFB3SPA373304

Other details if any

SCHEDULE 'C'

PART II

(Please state the particulars of the immovable properties mortgaged to the Bank as stated in the documents having reference to the mortgage documents/deeds) [Schedule 'B']

Type of Property	Dimension	Boundaries	Location	Title Deed		Title Deed Registration At Sub-Registrar Allahabad		
				No.	No.	Zild No.	L/F	Date

Earlier demand notice and all other notices served under SARFESI Act are withdrawn.

--------------NA------------

1st Notice

Letter to the Defaulting Borrower

To: Arvind singh
ward No. 7
Medinagar Bhagalpur

No: ________ CL/
Date: 29/07/2025

Dear Sir/Madam,

Loan A/c No. 41900201245. Irregularity in Repayment

This has reference to your loan account with our Bank for an amount of Rs. 812000/- availed by you on 08/05/2023 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. 114880 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

Signature of father of Arvind Singh