

RAGHAVENDRA NAGARAJ YELANDUR

BE, MBA, M.Sc (PMV), M.Sc (REV)
#730/A-1, VRUDDHI, OPP. TERIGE BHAVANA,
NAGARBHAVI 11th BLOCK, 2nd STAGE,
BANGALORE - 560 072.
Moblie:9880356232
Mail: raghavendrayn.valuer@gmail.com

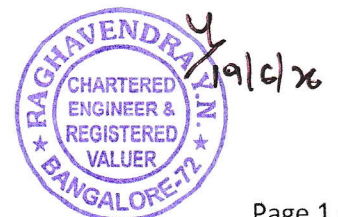
YNR/SBI-RACPC/V-841

Date: 19.06.2026

VALUATION REPORT (VEHICLE)

To,
State Bank of India
Branch: RACPC - Whitefield

1	Name of the present owner	: Mr. Vivian Charles
2	Registration Number	: KA - 01 - NE - 3776
3	Class of Vehicle	: Motor Car
4	Makers Name	: Nissan Motor India Private Limited
5	Model	: Nissan Magnite Tekna EZ-Shift
6	Type of Body	: Station Wagon
7	No. Of Cylinders	: 3
8	Year of Manufacture/Registration	: 10/2024
9	Chassis Number	: MDHFBADD0RA139023
10	Engine Number	: B4DF424E108532
11	Fuel Used in Engine	: Petrol
12	Cubic capacity	: 999 CC
13	Seating / Sleeping Capacity	: 5
14	Insurance Policy Validity	: Latest details not made available
15	Registration / Fitness Validity	: Valid upto 26.03.2040
16	Overall Condition of the Vehicle	: Satisfactory
17	Details of Road Tax Payment	: LTT
18	Adherence to Emission Norms / Standards	: Latest details not made available
19	Meter reading at the time of inspection	: 8,229 km
20	Colour	: BLACK 2



II VALUATION

Basis of Value:

As per International Valuation Standards, Market Value is the appropriate basis of value. Market Value is the estimated amount for which an asset or liability should exchange on the valuation date between a willing buyer and a willing seller in an arm's length transaction, after proper marketing and where the parties had each acted knowledgeably, prudently and without compulsion.

Premise of Value:

The valuation is done for above vehicle is done taking in to consideration current condition / status of the vehicle.

Valuation Approach and Methodology

The subject vehicle was inspected on 16.06.2026.

This valuation is carried out by Market Approach using Sales Comparison method wherein Comparable vehicles available for sale and/or sold are identified by conducting Market survey and appropriate adjustments are made for different factors like Type of vehicle, permits available, tax paid, Condition of the vehicle, General & Mechanical condition, Wear and Tear, Age of the vehicle, periodical maintenance, road worthiness, further useful life.

This value estimate is on "as-is-where-is basis", based on physical observation during asset inspection.

Conditions of the vehicle is checked through visual observation only. No technical/mechanical/ operational testing has been carried out to ascertain the condition and efficiency of the vehicle.

Factors affecting the Value of the vehicle:

As per RBI/IBA guidelines, Market Value represents the Exit Price and not Entry Price.

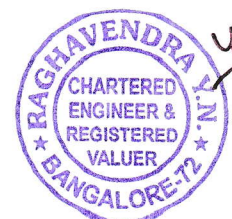
The vehicle under discussion suffers from open market rates due to the following factors inherent to the property being valued.

The dues which have to be paid to the local authority are not known.

Stigma attached to vehicles under Loan Recovery refers to negative perceptions or associations that potential buyers may have about the vehicle due to its history, past events and absence of parallel economy transactions. These stigmas can impact the vehicle's marketability and potentially lower its selling price. Potential buyers may associate such vehicles with financial distress and neglect.

Physical observation reveals a dent on the dicky portion of the vehicle. Further, it was not possible to lock the vehicle due to this dent.

Due to the above listed stigma and factors; it is our opinion that suitable discounts on prevailing market rates should be applied to arrive at the Present Market Value for these vehicles.



**The estimated Market Value of the above vehicle bearing registration number
KA - 01 - NE - 3776 is ₹ 9,20,000
Rupees Nine Lakhs Twenty Thousand**

Realizable Value : ₹ 7,82,000
Forced Sale Value : ₹ 6,90,000

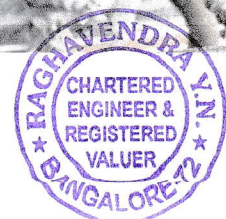
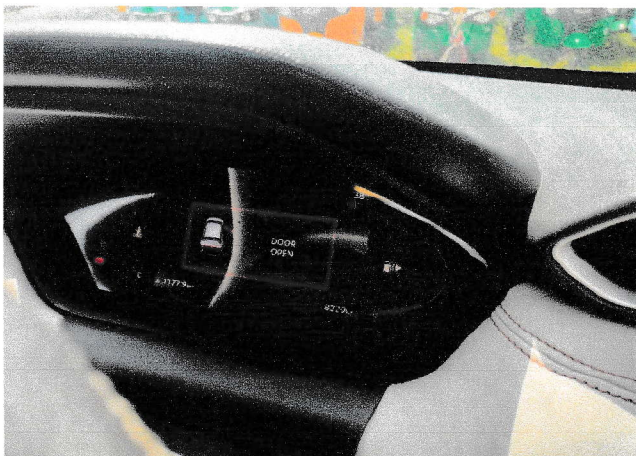
III DECLARATION

- a The information furnished above are true and correct to the best of my knowledge and belief.
- b I have no direct or indirect interest in the assets valued
- c The vehicle was inspected on 16.06.2026
- d I have not been found guilty of misconduct in my professional capacity.

Place: Bangalore
19.06.2026

Y. N. Raghavendra YN 19/6/2026
RAGHAVENDRA YN
REGISTERED VALUER
CAT-7/Reg No-1/CCIT-2/BNG/2016-17
Raghavendra YN
Signature of the Valuer

Photos of the Vehicle :



Y. N. Raghavendra YN 19/6/26

