



**Memorandum for Zonal Office Credit Committee
AO-1, Bangalore South for Approval**

**RACPC : RACPC Whitefield (17753)
Home Branch : KAGGADASAPURA (11290)**

PROPOSAL: Approval for Reserve price :

Sanitized & recommended



First Reserve Price	Rs.10,56,000.00	Rupees Ten Lakhs Fifty Six thousands only
Second Reserve Price	Rs.9,32,000.00	Rupees Nine lakhs Thirty two thousands only

**for sale of Vehicle of Ms. UZMA RAHEEN K, Car loan Account no : 44399296212
with SBI KAGGADASAPURA BRANCH (11290)**

Sl.No.	Description of Vehicle	Proposed Reserve Price
1	SKODA KYLAQ Prestige 1.0 TSI AT	Rs.10,56,000.00
2	SKODA KYLAQ Prestige 1.0 TSI AT	Rs.9,32,000.00

(A) Particulars of the borrower:

1	Name of the Borrower	Ms. UZMA RAHEEN K
2	Address of the Borrower	NO 85 3RD FLOOR MEENAKSHI LAYOUT, KALENA AGRAHARA BANNERGHATTA ROAD, BANGALORE 560076.
3	Name(s) of the Partners/ Promoters/Directors etc.	NA
4	Date of Sanction	22.08.2025
5	Limit sanctioned	Rs.17,19,000.00
6	EMI amount	Rs.27,440.00
7	Arrears due	Rs.1,70,010.00
8	Present outstanding	Rs.16,50,553.00
9	Total Dues	Rs.17,47,791.51
10	Date of NPA & IRAC status	23.05.2026, RG-4
11	Date of transfer to RA	-
12	Status of Suit (e.g.date of filing, decree & latest status of suit etc.)	Legal action to be initiated
13	Status of reporting to RBI/CIBIL Defaulters/Wilful Defaulters List	NA
14	Status of action under SARFAESI Act (e.g. date of initiation, symbolic/physical possession & latest status etc.)	Vehicle Seized by AAS Associates on 03.07.2026
15	Status of staff accountability.	To be done
16	Vehicle Seized on/Physical Possession Taken on	03.07.2026



(B) Details of the available securities:

Sl. No.	Description of the property	Market Value at the time of sanction (as on 22.08.2025)	Market Value at the time of Recall (As on 03.07.2026)	Latest Valuation M.V E.R.V	Name of the valuer & date of valuation report *
(i)	Primary Security	Rs 17,26,910.61	Rs.10,56,000.00	M.V - Rs. 10,56,000.00 E.R.V - Rs.9,32,000.00	Raghavendra Nagaraj Yelandur Dated: 06.07.2026
(ii)	Collateral Security	-	-	-	-
	Total	Rs 17,26,910.61	Rs.10,56,000.00	Rs. 10,56,000.00	

*In case of action under SARFAESI Act, the valuation to be done by a valuer approved by the Board.

© Details of the properties for which Reserve prices are to be fixed:

Sl.No.	Description of the property	Date of Valuation	Market Value	Realizable Value	Reserve Price recommended
1	SKODA KYLAQ Prestige 1.0 TSI AT	06.07.2026	Rs.10,56,000.00	Rs.9,32,000.00	Rs.10,56,000.00
	Total				Rs.10,56,000.00

i) Status of the properties to be sold - NA

a) Physical Possession taken -Yes

b) Brief history of the account:

- Account become NPA on 23.05.2026
- No response to the Irregularity notices sent.
- Seizure notice issued to M/s AAS Associated
- Vehicle seized on 03.07.2026

(E) Justification of the proposal & recommendations:

Borrower did not respond even after sending several notices and initiation of seizure procedures. The vehicle was seized on 03.07.2026. We recommend for approval of 1st reserve price of Rs.10,56,000.00 as per valuation report submitted by Panel Engineer / Approved valuer dated 06.07.2026. Approval for 2nd Reserve price for Rs.9,32,000 incase of failure of 1st auction.



1 Manager(NPAM)

For STATE BANK OF INDIA
Regional Manager
R&DD-1, Bengaluru - 09, Assistant General Manager

Home Loan Center, Whitefield
Date:07.07.2026

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-852

Date: 06.07.2026

VALUATION REPORT (VEHICLE)

To,
State Bank of India
Branch: RACPC - Whitefield, Bangalore

1	Name of the present owner	: Mr. Uzma Raheen
2	Registration Number	: KA - 05 - NP - 3649
3	Class of Vehicle	: Motor Car (LMV)
4	Makers Name	: Skoda Auto Volkswagen India Private Limited
5	Model	: KYLAQ Prestige 1.0 TSI AT
6	Type of Body	: Passenger Car
7	No. Of Cylinders	: 3
8	Year of Manufacture/Registration	: 04/2025
9	Chassis Number	: MEXKPDPC3SG026749
10	Engine Number	: DZW062862
11	Fuel Used in Engine	: Petrol
12	Cubic capacity	: 999 CC
13	Seating / Sleeping Capacity	: 5
14	Insurance Policy Validity	: Details Not made available
15	Registration / Fitness Validity	: Valid upto 28.08.2040
16	Details of Road Tax Payment	: LTT
17	Overall Condition of the Vehicle	: Good
18	Adherence to Emission Norms/Standards	: Details not made available
19	Meter reading at the time of inspection	: 7,493 km
20	Colour	: Candy White

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 conditon/ status of the vehicle

Valuation Approach and Methodology

The subject vehicle was inspected on 03.07.2026.

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/ mechancial/ operational testing has been carried out to ascertain the condition and efficiency of the vehicles

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.

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 - 05 - NP - 3649 is ₹ 12,42,000

Rupees Twelve Lakhs Forty Two Thousand

Realizable Value	:	₹ 10,56,000
Forced Sale Value	:	₹ 9,32,000

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 03.07.2026.



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

Place: Bangalore

06.07.2026

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

Photos of the Vehicle :

