



S. SEN & ASSOCIATES..

THREE DECADES OF DEDICATION

CONSULTING ENGRS/CHARTERED ENGINEER, & GOVT. APPROVED VALUERS WITH THE
INCOME TAX/ WEALTH TAX DEPARTMENT, FELLOW OF INSTITUTION OF ENGINEERS &
VALUERS, INCOME TAX REGISTRATION NO. W.B. Cn-1/65/C.C. of 1988 & W.B./CCIT-4/Kol/103/2017-18/

Registration Of Valuer/Manoj Kumar Sen, Kalyan Kumar Das & Mr. Goutam Mukherjee,

Main Office-

75, Southern Avenue,

Kolkata- 700 029

E-mail: ssennassociates@gmail.com

Ph. No. 7439636788/ 9433543012

Branch Office-Darasat

80/19, Mollick Bagan

Jessore Road, Darasat

Kolkata: - 700127

Branch Office-Durgapur

Main Gate, Durgapur

Poschim Hardhaman-713203



VALUATION REPORT

PROPERTY: - FOURTH FLOOR FLAT

OWNER & BORROWER: SRI SHYAMA KANTA SINGH S/O LATE RUPNARAYAN SINGH

ADDRESS: "SONAR BHUBAN", FOURTH FLOOR FLAT, BLOCK - A, FLAT NO. C/4, GHOSH PARA ROAD,
RATHTALA, P.O. KANCHRAPARA, P.S. KALYANI, DIST. NADIA, WEST BENGAL, PIN-741235, WITHIN THE
AMBIT OF KANCHRAPARA GRAM PANCHAYAT



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THREE DECADES OF DEDICATION

CONSULTING ENGRS/CHARTERED ENGINEER & GOVT. APPROVED VALUERS WITH THE INCOME TAX/ WEALTH TAX DEPARTMENT, FELLOW OF INSTITUTION OF ENGINEERS & VALUERS. INCOME TAX REGISTRATION NO. W.B. Cat-1/65/C.C. of 1988 & W.B./CCIT-4/KoV103/2017-18/Registration of Valuer/Manoj Kumar Sen & Kalyan Kumar Das, Mr. Gautam Mukherjee

Main Office-
75, Southern Avenue,
Kolkata- 700 029
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Branch Office-Durgapur
Main Gate, Durgapur
Paschim Bardhaman-713203

UCO BANK

ENGAGED BY: UCO

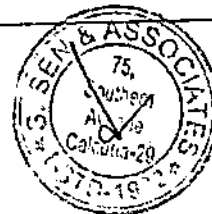
BRANCH: KANCHRAPARA

REPORT ON THE VALUATION OF A PROPERTY COMPRISING FOURTH FLOOR FLAT, BLOCK - A, FLAT NO. C/4, IN A (G+4) FIVE STORIED BUILDING NAMED "SONAR BHUBAN", LOCATED AT GHOSH PARA ROAD, RATHTALA, P.O. KANCHRAPARA, P.S. KALYANI, DIST. NADIA, WEST BENGAL, PIN - 741235, WITHIN THE AMBIT OF KALYANI MUNICIPALITY, WARD NO. 22

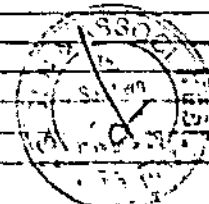
OWNER & BORROWER: SRI SHYAMA KANTA SINGH S/O LATE RUPNARAYAN SINGH

On the instructions received from Branch Manager UCO Bank, Kanchrapara Branch, and our subsequent engagement, M/S. S. Sen & Associates has been appointed to estimate the Market Value of the Flat located at the above address. Accordingly, our professional has undertaken the inspection of the said property but we couldn't enter the property and the report on valuation is based on the facts, figures, documents, particulars, information so far obtained by viewing the said property from outside or made available to us during the said inspection and to the best of our knowledge & judgment. We have relied on this information as being accurate and complete. In particular we detail the following:

1	GENERAL	
1	Purpose for which the valuation is made	To ascertain the market value of the property.
2	a) Date of Inspection	04.07.2025
	b) Accompanied by	The Representative of the Bank was present.
	c) Date of valuation	10.07.2025
	d) Reference No.	SSA/UCO-KANCHRAPARA/AR/AD/145/2025-26
3	List of documents produced for perusal	i) Copy of Deed No. 03401, Dated - 10.11.2010 duly registered in favour of the above Owner ii) Copy of Previous Valuation Report
4	a). Name of the Owner and his/their address(es) with Phone no (details of share of each owner in case of joint ownership)	SRI SHYAMA KANTA SINGH S/O LATE RUPNARAYAN SINGH residing at Rathtala, Kanchanpara, P.O. & P.S. Kalyani, Pin - 741235, Dist. Nadia
	b). Name of the Borrower (s) and his/their address(es) with Phone no (details of share of each owner in case of joint ownership)	SRI SHYAMA KANTA SINGH S/O LATE RUPNARAYAN SINGH residing at Rathtala, Kanchanpara, P.O. & P.S. Kalyani, Pin - 741235, Dist. Nadia
5	Brief description of the property Flat Details - Fourth Floor Flat, Block - A, Flat No. C/4, admeasuring Super Built-up Area - 843.07 Sq. Ft. more or less Land Details - erected over a freehold land admeasuring 22 Cottah 03 Chittack 32 sq. ft. more or less Location - Ghosh Para Road, Rathtala, P.O. Kanchrapara, P.S. Kalyani, Dist. Nadia, West Bengal, Pin-741235, Within the ambit of Kalyani Municipality, Ward No. 22 Accommodation - N.A., as we couldn't enter the property.	
6	Location of property	
	a) Plot No/Survey No	Mouza-Kanchrapara, J.L. No. 57, Dag No. 227, R.S. Khatian No. 09, L.R. Khatian No. 906 & 907



b)	Door No	Ghosh Para Road, Rathtala
c)	Ward/Taluka	Ward No. 22
d)	T.S. No/Village	Rathtala
e)	Mandal/District	Dist. North 24 Parganas
f)	Date of Issue and validity of layout of approved map/plan	Issue Date: 29.03.2008 Valid Date: N.A.
	Approved map/plan issuing authority	By the Chairman of Kalyani Municipality
	Whether genuineness or authenticity of approved map/plan is verified	Yes, verified
	Any other comments by our empaneled valuers on authentic of approved plan	No Comment
7	Postal address of the property	"SONAR BHUBAN", Fourth Floor Flat, Block - A, Flat No. C/4, Ghosh Para Road, Rathtala, P.O. Kanchrapara, P.S. Kalyani, Dist. Nadia, West Bengal, Pin-741235, Within the ambit of Kalyani Municipality, Ward No. 22 Land Mark - Bager Khal Bridge The Site is approximately 4-6 Km away from the Branch
8	City/Town/Village	Town
9	Classification of the area	
	i). High/Middle/Poor	Middle
	ii). Urban/Semi- Urban/Rural	Semi Urban
10	Corporation /Village Panchayat /Municipality	Within the ambit of Kalyani Municipality, Ward No. 22
11	Covered under any State/Central Govt. enactments (Urban land ceiling Act) or notified under agency area / scheduled area/ cantonment area)	No
12	Boundaries of the property: - As per Documents - Entire Land	
	North	By the property of Hiramoni Devi
	South	By the Bager Khal
	East	By the Ghosh Para Road
	West	By the property of Sankar Nandi & Anup Ghosh
13	Dimension of the Site	
		A As per Site plan
		B Actuals
	North	NA
	South	NA
	East	NA
	West	NA
14	Extent of the site	Land Area - 22 Cottah 03 Chittack 32 sq. ft. more or less
14.1	Latitude, Longitude and Coordinates of the site	Latitude-22.9560866, Longitude- 88.4234076 Coordinates: 22°57'21.9"N 88°25'24.3"E
15	Extent of the site considered valuation (least of 13 A & 13 B)	Land Area - 22 Cottah 03 Chittack 32 sq. ft. more or less Super Built-up Area - 847.07 Sq. Ft. more or less
16	Whether occupied by Owner / Tenant? If occupied By Tenant, since how long? Rent Received per month.	Occupied by Bank
II	APARTMENT BUILDING	
1	Nature of the Apartment	Residential Building
	Classification of Locality	Residential Area
2	Location	
	T.S. No	Rathtala
	Block No.	Block - A
	Ward No.	Ward No. 22
	Village/Municipality/ Corporation	Within the ambit of Kalyani Municipality
	Door No. Street or Road (Pin Code)	Ghoshpara Road, Pin-741235

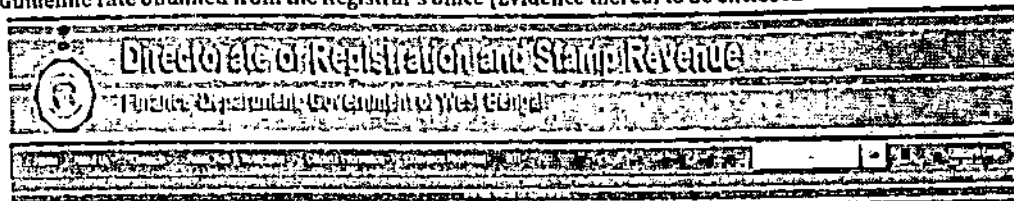


3	Description of the locality (Residential/Commercial/Mixed)	Residential Area			
4	Year of construction	2009			
5	Number of Floors	Five Storied			
6	Type of Structure	RCC			
7	Number of Dwelling units in the building	Good Nos			
8	Quality of construction	As per norms of Construction.			
9	Appearance of the Building	Normal as revealed at the time of inspection			
10	Maintenance of the Building	Normal as revealed at the time of inspection			
11	Facilities Available				
	Lift	Yes			
	Protected Water supply	Underground and overhead water reservoirs.			
	Underground sewerage system	Sewerage is taken care to septic tank.			
	Car parking-Open/Covered	Not available			
	Is compound Wall Existing?	Yes			
	Is pavement laid around the building	Yes			
III	FLAT/OPEN TERRACE				
1	The floor on which the Flat is situated	Fourth Floor			
2	Door No of the Flat/Open Terrace	Block - A, Flat No. C/4			
3	Specification of the Flat/Open Terrace				
	Roof	RCC			
	Flooring	N.A.			
	Doors	Wooden			
	Windows	N.A.			
	Finishing				
	Wall Inside	N.A.			
	Wall Outside	N.A.			
	Fittings	N.A.			
4	House Tax	Documents not provided during inspection.			
	Assessment No.	Documents not provided during inspection.			
	Tax paid in the name of	Documents not provided during inspection.			
	Tax amount	Documents not provided during inspection.			
5	Electricity Service Connection No.	Documents not provided during inspection.			
	Meter Card is in the name of	Not Provided			
6	How is the maintenance of the Flat/Open Terrace?	Seems to be in normal condition from outside			
7	Sale Deed/Indenture executed in the name of	SRI SHYAMA KANTA SINGH S/O LATE RUPNARAYAN SINGH			
8	What is the undivided area of land as per Sale Deed/Indenture?	Land Area - 22 Cottah 03 Chittack 32 sq. ft. more or less			
9	What is the plinth/Covered area of the Flat/Open Terrace?	Flat	Flat No.	Super built-up area in Sq. ft.	Plinth/Covered/Built up area in Sq. ft. (Approx.)
		4 th Floor	C/4	843.07	702.55
10	What is the floor space index (app.)	NA			
11	What is the Carpet area of the Flat/Open Terrace?	Flat	Flat No.	Plinth/Covered/Built up area in sq. ft. (Approx.)	Carpet area in Sq. ft. (Approx.)
		4 th Floor	C/4	702.55	638.68
12	Is it Posh/I class/Medium/Ordinary?	Middle			
13	Is it being used for Residential or Commercial purpose?	Residential Purpose			
14	Is it Owner occupied or let out?	Occupied by Bank			
15	If rented, what is the monthly rent?	Nil			
IV	MARKETABILITY				
1	How is the marketability?	Having potential of good marketability.			



2	What are the factors favoring for an extra Potential Value?	The property is situated on Ghoshpara Road, Rathala of Kanchrapara Area. Every facility available with very close distance and beside the particular this area is very peaceful & suitable for residential purpose usage.
3	Any negative factors are observed which affect the market value in general?	No
V	Rate	
1	After analyzing the comparable sale instances, what is the composite rate for a similar flat with same specifications in the adjoining locality? (Along with details/ reference of at least two latest deals/transactions with respect to adjacent properties in the areas)	We consulted the offers prevalent as on the date of our inspection and found that the average non-speculative market price in the locality for such type of Vacant Flat being used for Commercial purpose may vary between Rs. 2,000.00 & Rs. 2,500.00 per Sq. Ft. on the date of our inspection in the open market. We have adopted a rate of Rs. 2,200.00 per Sq. Ft. in our calculations considering the advantages explained above. We have endeavored to keep the market rate at a non-speculative fair market price by using our experience and judgment.
2	Assuming it is a new construction, what is the adopted basic composite rate of the flat under valuation after comparing with the specifications and other factors with the Showroom under comparison (give details)	Rs. 2,200.00 per Sq. Ft.
3	Break up for the rate	
i)	Building + Services	Rs. 1,800.00 per Sq. Ft. (including all services)
ii)	Land + Others	Rs. 400.00 per Sq. Ft. (including others charges)

Guideline rate obtained from the Registrar's office (Evidence thereof to be enclosed)



District		Area		Thane		Suburb	
Local Body		Municipality		Street		Survey No.	
Road		On which Road		Street Zone		By Number	
Plot No.		Area		Plot No.		Area	
Municipality		Municipality		Municipality		Municipality	
Flat No.		Flat No.		Flat No.		Flat No.	
Apartment Type		Flat Apartment		Area in Sq. Feet		Covered Area	
Use of Flat		Residential		Flat Type		Type	
Flat located on which floor		1		Floor No.		Floor No.	
Age of the Flat in years		10		Unoccupied Property?		No	
Is property on Road		Yes		Value of Apartment Road No.		100	
Is occupied by Tenant?		No		Is Tenant a Purchaser?		No	
Is building for more than one floor?		Yes					
Other Amenities		☒ Lift Facility ☐ Road Garden ☐ Swimming Pool ☐ Club Facility ☐ Gymnasium ☐ Shopping Complex					
Type and character of the							
Market Value of Apartment in Rs. (Rs. 24,02,235/-)							



The value of Flat has been calculated on the basis of information collected by us from the offers for Real Estate transactions given in the relevant Net-work addresses and prepared a comparative statement as follows:-

Web Site	Rate per Sq. ft. in Rs.	Super Built-up Area in Sq. ft.	Total Value
W.B. Govt. Rate	Rs. 2,049.39 or Rs. 3,765.95	843.07 or 630.68 (Carpet)	Rs. 24,02,235.00

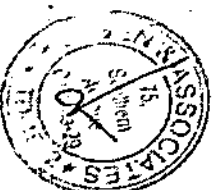
From the above it appears that the first Web site rate is Determinable in comparison to fixed rate and other Web site rates in of now keeping in view the development of surrounding areas, marketability, convenience, location of vacant Residential spaces etc. Hence the first, while the rate can be taken as a fair estimate for assessing the fair market value which evidently does not allow for market trends that take into consideration such factors as location, shape & size, nature of surrounding, tenure & other, supply, demand & supply of the community and vacant spaces etc. Since this has been an excellent and adjacent to other where real estate properties are in considerable demand, the available information tends to become speculative. As a matter of fact, the price of Real Estate Assets has essentially been able to considerably be the consequences of various factors that have come into play in market trends recently. As a result, substantial disparities have come about between the government rates and fair open market prices of Residential Spaces. This, evidently, is a phenomenon of great magnitude of importance dimension. We have endeavored to keep the market rate at a more speculative fair market price by using our experience and judgment. Hence after comparing Web site rate prevailing as on the date of inspection it is found to apply average rate taking into consideration a conservative approach.

VI. COMPUTABLE RATE ADAPTER AT THE DEPRECIATION

Depreciated building rate Replacement cost of flat with services (V (3)) Age of the building Life of the building estimated	Rs. 1,00,00 per Sq. Ft. 6 Years Life of the building 60 Years Depreciating Life of the building 6.1 Years $\frac{((16.80 \times 100) \times 100) - 100}{6.1}$ (combining 1 as initial cost of construction) Rs. 1,000 - 32.1) - Rs. 1,176.00 Rs. 1,176.00 per Sq. Ft. Rs. 300,00 per Sq. Ft. Rs. 2,476.00 per Sq. Ft.
Depreciation percentage the salvage value as 10% Depreciated rate of the building	
Total composite rate arrived by multiplying Depreciated building rate V (6) Rate of and all other V (3) II Total Composite Rate	

Details of Valuation

Sl. No	Description	Super built area in Sq. ft.	Rate per Sq. ft. in Rs.	Estimated Value in Rs.
1	Plinth Area Flat	848.07	1,176.00	Rs. 15,81,599.00
2	Windows			Nil
3	Showcase			Nil
4	Kitchen Arrangements			Nil
5	Superfine Finish			Nil
6	Interior Decorations			Nil
7	Electricity deposits / electrical fittings, etc.			Nil
8	Extra collapsible gates / grill works			Nil
9	Potential value if any			Nil
10	Others			Nil
	Total		Rs. 15,81,599.00	
		OR SAT		Rs. 15,82,000.00



(Valuation: Here the approved valuer should discuss in detail his approach (Market Approach, Income approach and cost Approach) to valuation of property and indicate how the value has been arrived at, supported by necessary calculation. Also, such aspects as impending threat of acquisition by government for road widening /public service purpose, sub merging & Applicability of CRZ provisions (Distance from sea-coast/tidal level must be incorporated and their effect on i) Salability ii) Likely rental values in future in iii) Any likely incomes it may generate, may be discussed).

As a result of my appraisal and analysis. It is my considered opinion that the present

Therefore, the various values arrived as on the date of our Valuation are as follows:

PRESENT MARKET VALUE	Rs. 15,82,000.00 (Rupees Fifteen Lac Eighty-Two Thousand only)
REALIZABLE VALUE (Less 10% of Fair Market value & rounded off)	Rs. 14,23,800.00 or say Rs. 14,24,000.00 (Rupees Fourteen Lac Twenty Four Thousand only)
DISTRESS VALUE (Less 20% of Fair Market value & rounded off)	Rs. 12,65,600.00 or say Rs. 12,66,000.00 (Rupees Twelve Lac Sixty six Thousand only)

Date: 10.07.2025

Place: Kolkata



MANDATE FOR VALUER

Sr Name of The Valuer with Address → S. SEN & ASSOCIATES, MAIN OFFICE 4/12, MORDECAI LANE, DUMDUM, NORTH 24 PARGANAS, KOLKATA-700074 Mob: 7439636788/9433543012		
Date of Visit: 04.07.2025		
1	Nature of Security	Already Mortgaged
a	Vacant Land [Agriculture / non agriculture]	Non agriculture
b	Land with Building thereon	Fourth Floor Flat
2	Area of the Land	Land Area - 22 Cottah 03 Chittack 32 sq. ft. more or less
3	In case of Flat, S/ built-up area	Super Built-up Area - 847.07 Sq. Ft. more or less
4	In case of Flat under construction, status/ progress of construction and approximate time required for completion	
5	Distance of the site from the branch	The site is approximately 4-6 km away from the Branch
6	Location (with boundary)	Butted and bounded by (As per physical inspection)- Entire Land
	North -	By the Property of Iltamoni Devi
	South -	By the Bager Khal
	East -	By the Ghosh Para Road
	West -	By the Property of Sankar Nandi & Anup Ghosh
	Fair description and proper location of the assets, which are the subject of the valuation, giving clearly identification, comments with reference to legal rights and restrictions in ownership, if any	"SONAR BHUBAN", Fourth Floor Flat, Block - A, Flat No. C/4, Ghosh Para Road, Rathala, P.O. Kanchrapara, P.S. Kalyani, Dist. Nadia, West Bengal, Pin-741235, Within the ambit of Kalyani Municipality, Ward No. 22
7	Plot No./Dag No. L.R. Khatian No. P.S.	Mouza-Kanchrapara, J.L. No. 57, Dag No. 227, R.S. Khatian No. 09, L.R. Khatian No. 906 & 907
	The valuer should enclose the sketch of the property identified along with his report and the owner of the property should also sign on drawing or sketch made thereon. In case of a large plot, the valuer must arrange for the 'Amin' / 'Local Government Officials' to measure the property and identify the boundaries from all the four sides. The valuer should pay visit to the 'Amin' in his office.	
8	Name of the present owner of the property	SRI SHYAMA KANTA SINGH S/O LATE RUPNARAYAN SINGH
9	Present address of the owner	residing at Rathala, Kanchrapara, P.O. & P.S. Kalyani, Pin - 741235, Dist. Nadia
10	Name of the Borrower	SRI SHYAMA KANTA SINGH S/O LATE RUPNARAYAN SINGH
11	Present address of the Borrower	residing at Rathala, Kanchrapara, P.O. & P.S. Kalyani, Pin - 741235, Dist. Nadia
12	Occupation of the owner (if other than the applicant)	N.A.
13	Relationship with the applicant	Self-Property
14	No. of stories and age of the Flat	(G+4) Storied
15	Whether the property has been purchased by the present owner or inherited or received as gift	Received as a Purchased
	The valuer should verify seller's photo Id and address	Verified
16	Consideration / reason for offering the property as mortgage (In case of third-party property) in case of third-party collateral security.	Already Mortgaged
	Valuer should obtain certified copy of the same documents and compare it with originals submitted to the Bank. He should collect the receipt from the 'Amin' with date and seal. The valuer should verify documents like Patta, title deed and legal heir certificates from the issuing authorities. The valuer should also verify the latest property tax receipt, electricity bills, etc.	Mentioned Above
17	Whether the property is free from tenancy?	N.A.



	The valuer should make enquiries with people residing in the property. He should also note the nature of tenancy (commercial or residential) and period of occupation. He should apply suitable reduction in the value.	HA
18	What is the occupancy of the house at present?	Blank
19	Location of the land / land & Plot from the point of view of sale.	Having Potential of Good Marketability
20	Whether local enquiry made to verify about history of the property.	Yes
21	The valuer in his report should mention the name / names of the persons present at the time of inspection or the person identifying the property.	Bank's Representative
22	Comments on the locality.	Poor / Middle class / Lower Class / Middle Class
23	Surroundings.	Very poor / poor / average / Good
24	Connections of the locality with main city.	Well connected / gradual development taking place. Well connected.
25	Type of construction of the building.	Photocopy attached
26	Any discouraging report about the property.	Nothing else.

I/We certify that

THE PROPERTY AS MENTIONED ABOVE HAS BEEN INSPECTED BY ME/US PHYSICALLY ON 04.07.2025 AND BASED ON LOCAL ENQUIRY I/WE AM/ARE SATISFIED THAT THE INFORMATION OBTAINED ABOUT HISTORY OF THE PROPERTY IS CORRECT AND THE VALUATION MADE BY ME IS REALISTIC AND VALUED AT RS. 15,82,000.00

DURING INSPECTION I/WE HAVE TALKED TO THE OWNER OF THE PROPERTY AND HAVE SATISFIED MYSELF/OURSELVES ABOUT HIS IDENTITY. I/WE HAVE VERIFIED HIS RATION CARD/ VOTER'S IDENTITY CARD/ PASS PORT/ PAN CARD. THE REASON GIVEN BY THE OWNER FOR OFFERING THE PROPERTY AS SECURITY IS APPARENTLY ACCEPTABLE.

I/WE AM/ARE IN NO WAY HAVING ANY INTEREST IN THE PROPERTY.

I/WE HAVE REVISITED THE SITE ONCE AGAIN ON TO MAKE LOCAL ENQUIRIES FROM THE MARKET AND NEIGHBORS TO CONFIRM LOCATION, OWNERSHIP, VALUE, BOUNDARIES, ETC.

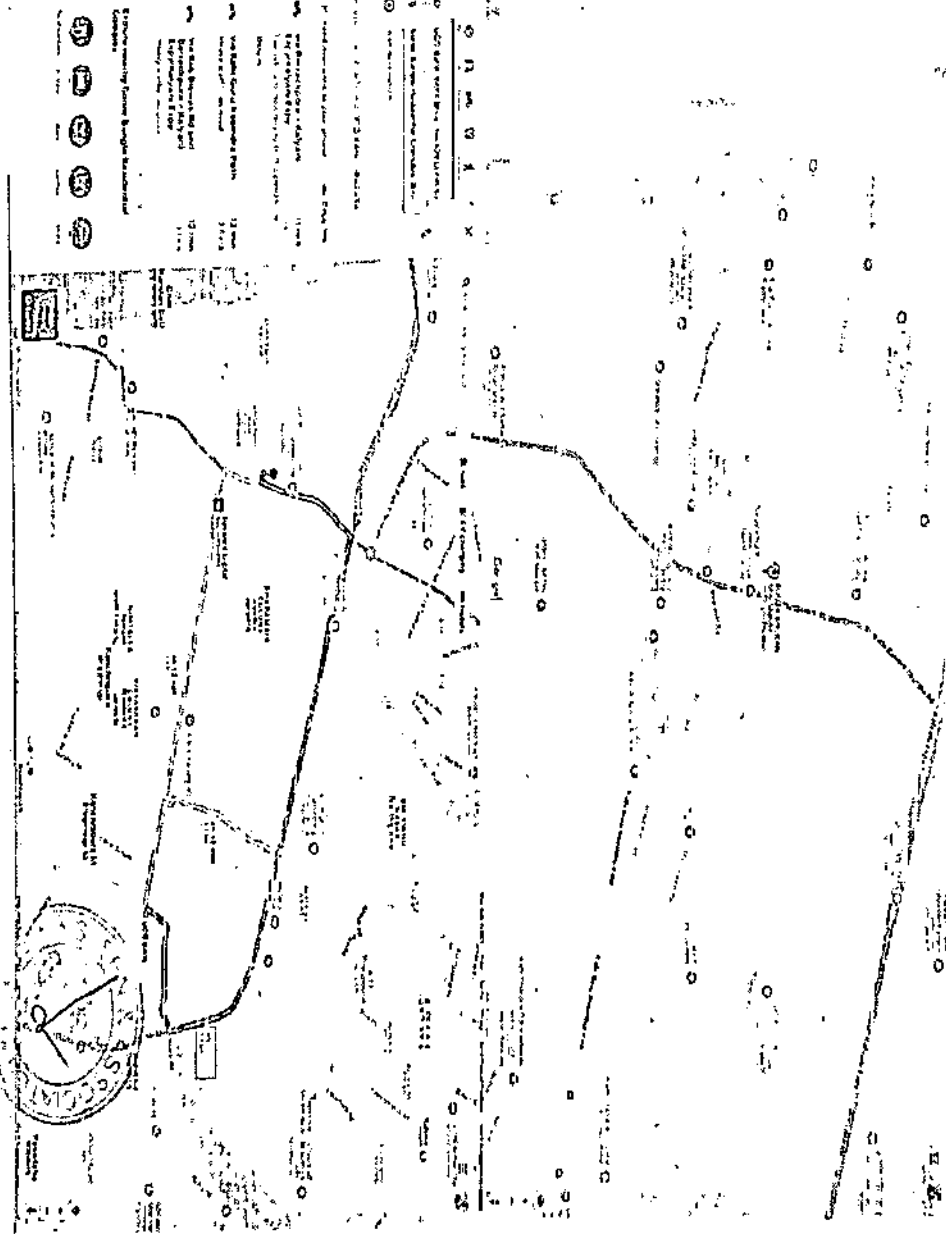
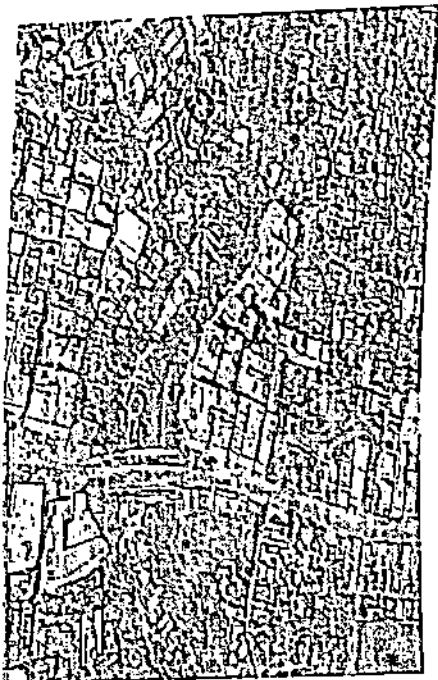
METHODS USED, FACTORS INFLUENCING THE ANALYSIS, OPINIONS, CONCLUSION AND ASSUMPTIONS MADE ARE CLEARLY RECORDED IN THE VALUATION CERTIFICATE.

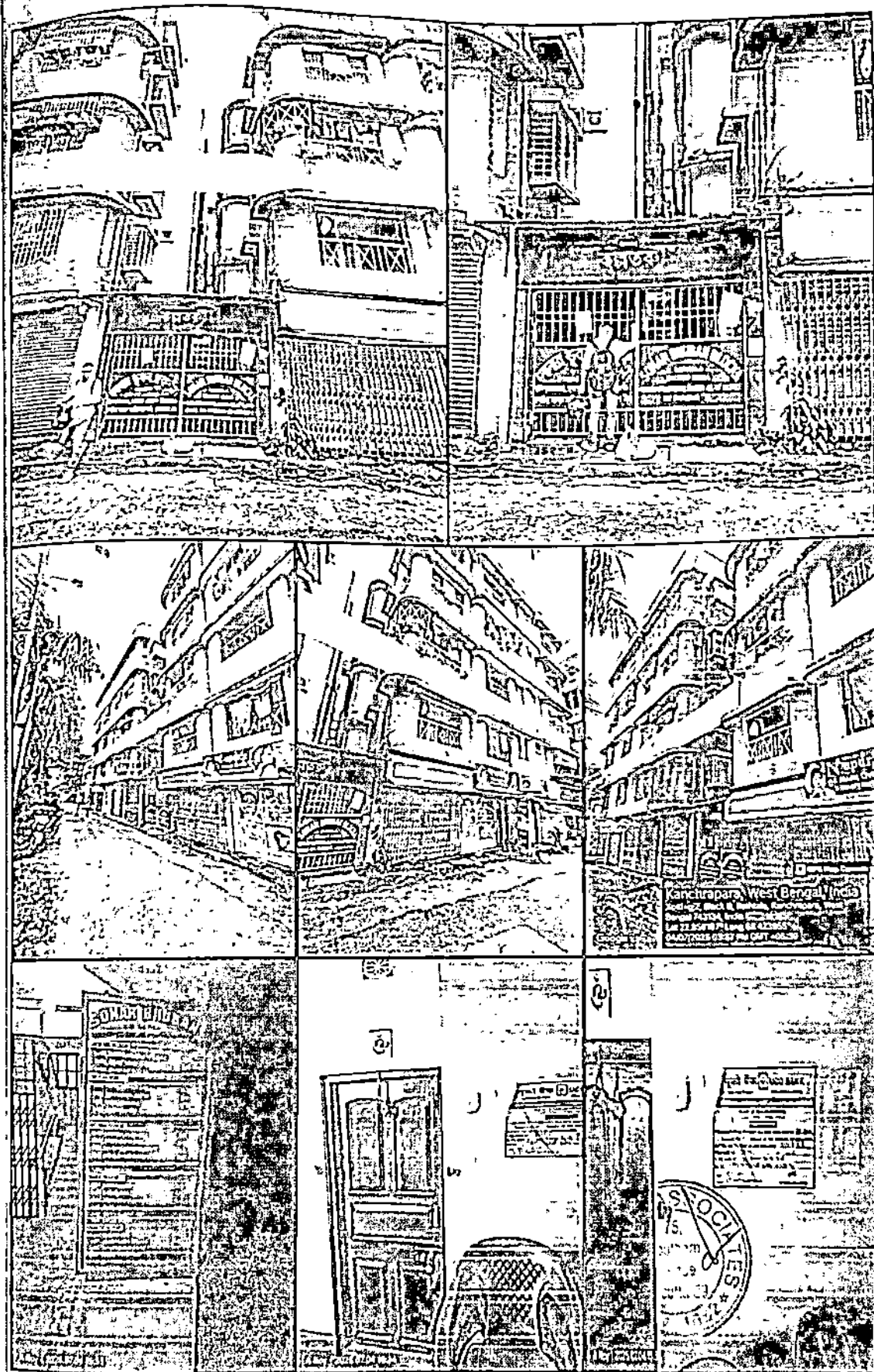
SIGNATURE OF THE VALUER WITH SEAL

Kalyan Kumar Das
(Kalyan Kumar Das)

Managing Partner, S. Sen & Associates
(Name and Official seal of the Approved Valuer) f 10

S. SEN & ASSOCIATES
Chartered Engineer, Regd. Prof. & Lect.
Und. Regd. No. 1213
W.B. No. 1213/2017-18





APPENDIX- IV

{RULE 8(1)}

POSSESSION NOTICE

(FOR IMMOVABLE PROPERTY)

Whereas,

The undersigned being the authorized Officer of the UCO Bank, Appointed under the Securitization and Reconstruction of Financial assets and Enforcement of Security Interest Act, 2002 (54 of 2002) and in exercise of the powers conferred under section 13(12) read with the rule 3 of the Security Interest (Enforcement) Rules, 2002 issued a Demand notice dated 13/10/2022 calling upon the borrower Mr. Shyama Kanta Singh, S/o - Late Rup Narayan Singh & Mrs. Munni Singh (Co-Borrower), W/o. - Mr. Shyama Kanta Singh, Both of Add - i). Rly. Qtr. 1180/C, New Colony, P.O.- Kanchrapara, P.S. - Bizpur, Dist. - North 24 Parganas, Pin - 743145 (WB) ii). 207, R.B.C. Road, P.O.- Naihati, P.S. - Naihati, Dist. - North 24 Parganas, Pin - 743165 (WB), iii). Block - A, D4E, Sonar Bhuvan, P.O. -Kalyani, Dist. - Nadia, Pin - 741235 (WB) & Guarantor- (Home Loan -1; A/c. No. 10180610011737) - Mr. Ashim Kumar Gupta, S/o. Sudhansu Kumar Gupta, Add. Gram Kanchrapara, Rathtala, P.O. - Kalyani, Dist. - Nadia, Pin - 741235 (WB) to repay the amount as mentioned in the notice being Rs.20,45,019.50 (Rupees- Twenty Lacs Forty Five Thousand Nineteen & Fifty Paise Only) as on 29/09/2022 (with interest charges up to 30/06/2022) within 60 day(s) from the date of receipt of the said notice.

The borrower having failed to repay the amount, notice is hereby given to the Borrower/Guarantor and the public in general that the undersigned has taken Possession of the property described herein below in exercise of powers conferred on him / her under section 13(4) of the said Act, read with rule 8 of the said Rules on this10th day of ..January..2023.

The Borrower / Guarantor in particular and the public in general is hereby cautioned not to deal with the property and any dealings with the property will be subject to the charge of the UCO Bank, Kanchrapara Branch, Dist. - 24 Pgs. (N). For an amount of being Rs.20,45,019.50 (Rupees- Twenty Lacs Forty Five Thousand Nineteen & Fifty Paise Only) as on 29/09/2022 (with interest charges up to 30/06/2022) and further interest, incidental expenses, costs & charges etc. there on.

The borrower's attention is invited to provision of sub-section 8 of section 13 of Act, in respect of time available to redeem the secured assets.

DESCRIPTION OF THE MORTGAGED IMMOVABLE PROPERTY:-

All that piece and parcel of one self-contained Flat bearing No- C/4, Block No- "A" on the Fourth Floor, Super built up area 843.7 Sq.ft. [Covered Area 649 Sq.ft. floor -Marble] consisting of Two Bed Rooms, One Drawing / Dining Room, Kitchen, Two Toilets, Balcony including Service Area and proportionate share of stair case of the building constructed at "SONAR BHUBAN" at Rathtala, Gram Kanchrapara under Kanchrapara Gram Panchayat now Kalyani Municipality, P.O. & P.S. Kalyani, Dist. - Nadia including proportionate share of underneath land measuring 22 Cottahs 3 Chattaks 32 Sq.ft. or more or less 36.65 Decimal, situated at Mouza - 57 Gram-Kanchrapara, being J.L No - 57, Khatian No. R.S. - 9, L.R. - 906 and 907, C.S., R.S. & L.R. Dag No. 227. Under Kanchrapara Gram Panchayet Now Kalyani Municipality. P.S. Kalyani, Dist. - Nadia, Registered Conveyance Deed No- I - 03401 for the year 2010, Registered in Book No.- I, CD Volume. No. - 9, Pages from 2495 to 2512. Property in the Name of Sri. Shyama Kanta Singh, S/o. - Late Rup Narayan Singh. within the Office of Additional District Sub Registrar at Kalyani, Dist. - Nadia.

Butted & Bounded by: -

On the North - Hiramoni Debi;
On the South - Bager Khal;
On the East - Ghosh Para Road;
On the West - Land of Sankar Nandi & Anup Ghosh.



Date - 10-01-2023

Place- ST Gram - Kanchrapara

कृते यूको बैंक / For UCO BANK

अधिकृत अधिकारी / Authorised Officer
कांचरापाड़ा शाखा / Kanchrapara Br. (1018)
Sign. of Authorized Officer