



UCO BANK
Dum Dum Cantonment
10 MD Road, Dum Dum Cantonment, Kolkata – 700028

POSSESSION NOTICE

APPENDIX-IV

{See rule 8(1)}

(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 18/11/2024 calling upon the borrower **Sri Rupak Sardar, S/o - Sri Kanai Lal Sardar, Residing at - Mayahauri, Jaynagar, Majilpur, Jaynagar - II, P.S - Jaynagar, South 24 Parganas, Pin – 743337 & Smt. Piyali Sarkar (Co-borrower), D/o - Mr. Subhas Sarkar, Residing at - 131/F/1, Purba Sinthee Road, Dum Dum, P.S – Dum Dum, Pin – 700030** to repay the amount as mentioned in the notice being **Rs.14,03,762.00/- (Rupees: Fourteen Lac Three Thousand Seven Hundred Sixty Two Only)** as on 28/09/2024 (with interest charged up to 30/08/2024) plus interest 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 9 of the said Rules on this 28th day of January. 2025.

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 Dum Dum Cantonment Branch, 24 Pgs (N) for an amount of **Rs.14,03,762.00/- (Rupees: Fourteen Lac Three Thousand Seven Hundred Sixty Two Only)** as on 28/09/2024 (with interest charged up to 30/08/2024) and further interest, incidental expenses, costs & charges etc. there on.

DESCRIPTION OF THE MORTGAGED IMMOVABLE PROPERTY

All that flat being No. 2A, on the first floor, South East side measuring super build up area 525 (Five Hundred Twenty-Five) sq. ft. without lift more or less consisting of 2 Bed Rooms, 1 Kitchen, 1 Toilet and 1 drawing cum dining of the said building at Holding No. 4, Manashbhumi Road, Ward No. 2, under Dum Dum Municipality, with A.D.S.R. Cossipore Dum Dum together with common parts and portions together with proportionate share or interest in the land decribed in the first schedule above.

Above written flat situated in land meassuring 2 cattah(more or less) Mouza – Sultanpur, P.S – Dumdum, JL-10, RS- 148, Touzi-173, RS/LR dag no. 2248 under Dumdum Municipality, Dist- N24 Pgs, Pin 700079, Mortgage in title deed no-I-6751 for the year 2021, Property in the name of Rupak Sardar and Piyali Sarkar.

Land is bounded by –

N: Anima Sarum

S: Manasbhumi Road

E: 12Ft wide Road

W: Dag 2247

Date:28.01.2025

Place:Kolkata


প্রাধিকারিত কর্মকর্তা / Authorized Officer
যুক্তি উদ্বা/UCO BANK
সাল লেক ডি ডি ব্রাঞ্চ (1870)
Salt Lake DD Block Branch (1870)

Sign. of Authorized Officer

Dum Dum Cantonment
10 MD Road, Dum Dum Cantonment, Kolkata – 700028

To
Sri Rupak Sardar (Borrower),
S/o - Sri Kanai Lal Sardar,
Residing at - Mayahauri,
Jaynagar, Majilpur,
Jaynagar - II, P.S - Jaynagar,
South 24 Parganas, Pin - 743337

Date: 18.11.2024

&

Smt. Piyali Sarkar (Co-borrower),
D/o - Mr. Subhas Sarkar,
Residing at - 131/F/1,
Purba Sinthee Road,
Dum Dum, P.S – Dum Dum,
Pin – 700030.

A/c. No. 07330610017326 (Term Loan)

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)/Madam,

The undersigned, being the Authorised Officer of UCO Bank under the Securitisation and Reconstruction of Financial Assets and Enforcement of security Interest Act, 2002, do hereby issue you the following notice:

At your request, you have been granted by UCO Bank, through its **Dum Dum Cantonment 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 availed by you and the security agreement(s) / document(s) executed by you are stated in Schedule 'A' and 'B' of this notice 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 favour of the Bank. The documents relating to such mortgage are also stated in Schedule 'B'.

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

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 asset on 28/09/2024** 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.

The said financial assistance is also secured by the personal guarantee of – Nil.

Despite repeated request, you have failed and neglected to repay the said dues / outstanding liabilities. Therefore, the Bank hereby calls upon you u/s. 13(2) of the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest act, 2002, 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 are in the sum of **Rs.14,03,762.00/- (Rupees: Fourteen Lac Three Thousand Seven Hundred Sixty Two Only)** as on 28/09/2024 (with interest charged up to 30/08/2024). You are also liable to pay future interest at the contractual rate on the aforesaid amount together with incidental expenses, cost, charges, etc.

If you fail to repay to the Bank the aforesaid sum of **Rs.14,03,762.00/- (Rupees: Fourteen Lac Three Thousand Seven Hundred Sixty Two Only)** 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.

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.

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.

The notice is issued 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,

प्राधिकृत अधिकारी/ Authorised Officer

यूको बैंक/UCO BANK

साल्ट लेक डी डी ब्लॉक शाखा (1870)

...Sak-lake-DD Block-Branch-(1870)

(AUTHORISED OFFICER)

Aparna Das

B.SC. M.I.E. (Ind), C. Eng., F.I.V
Chartered Engineer, Consultant
Regd. Valuer Under C.B.D.T
Ministry of Finance, Govt. of India
Regd. Valuer of I.B.B.I
Panel Valuer of K.M.C, MSTC Ltd.,
Indian Bank, P.N.B, UCO Bank
Canara Bank

DC 8/4, Sastribagan, Joramandir
Baguiati, Kolkata - 700059
Phone: 25765133
Mobile: 9830136551, 8274860880
E-Mail:aparnadasvaluer@gmail.com

Ref – AD/SR/ UCO (Dum Dum Cantonment) / 2024-25/755

Date- 25.11.2024

ANNEXURE-8

FORMAT - A

UCO BANK (DUM DUM CANTONMENT BRANCH)

VALUATION REPORT

(IN RESPECT OF A FLAT No.- 2A (SOUTH-EAST SIDE) ON THE 1ST FLOOR OF G+III STORIED
RESIDENTIAL CUM COMMERCIAL APARTMENT)

At Mouja – Sultanpur & P. S.– Dum Dum, Holding No – 4, Manasbhumi Road, Thakurpara,
Durganagar, North 24 Parganas)

(To be filled in by the Approved Valuer)

Value as on 21.11.2024

Name of Owners – Sri Rupak Sardar & Smt. Piyali Sarkar

GENERAL

01.	Purpose for which the valuation is made	To ascertain the present fair market value of the said Flat No.- 2A on the first floor for the purpose of recovery of Bank dues
02.	a) Date of Inspection	21.11.2024
	b) Date on which the valuation is made	21.11.2024
03.	List of documents produced for perusal	1) Copy of Deed of Conveyance – Being No.- 150606751, Year – 2021, Vide Book No – I, Volume No.- 1506-2021, Pages from 285583 to 285576, Dated – 13/08/2021 2) Copy of Registered Development Power of Attorney After Registered Development Agreement – Being No.- 150604897, Year – 2016, Vide Book No.- I, Volume No.- 1506-2016, Pages from 187207 to 187230, Dated – 20/06/2016 3) Copy of Registered Development Agreement – Being No.- 150604697, Year – 2016, Vide Book No.- I, Volume No.- 1506-2016, Pages from 179660 to 179691, Dated – 13/06/2016 4) Copy of Mutation Certificate(BL&LRO) Certificate – Vide Memo No.- M-1/286/BLRO/BKP-II/SODEPUR, Dated – 08/02/2016 5) Copy of Sanction Plan – Plan No.- PWD/PLAN-G+III/014/2018-19, Dated – 04/08/2018, from Dum Dum Municipality 6) Copy of Grant Occupancy Certificate – Vide No.- DDM/PWD/962/2020-21, Dated – 28/09/2020 Located at :- At Holding No.- 4, Manasbhumi Road,



Thakurpara, Durganagar
Mouja – Sultanpur & P. S. – Dum Dum
J.L No – 10, R.S No.- 148, Touji No.- 173

R S Dag No	LR Dag	Rs Kh	LR Kh	Area of Land
2248	Do	569	Nil	2 Kattahs
			Total Land	2 Kattahs

04.	Name of the Owners/Purchasers) and his /their address(es) with Phone No. (Details of share of each owner in case of joint ownership)	Owners /- Sri Rupak Sardar, S/o – Sri Kanai Lal Sardar, residing at Mayahauri, Jaynagar, Majilpur, Jaynagar-II, P. S.- Jaynagar, Pin – 743337, South 24 parganas, West Bengal & Smt. Piyali Sarkar, D/o – Sri Subhas Sarkar, both are residing at 131/F/1, Purba Sinthee Road, Dum Dum, P. S.- Dum Dum, Pin – 700030, North 24 parganas, West Bengal Developer /- Mr. Prasenjit Roy, S/o – Mr. Bijay Kumar Roy, residing at 12/12D, U.K Dutta Road, P. O.& P. S.- Dum Dum, Pin – 700028, North 24 parganas, West Bengal
05.	Brief description of the property	The residential apartment namely is G+III storied RCC framed structure foundation type building located at 12 ft. Wide Municipal Road which is ultimately connected to Jessore Road through Nirmal Sengupta Sarani Road . The area is developed & having all facility . The Super Built Up Area of the Flat is 525 Sft.
06.	Location of the property	
	a) Plot No./Survey No.	R.S & L.R Dag No. – 2248
	b) T.S. No./Village	Holding No.- 4, Manasbhumi Road, Thakurpara, Durganagar
	c) Ward/Taluka	Under Dum Dum Municipality , Ward – 02
	d) Mandal/District	P. O.- Italgacha & P. S.– Dum Dum, District – North 24 parganas , Pin -700079
07.	Postal address of the property	Holding No.- 4, Manasbhumi Road, Thakurpara, Durganagar, Under Dum Dum Municipality, Ward No. – 02, P. O.- Italgacha & P. S.– Dum Dum, North 24 parganas, Pin – 700079, West Bengal.
08.	City/Town	Town
	Residential area	Yes
	Commercial area	Yes
	Industrial area	No
09.	Classification of the area	
	i) High/Middle/Poor	Middle Class
	ii) Urban/Semi-Urban/Rural	Urban
10.	Coming under Corporation limit/ Village Panchayat/Municipality	Under Dum Dum Municipality, Ward No. -17
11.	Whether covered under any State/ Central Govt. enactments (e.g. Urban Land	No



	Ceiling Act) or notified under agency area/scheduled area/ cantonment area	
2.	In case it is an agricultural land, any conversion to house site plots is contemplated	Parcha was not provided during inspection. Bastu category land(As per BL&LRO Mutation Certificate)
3.	Boundaries of the property	
	North	By Stair
	South	By Open to Sky
	East	By Open to Sky
	West	By Flat No.- 2B
14.	Dimensions of the site	
		A. As per title Agreement
	North	
	South	
	East:	
	West	
15	Extent of the site	2 Kattahs
16.	Extent of the site considered for Valuation (least of 14A & 14 B)	Here the value of the extent of site/land is not considered separately for the valuation purpose
17.	Whether occupied by the owner/ tenant? If occupied by tenant since how long? Rent received per month.	Occupied by owners.

I. CHARACTERISTICS OF THE SITE

01.	Classification of Locality	Developed residential cum commercial area ,
02.	Development of surrounding areas	Developed
03.	Possibility of frequent flooding	No
04.	Availability of the Civic amenities like School, Hospital, Bus Stop, Market etc.	All facilities available at a close distance
05.	Level of land with topographical conditions	At road level
06.	Shape of land	Rectangular
07.	Type of use to which it can be put	G+III Storied Residential Cum Commercial Apartment
08.	Any usage restriction	No
09.	Is plot in Town Planning approved layout?	No
10.	Corner plot or Intermittent plot?	Intermediate plot
11.	Road facilities	Abutted to 12 ft. Wide Municipal Road which is ultimately connected to Jessore Road through Nirmal Sengupta Sarani Road. Bus stand namely 2 No. Airport Gate is 1 km.& Durganagar railway station is about 1.3 km. distance from the site
12.	Type of road available at present	12 ft. Wide Municipal Road
13.	Width of road - Is it below 20 ft. or more than 20 ft.	20' width
14.	Is it a Land-locked Land?	No
15.	Water Potentiality	Normal
16.	Underground sewerage system	Open System
17.	Power supply is available in the site	Yes
18.	Advantages of the site	Connected to road ways & railways
19.	General remarks, if any	Being close to Nirmal Sengupta Sarani Road, there is demand for land for construction & multi-storied building & area is developed with all facilities Land Mark – Near Thakurpara United Club

PART-A (Valuation of Flat)



North & South	
East & West	
Total extent of the plot	2 Kattahs.
Prevailing market rate	For residential flat rate is between Rs.2500.00 to Rs.3500.00 / sft
Guideline rate obtained from web (an evidence, thereof to be enclosed)	For – Flat - Rs.13,59,300.00 for carpet area 394 sft. Rate/ Sft = Rs.3450.00 / sft.
Assessed/adopted rate of valuation	Rs. 3300.00/ sft for super built up area of flat
Estimated value of Flat	Given below

RT-B (Valuation of Flat)

TECHNICAL DETAILS OF THE BUILDING

Type of Building (Residential/ Commercial/ Industrial).	Residential Cum Commercial G+III Storied Apartment
Type of construction (Load bearing /RCC/ Steel Framed)	RCC Framed Structure.
Year of construction	2018 & Completion year - 2020, (As per document & enquiry)
Number of floors & height of each floor including basement, if any	G+III storied , Ht – 10'
Plinth area floor-wise	Super Built Up area – of Flat No.- 2A, 1 st floor – 525 sft (F.F - 2 Bed Rooms, 1 Dining cum Kitchen, 1 Bath Room & 1 Balcony)
Condition of the building	Good
i) Exterior - Excellent, Good, Normal, Poor	Good
ii) Interior - Excellent, Good, Normal, Poor	Good

PECIFICATIIONS OF CONSTRUCTION (FLOOR-WISE) IN RESPECT OF : Flat

1.No	Description	First Floor Flat – 1B	Other Floors
1.	Foundation	RCC framed	N/A
2.	Basement	No	
3.	Superstructure		
4.	Joinery/Doors & Windows (please furnish details about size of frames, shutters, glazing, fitting etc., and specify the species of timber)	All doors are wooden & windows are finished with anodised aluminium frame with sash	
05.	RCC Works	R.C.C Roof (standard)	
06.	Plastering	1:6 sand cement plaster / Wall putty	
07.	Flooring, skirting, dadoing	Marble	
08.	Special finish as marble, granite, wooden panelling, drills etc.	Toilet is finished with marble with glaze tiles	
09.	Roofing including weather proof course	Yes	
10.	Drainage	Surface	

02.	COMPOUND WALL	Apartment is protected by B/wall
	Height	
	length	
	Type of Construction	
03.	ELECTRICAL INSTALLATION	



Type of wiring	Concealed type wiring
Class of fittings (Superior/ Ordinary /Poor)	Ordinary

DETAILS OF FLAT VALUATION:

The residential cum commercial apartment is (G + III) storied R.C.C. framed structure with R.C.C. columns & Beams, outer side enveloped with 10" thick cement brick walls & inner side partition walls are 5" & 3" thick cement brick walls supporting with R.C.C Roof / floor slab.

Captioned Flat No.- 2A :-The above mentioned Flat No.- 2A is located on the 1st floor of the said four (G+ III) storied residential cum commercial apartment

The Flat is RCC framed base foundation with independent columns having RCC Roof , 10" main wall & 5" Partioned wall

Flooring works of this flat is finished with Marble. Inner side surface and ceiling is finished with Wall putty. over the sand cement plaster. Cocking Platform of the kitchen is finished with black stone. Portion of the wall above the platform is finished with glazed tiles. Dado of the toilet is finished with Glazed Tiles. All doors are wooden & Toilet door is P.V.C types. All windows are anodised aluminium frame with sash & its protected with M.S. Grill.

Outside of the flat/ building is finished with weather coat paint. The flat is provided with concealed type electric wiring. Lift facility not available. Source of water is from Municipal supply to be distributed by pump or motor service with proportionate right on common services & proportionate undivided share in land. **Rate is assessed Rs. 3300.00/ Sft.**

Sl. No	Particulars of Item	Plinth Area	Year of Const .	RL of Building	Estimated replacement rate of construction Rs.	Replacement Cost Rs.	Depreciation Rs.	Net Value after depreciation Rs.
1	First Floor - Flat - 2A	525 Sft.	2018	70 Yrs	3300.00	17,32,500.00	No dep. considered , being less than 5Yrs	17,32,500.00
		Total				Cost		Rs.17,32,500.00



PART -C (Extra Items)

01.	Portico:	Nil	(Amount in Rs.)
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02.	Ornamental front door	Nil
03.	Sit out/ Veranda with steel grills	Yes
04.	Overhead water tank	Nil
05.	Extra steel/collapsible gates	Nil
	TOTAL	Nil

PART -D (Amenities) (Amount in Rs.)

01.	Wardrobes	Nil
02.	Glazed tiles	Nil
03.	Extra sinks and bath tub	Nil
04.	Marble/Ceramic tiles flooring	Nil
05.	Interior decorations	Nil
06.	Architectural elevation works	Nil
07.	Paneling works	Nil
08.	Aluminium works	Nil
09.	Aluminium hand rails	Nil
10.	False ceiling	Nil
	TOTAL	Nil

PART-E (Miscellaneous) (Amount in Rs.)

01.	Separate toilet room	Nil
02.	Separate lumber room	Nil
03.	Separate water tank/sump	Nil
04.	Trees, gardening	Nil
	TOTAL	Nil

PART-F (Services) (Amount in Rs.)

01.	Water supply & Electricity arrangements	Included in building cost
02.	Drainage arrangements	
03.	Compound wall	
04.	C.B. deposits, fittings etc.	
05.	Pavement	
	TOTAL	Nil

TOTAL ABSTRACT OF THE ENTIRE PROPERTY

Part-A	Flat (composite rate)	Rs. 17,32,500.00
Part-B	Covered Garage	Rs. Nil
Part-C	Extra items	Rs. Nil
Part-D	Amenities	Rs. Nil
Part-E	Miscellaneous	Rs. Nil
Part-F	Service	Rs. Nil
	TOTAL	Rs. 17,32,500.00
		Say Rs. 17,33,000.00(Rupees Seventeen Lacs Thirty Three Thousand Only)



Valuation: Here the approved valuer should discuss in detail his approach to valuation of property and indicate how the value has been arrived at, supported by necessary calculations. Also such aspects as i) saleability ii) likely rental values in future and iii) any likely income it may generate may be discussed. The valuer should invariably bring out here onerous clauses, if any, regarding the title of the property which will have an adverse effect on the value of the property.]

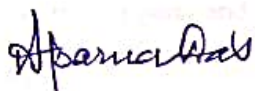
As a result of my appraisal and analysis it is my considered opinion that the present market value of the above Flat in the prevailing condition with aforesaid specifications.

Rs. 17,33,000.00 (Rupees Seventeen Lacs Thirty Three Thousand Only)

Summary Value:-

Fair Market Value	Rs. 17,33,000.00 (Rupees Seventeen Lacs Thirty Three Thousand Only)
Realisable Value (10% Less from FMV)	Rs. 15,60,000.00 (Rupees Fifteen Lacs Sixty Thousand Only)
Distress Value (20% Less than FMV)	Rs. 13,86,000.00 (Rupees Thirteen Lacs Eighty Six Thousand Only)

Place--Kolkata
Date:- 25.11.2024


APARNA DAS
B.Sc., C.E.M.I.E. (Ind)
Chartered Engineer,
Govt. Regd. Valuer,
No. 10, W. B. ROAD, KOLKATA-700017
APPROVED VALUER
(Aparna Das)
Govt Registered Valuer & Chartered Engineer
Panel Valuer Of UCO Bank

The undersigned have inspected the property detailed in the Valuation Report dated on....., I have gone through the report and am satisfied, to the best of my knowledge that the value of the property stated at Rs. by the approved valuer is realistic.

Branch Manager/
Officer-in-charge of Advance Department
Date:

ANNEXURE-9

Mandate for valuer