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. Cat-1/65/C.C. of 1988 &W.B./CCIT-4/Kol/103/2017-18/Registration of Valuer/Mr. Manoj Kumar Sen, Mr. Kalyan Kumar Das.**

MAIN OFFICE: 4/12, MORDECAI LANE, CHHATAKAL, DUM DUM, KOLTAKA-700074

Branch Office-
75, Southern Avenue,
Kolkata- 700 029
kalyankumardas461954@gmail.com
Mob: 9681470118/ 9433543012

Branch Office-Durgapur
Main Gate, Durgapur
Paschim Bardhaman-713203

Branch Office - Bhagalpur
D.N. Singh Ghat Road
Deepnagar, Bihar—812001

UCO BANK

ENGAGED BY: UCO BANK **BRANCH: KANCHRAPARA**

REPORT ON THE VALUATION OF A PROPERTY COMPRISING LAND & DOUBLE STORIED RESIDENTIAL BUILDING
LOCATED AT MOUZA- GOKULPUR, P.O. KATAGANJ, P.S. KALYANI, DISTRICT- NADIA, WEST BENGAL, PIN CODE- 741250
UNDER THE JURISDICTION OF GAYESHPUR MUNICIPALITY, WARD NO. 09

OWNER/BORROWER: M/S- SHILPA BHARTI (PROP & MORTAGOR- MANAB HALDER) S/O BHOLANATH HALDER & 3 OTHERS

Accordingly, we visited the site on 06.08.2026, but could not enter into the premises as the subject building was under "LOCK & KEY" as a result of which we compelled to take photograph of the said property from little bit away & came back. Since the property has already been Mortgaged and we have been asked to reassess the value for recovery of Loan, we are reassessing the value of the subject property on "AS IS WHEREIS AND WHAT IS BASIS".

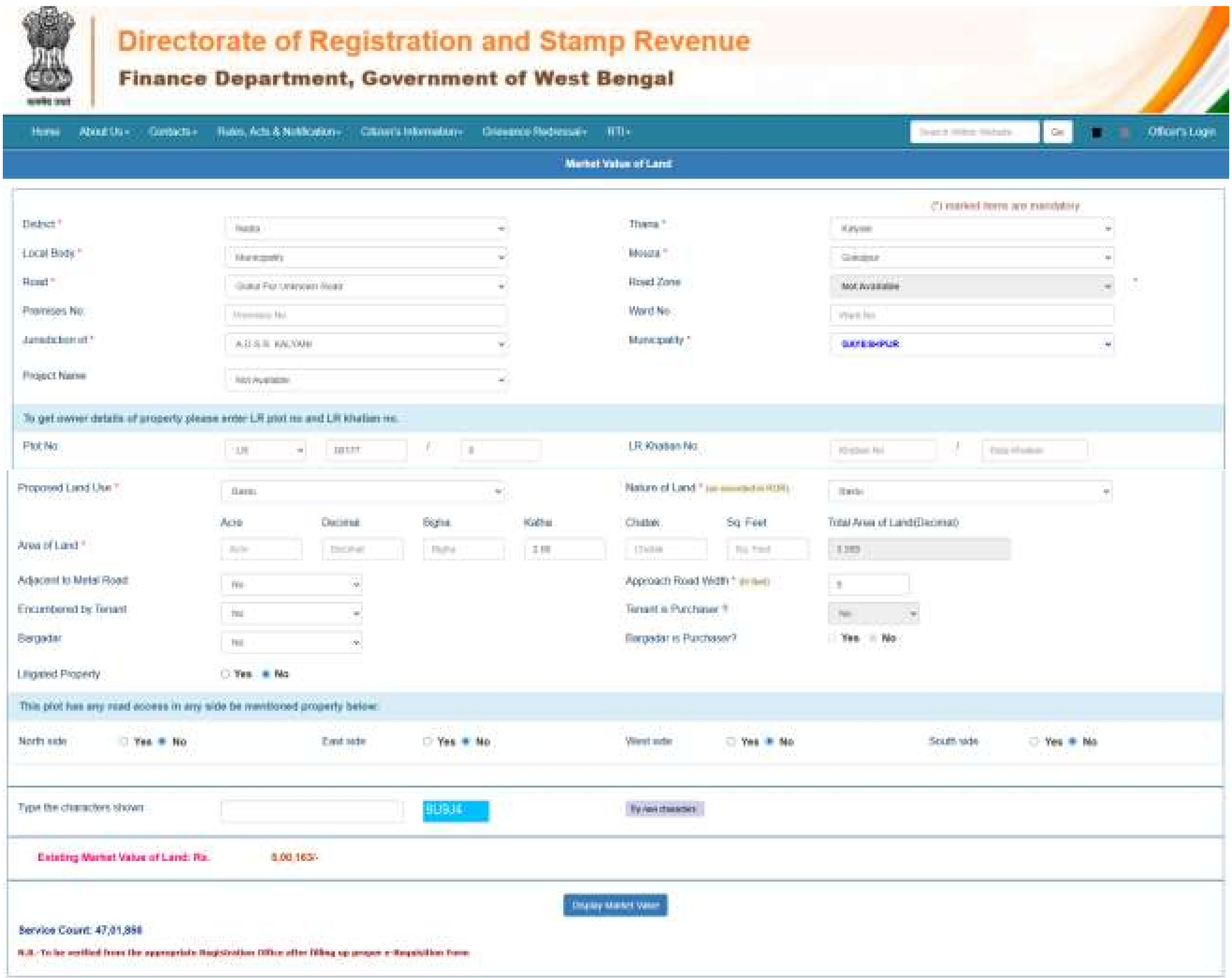
I	**GENERAL**		
1	Purpose for which the valuation is made		Re Assessment of Present Fair Market Value, Realizable and Distress Value of The Subject Property
2	a)	Date of Inspection	06.08.2026
	b)	Date of valuation	07.08.2026
	c)	Accompanied by	By the Owner
	d)	Reference No.	SSA/**UCO-KANCHRAPARA**/AR/SR/262/2026-27
3	List of documents produced for perusal 1. Copy of Possession Notice, Dated- 14.08.2025		
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)		**OWNER/BORROWER:** **M/S- SHILPA BHARTI (PROP & MORTAGOR- MANAB HALDER) S/O BHOLANATH HALDER & 3 OTHERS** All Are Residing at- Vill- Gokulpur, P.O. Katagang, P.S. Kalyani, Dist- Nadia, Pin Code- 741250
5	a). Name of the Borrower and his/their address(es) with Phone no (details of share of each owner in case of joint ownership)		**M/S- SHILPA BHARTI (PROP & MORTAGOR- MANAB HALDER) S/O BHOLANATH HALDER & 3 OTHERS** All Are Residing at- Vill- Gokulpur, P.O. Katagang, P.S. Kalyani, Dist- Nadia, Pin Code- 741250
6	<u>Brief description of the property (including Leasehold/freehold etc.)</u> **Building Details -** The Subject Property Is a Land with Double Storied Building. **Land Details –Total Land** 02 Katha 08 chittack 03 sq.ft. Or 2.06 Katha Or 1803 Sq. Ft. m./l. (As Per Possession)		

	Location Details- Mouza- Gokulpur, P.O. Katagang, P.S. Kalyani, Dist- Nadia, Pin Code- 741250**,** Under The Jurisdiction Of Gayeshpur Municipality, Ward No. 09 **Accommodation:** N.A.		
7	Location of property		
	a)	Plot No/Survey No	Mouza- Gokulpur, J.L. No. 73, Re. Sa. No. 37, Touzi No. 899, R.S. Khatian No. 396, L.R. – 324, 318, 340,470, 344, 486, R.S. & L.R. Dag No. 177
	b)	Door No	N.A.
	c)	T.S. No/Village	---
	d)	Ward/Taluka	09
	e)	Mandal/District	District- Nadia
8	Postal address of the property		Mouza- Gokulpur, P.O. Katagang, P.S. Kalyani, Dist- Nadia, Pin Code- 741250**,** Under The Jurisdiction Of Gayeshpur Municipality, Ward No. 09 **Land Mark –** Near Radha Krishna Shiv Mandir **The site is approximately 3.2 Km away from the Branch**
9	City/Town/ Village		Town.
	Residential area		Yes.
	Commercial area		No.
	Industrial area		No.
10	Classification of the area		
	i)	Class I/Posh/Middle class	Middle class.
	ii)	Urban/Semi Urban/Rural	Semi Urban.
11.	Coming under Corporation /village Panchayat/Municipality		Under The Jurisdiction Of Gayeshpur Municipality, Ward No. 09
12	Whether covered under any State/ Central Govt. Enactments (e.g., Urban land Ceiling Act) or notified under agency area/Schedule area/cantonment area		N.A.
13	In case it is an agricultural land, any conversion to house site plots is contemplated		Bastu

14	Boundaries of the property			
	As per Possession		**As per Physical Inspection**	
	North	Property Of Subhas Ch Sarkar	By Property Of Subhas Ch Sarkar	
	South	Common Road	By Common Road	
	East	09 Ft. Wide Common Road	By 09 Ft. Wide Common Road	
	West	Land Of Partha Chakraborty	By Land Of Partha Chakraborty	
14.a	Dimension of the Site		A	B
			As Per Site Plan	Actual
	North		N.A.	N.A.
	South		N.A.	N.A.
	East		N.A.	N.A.
	West		N.A.	N.A.
14.b	Latitude. Longitude and Coordinates of the site		**Latitude- 22.9473244 Longitude- 88.4764241** **Coordinates- 22°56'50.4"N 88°28'35.1"E**	
15.	Extent of the site		**Total Land** 02 Katha 08 chittack 03 sq.ft. Or 2.06 Katha Or 1803 Sq. Ft. m./l. (As Per Possession)	
16.	Extent of the site considered for valuation (Least of 14 A & 14 B)		**Total Land** 02 Katha 08 chittack 03 sq.ft. Or 2.06 Katha Or 1803 Sq. Ft. m./l. (As Per Possession)	
17.	Whether occupied by owner /tenant If If occupied by tenant, since how long? Rent received per month.		Occupied by the owner.	
II	**CHARACTERISTICS OF THE SITE**			
1.	Classification of Locality		Middle class Area.	
2.	Development of Surrounding areas		Developing Area.	
3.	Possibility of frequent flooding/Sub merging		No.	
4.	Feasibility to the Civic amenities like School, Hospital, Bus Stop, Market etc.		All the Civic amenities like School, Hospital, Bus Stop, Market, railway station etc. are at close vicinity within 3 Km Approx.	

		Hospital- Gandhi Memorial Hospital **Railway Station–** Kanchrapara
5.	Level of land with topographical conditions	At Road Level
6	Shape of land	Rectangular Shape
7	Type of use to which it can be put	Residential
8	Any usage restriction	No.
9	Is plot in town planning approved layout?	No
10.	Corner plot or intermittent plot?	Intermittent Plot.
11.	Road facilities	Available
12	Type of road available at present	Dhalai Road
13	Width of road –is it below 20ft or more than 20ft	Below 20ft.
14	Is it a land-locked land?	No.
15	Water potentially	Yes Available
16	Underground sewerage system	No
17	Is power supply available at the site?	Yes, Supplied By WBSEDCL
18	Advantage of the site	
	1 Road Facilities	Yes Available
	2 Civic amenities	Mentioned in the above point II (4)
19	Special remarks, if any like threat of acquisition of land for public service purposes, road widening or applicability of CRZ provision etc. (Distance from sea-coast/tidal level must be incorporated)	
	1 Land acquisition	No notice served till the date of inspection.
	2 Sea- coast	Far away from sea coast.

	Part-A (Valuation of land)	
1	Size of plot	**Land Area - Total Land** 02 Katha 08 chittack 03 sq.ft. Or 2.06 Katha Or 1803 Sq. Ft. m./l. (As Per Possession)
	North & South	Mention Above
	East & West	Mention Above
2	Total extent of the plot	**Land Area - Total Land** 02 Katha 08 chittack 03 sq.ft. Or 2.06 Katha Or 1803 Sq. Ft. m./l. (As Per Possession)
3	Prevailing market rate of land (Along with details /reference of at least two latest deals /transaction with respect to adjacent properties in the areas): The developed land i.e., **Residential** category plots under consideration is near 9 Ft. Wide Common Road**,** Kalyani Area. On surveying local market rate, it was revealed that the such type of land near to Netaji Road**,** Kanchrapara Area, is generally used to sell/purchase by the willing parties **@ Rs. 2,00,000.00 to Rs. 3,00,000.00 per Katha** for Residential land, depending upon site, situation, frontage, depth, natur0 and existing use. So, it is prudent to apply average rate taking into consideration a conservative approach. The average rate of land, as mentioned above, is thus estimated as **Rs. 2,40,000.00 per Katha**. It includes huge developments made towards filling, leveling and dressing of land.	
4	Guideline rate obtained from the Registrar’s Office (Evidence thereof to be enclosed) **Guideline Rate obtained from Registrar’s office/State Govt. Gazette/ Income Tax Notification/Other Net-Work services: -**	



Web Site	Land area in Katha	W.B. Govt. Rate. per Katha	Total value in Rs.
W.B. Govt. Rate	2.06	2,42,797.57	Rs. 5,00,163.00
Local Rate	1.00	2-3 Lakh	--

From the above it appears that the Govt. Web site rate is Reasonable in comparison to Local rate and other Web site rate, as of now keeping in view the development of surrounding areas, marketability, connectivity, Demand of Vacant Residential spaces etc. Hence the Govt. guide line rate can be taken as a barometer 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 & status, usage, demand & supply of the commercial and Residential spaces etc. Since this has been an exclusive and affluent locality 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 Sector has recently been affected considerably by 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 recent origin of unpredictable duration. We have endeavored to keep the market rate at a non- 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 prudent to apply average rate taking into consideration a conservative approach.

Rs. 2,40,000.00 per Katha for Residential usage.

5	Assessed /adopted rate of Valuation		Rs. 2,40,000.00 per Katha
6	Estimated value of land		Rs. 2.06 X 2,40,000.00= 4,94,400.00 per Katha

Part-B (Valuation of Building):

Technical details of the building				
1	a)	Type of Building - (Residential/Commercial/Industrial)		Residential.
	b)	Type of construction (Load bearing /RCC/Steel Framed)		RCC
	c)	Year of construction		2010 (As Informed During Inspection)
	d)	Number of Floors and height of each floor including basement if any.		Double Storied Building, Height-10 ft. Approx,
	e)	Plinth area floor wise		**Building Area – GF-** 400 Sq. Ft. Approx

					FF- 450 Sq. Ft. Approx
	f)	Condition of the building			
		i	Exterior-Excellent, Good, Normal, Poor		Normal, as reveled at the time of inspection.
		ii	Interior-Excellent, Good, Normal, Poor		Normal, as reveled at the time of inspection.
	g)	Date of issue and validity of layout of approved map/plan			Date of Issued: N.A. Validity: N.A.
	h)	Approved map/plan issuing authority			N.A.
	i)	Whether genuineness or authenticity of approved map/plan is verified			Not Provided
	j)	Any other comments by our empaneled valuers on authentic of approved plan			No Comment.

Specification of construction (floor-wise) in respect of

Sl. No.	Description	
1	Foundation	RCC
2	Basement	Not available.
3	Superstructure	
4	Joinery/Doors & windows (Please furnish details about size of frames, Shutters, glazing, fitting etc. and specify the species of timber.	Not Verified
5	RCC works	Wall
6	Plastering	Inside- Not Verified Outside- Plastered
7	Flooring, Skirting, Dadoing	Not Verified
8	Special finish as marble, granite, wooden paneling grills etc.	Not Verified
9	Roofing including weather proof course	RCC
10	Drainage	Not Verified

Sl. No.	Description			
1	Compound wall			Not, available.
	Height			-
	Length			-
2	Type of construction			RCC
3	Electrical installation			
	Type of wiring			Not Verified
	Class of fittings (Superior/Ordinary/Poor)			Not Verified
	Number of light points			Not Verified
	Fan points			Not Verified
	Spare plug points			Not Verified
	Any other item			Not Verified
4	Plumbing installation			Not Verified
	a)	No. of water closets and their type		Not Verified
	b)	No. of wash basins		Not Verified
	c)	No of urinals		Not Verified
	d)	No of bath tubs		Not Verified
	e)	Water Meter, Taps etc.		Not Verified
	f)	Any other fixtures		Not Verified

Details of valuation

Technical details of the building

In arriving at the valuation as per this method the following assumptions have been made:

Since, the details of estimate and costs of individual items of construction are not known to us, a rate per sq. ft. for the building of the superstructure has been taken into our calculation which has been based on market rates of building materials as well as labor charges estimated to be prevalent at present. Here construction cost is considered

Ground Floor Rs. 1,600.00 Per Sq. Ft. & First Floor is approx 30% complete, so the construction cost be taken upto 30% of Rs. 1,400.00 per sq. ft. = 420.00 per sq. ft. of Built-up area

DEPRECIATION

Depreciation of the said building is Considered as on the date of Valuation as follows: -

Total Life Building = 80 Years, Building Age = 16 Years, Remaining Life = 64 Years

Thus, Market Value=Building Covered area X cost of Construction as on the date of valuation– Depreciation

Rate of Depreciation on Building: [{(16 X 0.9)/80}X100] = 18%

Minimum Realizable Market Value and Distress Value

We have estimated the Minimum Realizable Market Price and Distress Value by taking into consideration the age of the building, local conditions and general market trend etc. as 90% and 80% respectively of the calculated Fair and Reasonable price.

Sl. No	Particulars of item	Plinth area in sq. ft.	Roof Height in ft.	Age of Building In years.	Rate in Rs.	Value in Rs.	Depreciation	Total Cost in Rs.
1	GF	400.00	10	16	1,600.00	6,40,000.00	1,15,200.00	5,24,800.00
2	FF	450.00	10	16	420.00	1,89,000.00	34,020.00	1,54,980.00
	TOTAL							**6,79,780.00**

Part C-(Extra items) **(Amounts in Rs.)**

1	Portico		Nil
2	Ornamental front door		Nil
3	Sit out/Verandah with Steel grills		Nil
4	Overhead water tank		Nil
5	Extra steel /Collapsible gates		Nil
	Total		**Nil**

Part D-(Amenities) **(Amounts in Rs.)**

1	Wardrobes		Nil
2	Glazed Tiles		Nil
3	Extra sinks and Bath Tub		Nil
4	Marble /Ceramic tiles flooring		Nil
5	Interior decorations		Nil
6	Architectural elevation Works & Designs		Nil
7	Paneling works		Nil
8	Aluminum works		Nil
9	Aluminum hand rails		Nil
10	False Ceiling		Nil
	Total		**Nil**

Part E-(Miscellaneous) **(Amounts in Rs.)**

1	Separate toilet room		Nil
2	Separate lumber room		Nil
3	Separate water tank/sump		Nil
4	Trees, gardening		Nil
	Total		**Nil**

Part F-(Services) **(Amounts in Rs.)**

1	Water supply arrangements		Nil
2	Drainage arrangements		Nil
3	Compound wall & Parapet Wall		Nil
4	C.B. deposits, fittings, M.S. gate etc.		Nil
5	Pavement		Nil
	Total		Nil

Total abstract of the entire property

Part A	Land		**Rs. 4,94,400.00**
Part B	Building		**Rs. 6,79,780.00**
Part C	Extra items		Nil
Part D	Amenities		Nil
Part E	Miscellaneous		Nil
Part F	Services		Nil
	Total		**Rs. 11,74,180.00**
			Or Say Rs. 11,74,00.00

(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:

FAIR MARKET	**Rs. 11,74,000.00** **(Rupees Eleven Lac Seventy-Four Thousand Only)**
REALISABLE VALUE (10% less than fair market value & rounded off)	**Rs. 10,56,600.00 Or Say Rs. 10,57,000.00** **(Rupees Ten Lac Fifty-Seven Thousand Only)**
DISTRESS VALUE (20% less than fair market value & rounded off)	**Rs. 9,39,200.00 Or Say Rs. 9,39,000.00** **(Rupees Nine Lac Thirty-Nine Thousand Only)**

Date: 07.08.2026
Place: Kolkata

MANDATE

Name of The Valuer with Address → **S. Sen & Associates**, MAIN OFFICE 4/12, MORDECAI LANE, DUMDUM, NORTH 24 PARGANAS, KOLKATA-700074
Mobile No. 7439636788/9433543012
Date of Visit – 06.08.2026

1	Nature of Security	Already Mortgaged
	a. Vacant Land [Agriculture / non agriculture]	Non agriculture
	b. Land with building thereon	Land & Double Storied Building
2	Area of the land	**Land Area – Total Land** 02 Katha 08 chittack 03 sq.ft. Or 2.06 Katha Or 1803 Sq. Ft. m./l. (As Per Possession)
3	In case of Flat, S/ built-up area	**Building Area – GF-** 400 Sq. Ft. Approx **FF-** 450 Sq. Ft. Approx
4	In case of building under construction, status/ progress of construction and approximate time required for completion	Gf- Complete, Ff- Under Construction
5	Distance of the site from the branch	The site is approximately 3.2 Km away from the Branch
6	Location (with boundary)	**Butted and bounded by: (As per physical Inspection)**
	North –	By Property Of Subhas Ch Sarkar
	South –	By Common Road
	East –	By 09 Ft. Wide Common Road
	West –	By Land Of Partha Chakraborty
	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	
7	Plot No./ Dag No. Khatian No. P.S.	Mouza- Gokulpur, J.L. No. 73, Re. Sa. No. 37, Touzi No. 899, R.S. Khatian No. 396, L.R. – 324, 318, 340,470, 344, 486, R.S. & L.R. Dag No. 177
	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	**M/S- SHILPA BHARTI (PROP & MORTAGOR- MANAB HALDER) S/O BHOLANATH HALDER & 3 OTHERS**
9	Present address of the owner (if other than the applicant)	All Are Residing at- Vill- Gokulpur, P.O. Katagang, P.S. Kalyani, Dist- Nadia, Pin Code- 741250
10	Occupation of the owner if other than the applicant)	Service.
11	Relationship with the applicant	Self-property
12	No. of stories and age of the building	Single Storied Building, Age- 16 Years
13	Whether the property has been purchased by the present owner or inherited or received as gift	Purchased by the present owner
	The valuer should verify seller's photo Id and address	Verified
14	Consideration/reason for offering the property as mortgage (In case of third-party property) in case of third-party collateral security.	Already Mortgage.
	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
15	Whether the property is free from tenancy?	Yes
	The valuer should make enquiries with people residing in the property. He should also note the nature of tenancy (commercial or residential) and	No tenancy at the time of inspection

	period of occupation. He should apply suitable reduction in the value.	
16	Who is the occupying the house at present?	Owner
17	Condition of the land / land & building from the point of view of sale.	Having Potential of Good Marketability.
18	Whether local enquiry made to satisfy about history of the property	Yes
	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.	Owner was present.
19	Comments on the locality	Posh / Middle class / Lower class: Middle Class.
20	Surroundings	Very good / good / average: Good.
21	Connections of the locality with main city	Gokulpur
22	Type of construction of the building	Photocopy Enclosed
23	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 06.08.2026 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. 11,74,000.00

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.

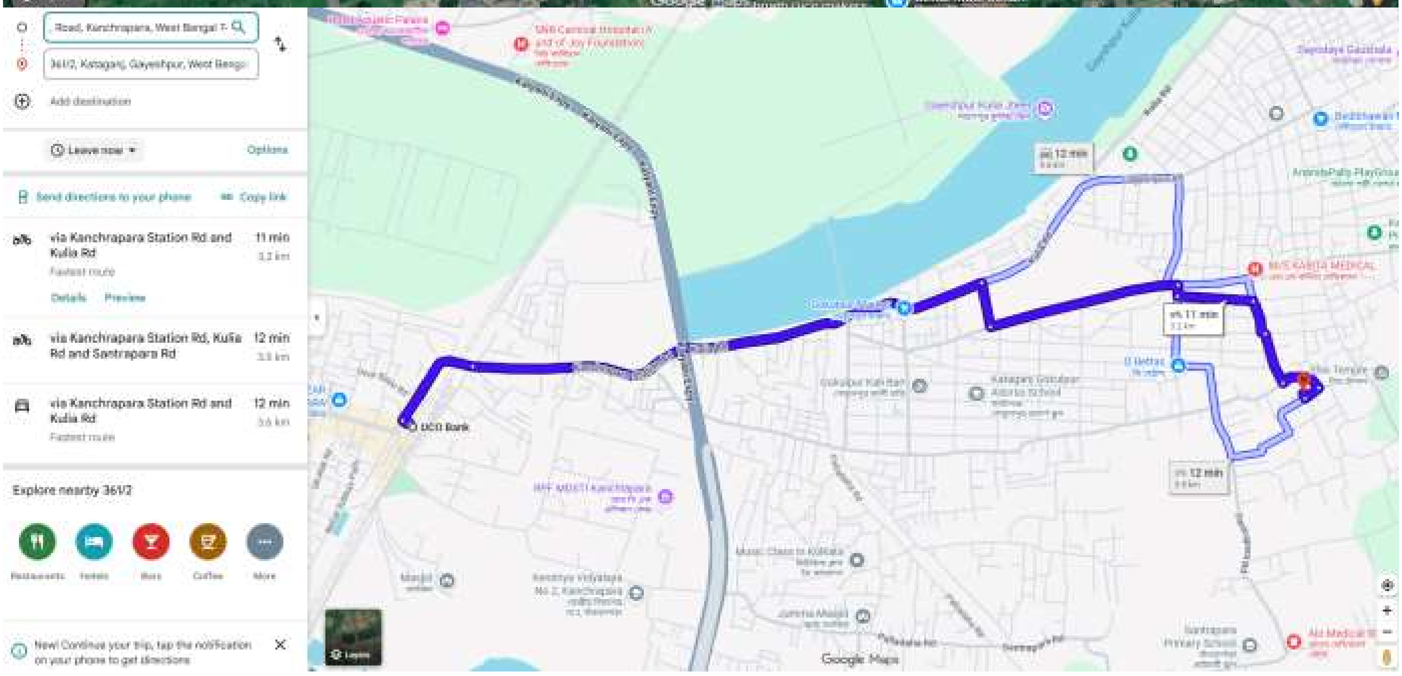
I/We am/are in no way having any interest in the property.

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.

KRISHNA COTTAGE
Shitala Temple
Baneshwar Playground
Shiv Temple
Radha Krishna Shiv Mandir
Ballpukur pond
S.S SAFETY SERVICES
AKADEMOS
Shitala maa Mandir
Google Maps

Shitala Temple
KRISHNA COTTAGE
Shiv Temple
Radha Krishna Shiv Mandir
S.S SAFETY SERVICES
AKADEMOS
Shitala maa Mandir
Tara Maa Temple
Google Maps



Add destination
Leave now
Options
Send directions to your phone
Copy link
via Kanchrapara Station Rd and Kulia Rd
11 min
3.2 km
Fastest route
Details
Preview
via Kanchrapara Station Rd, Kulia Rd and Santrapara Rd
12 min
3.5 km
via Kanchrapara Station Rd and Kulia Rd
12 min
3.6 km
Fastest route
Explore nearby 361/2
Restaurants
Hotels
Bars
Coffee
More
New! Continue your trip, tap the notification on your phone to get directions
UCO Bank
M/S KABITA MEDICAL
Google Maps






यूको बैंक UCO BANK

(A Govt. Of India Undertaking)

KANCHRAPARA BRANCH

109, ABC Lenin Sarani,

P.O- Kanchrapara, 24 Pgs (N), West Bengal, Pin- 743145.

Email: kanchr@ucobank.co.in, Phone No. 033 2585 8760/5464

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 11/06/2025** calling upon the Borrower **M/s. Shilpa Bharti, Prop & Mortgagor – Manab Halder, S/o. Bholanath Halder & Mortagor- i) Manoj Halder, S/o. Bholanath Halder, ii) Dipak Halder, S/o. Bholanath Halder, iii) Swapon Halder, S/o. Bholanath Halder, Add of all- Vill- Gokulpur, P.O.- Kataganj, P.S.- Kalyani, Dist.- Nadia, Pin- 741250** to repay the amount as mentioned in the notice being **Rs.3,35,259.90 (Rupees- Three Lac Thirty Five Thousand Two Hundred Fifty Nine and Paisa Ninety Only)** as on **11/06/2025 (with interest charges up to 30/06/2015)** within 60 day(s) form 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 this ....14th.......day of August.....of the year **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, Kanchrapara Branch, Dist. - 24 Pgs. (N).** For an amount of being **Rs.3,35,259.90 (Rupees- Three Lac Thirty Five Thousand Two Hundred Fifty Nine and Paisa Ninety Only)** 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 land and building measuring area 2 Katha 08 Chatak, 03 Sq.ft. or 1803 Sq.ft. With Building Thereon and located at Mouza- Gokulpur, P.O.- Kataganj, P.S.- Kalyani, Dist.- Nadia, Word No- 09, under Gayeshpur Municipality, J.L. No. 73, Ressa No. 37, Touzi No. 899, R.S. Khatian No. 396, L.R. – 324, 318, 340, 470, 344, 486, R.S. & L.R. Dag No. 177, Deed No. I-255 for the year 2001, Book No.- I, Volume No.- 4, Page No.- 137 to 144, A.D.S.R.O.- Kalyani, Property in the Name of Mr. Manab Halder, Mr. Monoj Halder, Mr. Dipak Halder, & Mr. Swapan Halder.

Butted and bounded by:-

On the North- Property of Subhas Ch Sarkar.
On the South – Common Road.
On the East – 09 ft. Wide Common Road.
On the West – Land of Partha Chakraborty.

कृते यूको बैंक / For UCO BANK

14-8-25

प्राधिकृत अधिकारी / Authorised Officer

कांचरापाड़ा शाखा / Kanchrapara Br. (1018)

Sign. of Authorized Officer

Date – 14.08.2025

Place- Gokulpur

यूको बैंक / UCO BANK 1018 कांचरापाड़ा शाखा Kanchrapara Branch