



GOVERNMENT OF WEST BENGAL
OFFICE OF THE DISTRICT MAGISTRATE
NORTH 24 PARGANAS, BARASAT
(JUDICIAL MUNSHIKHANA DEPARTMENT)



ORDER

Whereas Authorized Officer, GIC Housing Finance Ltd. Royal Insurance Building, 5, N.S. Road, Kolkata - 700001, West Bengal, has filed a petition to the District Magistrate, North 24-Parganas, u/s 14 of SARFAESI Act of 2002 seeking administrative assistance for taking physical possession on the secured assets/Property of the Borrower & Guarantor namely. Mr. Prasenjit Karmakar and Mrs. Krishna Karmakar, W/O- Sri Dulal Chandra Karmakar both are residing at Jadurhati (Dakshin), P.O – Jadurhati, P.S – Baduria, Land Mark: Jadurhati Post, Office & UBI Branch North 24 PGS, West Bengal, Pin Code – 743293.
(Case No –193/2023 Dated 14.03.2023)

and

Whereas in the light of above order the petition along with affidavits and other relevant documents submitted by the Authorised Officer, GIC Housing Finance Ltd. Royal Insurance Building, 5, N.S. Road, Kolkata - 700001, West Bengal, seeking administrative assistance in terms of sec 14(1) of the SARFAESI Act of 2002 for taking over physical possession of the secured asset is/are seen and taken up for consideration.

and

Whereas from the documents and status report submitted by the Authorised Officer, it transpires that the secured creditor granted a loan Rs.12,00,000.00 (Rupees Twelve Lac) Only On 07.06.2018 the Borrower & Guarantor namely Mr. Prasenjit Karmakar and Mrs. Krishna Karmakar, W/O Sri Dulal Chandra Karmakar both are residing at Jadurhati (Dakshin), P.O – Jadurhati, P.S – Baduria, Land Mark: Jadurhati Post, Office & UBI Branch North 24 PGS, West Bengal, Pin Code – 743293 to the all the mortgaged piece and parcel of landed property as follows:

SCHEDULE OF PROPERTY

- 1) All that piece and parcel land measuring of 5 decimal more or less along with building measuring built-up 740 sq.ft. situated R.S No.-44, khatian 1568 and 134,J.L 58, Dag No. – 134, Village-Jadurati (Dakshin) ,P.O –Jadurhati, P.S- Baduria, Land Mark; Jadurhati Post Office and UBI Branch North Twenty Four PGS West Bengal, Pin -743293 . The Property is Butted and Bounded by North –Property of Tinkari Basu and others ,South –By the property of Pankaj Karmakar, East – By P.W.D road, West – By the pond of Tinkari Basu. The Mortgaged Property stands in the name Mrs. Krishna Karmakar, W/O- Sri Dulal Chandra Karmakar and being the registered Deed No. – I -00361 for the year 2008 at the Office of the A.D.S.R.-Baduria, North 24 Parganas.
- 2) The borrower has committed default in repayment of the financial assistance granted aggregating the specified amount and consequent to such default in repayment, the account of borrower was classified as NPA on 01.11.2020 due to non servicing of interest/ installment.
- 3) Notice dated 09.06.2021 u/s 13(2) of SARFAESI Act. 2002 demanding payment of default amount was served to the defaulting borrower. The outstanding amount as mentioned in notice is Rs.13,59,802.00 (Rupees Thirteen Lac Fifty Nine Thousand Eight Hundred Two) Only. The Demand notice was received by the borrower on 18.06.2021.
- 4) The Authorised Officer of the secured creditor received no representation from the borrowers in reply to demand notice u/s 13(2), dated 09.06.2021.
- 5) The Secured creditor issued possession notice dated 07.03.2022 u/s 13(4) of SARFAESI Act of 2002 for taking Possession on the secured assets of the borrower and also published the same in the daily news papers on 12.03.2022 & on 13.03.2022
- 6) Thus the Authorised Officer of the secured creditor observed all the formalities as laid down in the SARFAESI Act 2002 for realization of the said outstanding amount from the secured debtor.

and

7) Whereas, the Secured Asset in within the jurisdiction of the District Magistrate, North 24- Parganas

and

8) Whereas, the amount dues more than 20% of the Principal Advance and Security interest is not created in any agricultural land

And

9) Whereas, the secured creditor wants to reconstruct their financial asset(s) after handing over and taking over physical possession of the secured asset / property as scheduled above, belonging to the Borrower(s) / Co-borrower(s) / Director(s) / Guarantor(s) / Partner(s) / Proprietor(s) / Corporate Guarantor(s) / Surety(ies) as per law in force

and

10) Whereas, for the purpose of taking possession of the secured asset(s) and documents, the secured creditor requested the District Magistrate, North 24 Parganas u/s 14 of SARFAESI Act of 2002.

And

11) There is no case pending before any court of law under Section 34 of SARFAESI Act, 2002 in this regard filed by the borrower as per '30 Clauses' declaration submitted by the secured creditor and as per affidavits submitted by the secured creditor there is no stay declared by any court of law.

and

12) The property is not under lease /tenancy as per affidavit, deed(s), records or all other relevant documents.

and

Therefore, after careful consideration of the contents of the affidavit including the nine clauses mentioned under Section 14(1)B of the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 and all other relevant documents, which the secured creditor filed duly affirmed by the authorized officer of GIC Gousing Finance Ltd. Royal Insurance Building, 5, N.S. Road, Kolkata - 700001, West Bengal, the secured creditor and being satisfied, it is hereby ordered that Sri. Chittajit Basu, Executive Magistrate by Sub Section (1) of Section 20 of the Criminal Procedure, 1973 (Act 2 of 1974), in the Office of the Sub Divisional Officer, Basirhat, North 24- Parganas, under the District Magistrate North 24 Parganas, will take physical possession of the secured assets/property and forward the same to the secured creditor u/s 14 (1A) of SARFAESI act. 2002.

and

Whereas Authorized GIC Housing Finance Ltd. Royal Insurance Building, 5, N.S. Road, Kolkata - 700001, West Bengal shall intimate the date of possession of the secured asset to the Superintendent of Police, Basirhat P.D, North 24 - Parganas, as well as to, Sri. Chittajit Basu, Executive Magistrate by Sub Section (1) of Section 20 of the Criminal Procedure, 1973 (Act 2 of 1974), in the Office of the Sub Divisional Officer, Basirhat, North 24- Parganas, well in advance to take physical possession of the secured assets/Property of the secured creditor on behalf of District Magistrate, North 24- Parganas, The Superintendent of Police, Basirhat P.D, North 24 - Parganas, will provide police force for maintenance of law & order. The secured creditor will remain present at the time of taking over physical possession.

A spot videography should be made in connection with taking over physical possession of secured assets, on the date of taking over possession and soft copy of the videography should be kept under custody.
Let copy of this order be served upon all concerned.

The order is to be enforced within 06 (Six) months from the date of receipt of this order.

L. S. D. S.
District Magistrate
North 24-Parganas.
R. S. D.

Memo no. *2055*

Date. - *8/7/24.*

Copy forwarded for information and necessary action to :-

1. The Superintendent of Police, Basirhat P.D, North 24- Parganas, with a request to comply with the said order.
2. The Sub Divisional Officer, Basirhat, North 24- Parganas, with a request to comply with the said order.
3. Sri. Chittajit Basu, Executive Magistrate, in the Office of the Sub Divisional Officer, Basirhat, North 24- Parganas, with a request to comply with the said order.
4. GIC Housing Finance Ltd. Royal Insurance Building, 5, N.S. Road, Kolkata - 700001, West Bengal.
5. Mr. Prasenjit Karmakar, Jadurhati (Dakshin), P.O – Jadurhati, P.S – Baduria, Land Mark: Jadurhati Post, Office & UBI Branch North 24 PGS, West Bengal, Pin Code – 743293.
6. Mrs. Krishna Karmakar, W/O- Sri Dulal Chandra Karmakar, Jadurhati (Dakshin), P.O – Jadurhati, P.S – Baduria, Land Mark: Jadurhati Post, Office & UBI Branch North 24 PGS, West Bengal, Pin Code – 743293

L. S. D. S.
District Magistrate
North 24-Parganas



R. S. D.