

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

**ORDER** 

Whereas Authorized Officer, Ujjivan Small Finance Bank Ltd, Rishi Tech Park, 4th Floor, Premises No. 02-0360, Plot No. DH-6/2, Action Area ID, New Town, PO- Rajarhat, PS- New Town, (Old Rajarhat), Kolkata – 700 160 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 Co-Borrower namely Sri Gobinda Mondal S/o. Sri Anil Mondal, having another Co-Borrower namely Smt. Dali Mondal W/o. Sri Gobinda Mondal of the Borrower namely Sri Biswanath Mondal S/o. Sri Gobinda Mondal, all are residing at, 356/1, Siraj Mondal Road, Kanchrapara, Near Bandhusree Club, North 24 Parganas, PIN – 743 145. (Case No – 48/24/MN)

and

whereas in the light of above order the petition along with affidavits and other relevant documents submitted by the Authorised officer, Ujjivan Small Finance Bank Ltd, Rishi Tech Park, 4th Floor, Premises No. 02-0360, Plot No. DH-6/2, Action Area ID, New Town, PO- Rajarhat, PS- New Town, (Old Rajarhat), Kolkata – 700 160 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 secured creditor granted a loan Rs. 15,00,000.00 (Rupees Fifteen Five Lac Only) on 18.04.2019 to Borrower namely Sri Biswanath Mondal S/o. Sri Gobinda Mondal, having Co-Borrowers namely Sri Gobinda Mondal S/o. Sri Anil Mondal & Smt. Dali Mondal W/o. Sri Gobinda Mondal, all are residing at, 356/1, Siraj Mondal Road, Kanchrapata, Near Bandhusree Club, North 24 Parganas, PIN – 743 145 against the all the mortgaged piece and parcel of landed property as follows:

20, L.R.Dag No – 77, L.R.Khatian No – 3246, Holding No – 356/1, Siraj Mondal Lane, within the local jurisdiction of Kanchrapara Municipality, PS – Bijpur, North 24 Parganas. The Building is butted and bounded by North – Govt. Colony, South – Provabati Dey, East – 6' wide road, West – Mahindra Sarkar. The Mortgaged Property stands in the name of Sri Gobinda Mondal S/o. Sri Anil Mondal and being the registered Deed No. – I – 1400 the year 1989 at the Office of the ADSR – Naihati, North 24 Parganas, WB.

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 03.11.2021 due to non servicing of

interest/ installment

3) Notice dated 29.01.2022 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. 15,28,723.10 (Rupees Fifteen Lac Twenty Eight Thousand Seven Hundred Twenty Three and Ten Paise) only and the demand notice was received by the borrower on 19.02.2022

The Authorised Officer of the secured creditor received no representation from the borrower in reply to demand notice u/s

13(2) dated 29.01.2022

5) The Secured creditor issued possession notice dated 12.07.2022 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 15.07.2022

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

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.

(Continued to page No. – 2)

And

The property is not under leesee/tenancy as per affidavit, deed(s), records or all other relevant documents 12) 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 Ujjivan Small Finance Bank Ltd, Rishi Tech Park, 4th Floor, Premises No. 02-0360, Plot No. DH-6/2, Action Area ID, New Town, PO- Rajarhat, PS- New Town, (Old Rajarhat), Kolkata - 700 160, the secured creditor and being satisfied, it is hereby ordered that Sri Dibyendu Goswami, 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, Barrackpore, 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

Whereas Authorized Officer, Ujjivan Small Finance Bank Ltd, Rishi Tech Park, 4th Floor, Premises No. 02-0360, Plot No. DH-6/2, Action Area ID, New Town, PO- Rajarhat, PS- New Town, (Old Rajarhat), Kolkata - 700 160 shall intimate the date of possession of the secured asset to the Commissioner of Police, Barrackpore, North 24 - Parganas, as well as to, Sri Dibyendu Goswami, 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, Barrackpore, 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 Commissioner of Police, Barrackpore, 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.

District Magistrate North 24 - Parganas.

476 /1/(5)/2024/JM Memo No. J -15013(11)/ Copy forwarded for information and necessary action to :- 16 102 12024

The Commissioner of Police, Barrackpore, North 24- Parganas, with a request to comply with the said order. The Sub Divisional Officer, Barrackpore, North 24- Parganas, with a request to comply with the said order.

Sri Dibyendu Goswami, Executive Magistrate, in the Office of the Sub Divisional Officer, Barrackpore North 24- Parganas, with a request to comply with the said order.

Authorized Officer, Ujjivan Small Finance Bank Ltd, Rishi Tech Park, 4th Floor, Premises No. 02-0360, Plot No. DH-6/2, Action Area ID,

New Town, PO- Rajarhat, PS- New Town, (Old Rajarhat), Kolkata - 700 160.

Sri Biswanath Mondal S/o. Sri Gobinda Mondal, having Co-Borrowers namely Sri Gobinda Mondal S/o. Sri Anil Mondal & Smt. Dali Mondal W/o. Sri Gobinda Mondal, all are residing at, 356/1, Siraj Mondal Road, Kanchrapara, Near Bandhusree Club, North 24 Parganas, PIN - 743 145.

> District Magistrate North 24-Parganas.