

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

ORDER

Whereas Authorized Officer, Reliance Home Finance Limited, 3/2, 3rd Floor, 75 C, Park Street, Kamdhenu Building, Kolkata – 700 016, 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 namely Sri Lallan Singh S/o. Sri Ram Das Singh, residing at, Meena Elegent, Flat No. E1 Block A, Gopalpur House, PS – Airport, Kolkata – 700 136, having Co-Borrowers namely Smt. Mina Debi Singh & Sri Rohan Singh, both are residing at, E/2, 2nd Floor, Eastfacing, Block – A, Meena Elegant, Holding No – RGM 4/273, BL-G, PS – Airport, Kolkata – 700 136. (Case No – 141/22/MN)

and

whereas in the light of above order the petition along with affidavits and other relevant documents submitted by the Authorised Officer, Reliance Home Finance Limited, 3/2, 3rd Floor, 75 C, Park Street, Kamdhenu Building, Kolkata – 700 016 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. 23,50,000.00 (Rupees Twenty Three Lac Fifty Thousand Only) on 27.02.2017 to Borrower namely Sri Lallan Singh S/o. Sri Ram Das Singh, residing at, Meena Elegent, Flat No. E1 Block A, Gopalpur House, PS – Airport, Kolkata – 700 136, having Co-Borrowers namely Smt. Mina Debi Singh & Sri Rohan Singh, both are residing at, E/2, 2nd Floor, Eastfacing, Block – A, Meena Elegant, Holding No – RGM 4/273, BL-G, PS – Airport, Kolkata – 700 136, against the all the mortgaged piece and parcel of landed property as follows:

SCHEDULE OF PROPERTY

- All that piece and parcel of one Self contained Residential Unit/Flat being No. E/2 measuring an area more or less 1103 Square Feet Super Built Up area situated on the 2nd Floor of the Ground plus five-storied Block 'A' building namely 'Meena Elegant', situated on the landed property measuring an area more or less 27 Cottahs 10 Chittacks and 34 Square Feet situated under Mouza –Gopalpur, J.L.No 2, Khatian No 2184 & 1312, R.S. Dag No 2780 & 2797, Holding No RGM-7/273, Block- G, , Under the local jurisdiction of Bidhannagar Municipal Corporation, PS Airport (Previous PS Rajarhat), North 24 Parganas. The building is butted and bounded by North Old 91 Route, South R.S.Dag No 2794, 2795 & 2796, East R.S.Dag No 2760 & 2798, West 12' feet wide road & Plot of R.S.Dag No 2780.. Mortgaged Property stands in the name of Sri Lallan Singh S/o. Sri Ram Das Singh and being the registered Deed No I 190405584 for the year 2017 at the Office of the ARA II, Kolkata, 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 23.03.2021 due to non servicing of interest/installment
- 3) Notice dated 31.05.2021 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. 25,27,744.00 (Rupees Twenty Five Lac Twenty Seven Thousand Seven Hundred Forty Four) Only. The Demand notice was received by the borrower on 19.06.2021
- 4) The Authorised Officer of the secured creditor received no representation from the borrower in reply to demand notice u/s 13(2) dated 31.05.2021
- 5) The Secured creditor issued possession notice dated 06.09.2021 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 11.09.2021
- 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

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

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 Reliance Home Finance Limited, 3/2, 3rd Floor, 75 C, Park Street, Kamdhenu Building, Kolkata - 700 016, the secured creditor and being satisfied, it is hereby ordered that Sri Arnab Saha, Executive Magistrate by Sub Section (1) of Section 20 of the Criminial Procedure, 1973 (Act 2 of 1974), in the Office of the Sub Divisional Officer, Bidhannagar, 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 Officer, Reliance Home Finance Limited, 3/2, 3rd Floor, 75 C, Park Street, Kamdhenu Building, Kolkata – 700 016 shall intimate the date of possession of the secured asset to the Commissioner of Police, Bidhannagar, North 24 - Parganas, as well as to, Sri Arnab Saha, Executive Magistrate by Sub Section (1) of Section 20 of the Criminial Procedure, 1973 (Act 2 of 1974), in the Office of the Sub Divisional Officer, Bidhannagar, 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, Bidhannagar, 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 24/07/19 North 24-Parganas.

Memo No. J -15013(11)/ 1980 /1/(5)/2023/JM

Date. -2 107/2023

Copy forwarded for information and necessary action to :-

1. The Commissioner of Police, Bidhannagar, North 24- Parganas, with a request to comply with the said order.

The Sub Divisional Officer, Bidhannagar, North 24- Parganas, with a request to comply with the said order.

Sri Arnab Saha, Executive Magistrate, in the Office of the Sub Divisional Officer, Bidhannagar North 24- Parganas, with a request to comply with the said order

4. Authorized Officer, Reliance Home Finance Limited, 3/2, 3rd Floor, 75 C, Park Street, Kamdhenu Building, Kolkata – 700 016.

5. Sri Lallan Singh S/o. Sri Ram Das Singh, residing at, Meena Elegent, Flat No. E1 Block A, Gopalpur House, PS - Airport, Kolkata -700 136, having Co-Borrowers namely Smt. Mina Debi Singh & Sri Rohan Singh, both are residing at, E/2, 2nd Floor, Eastfacing, Block - A, Meena Elegant, Holding No - RGM 4/273, BL-G, PS - Airport, Kolkata - 700 136.

> District Magistrate North 24-Parganas