

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

## Order

Whereas Authorized Officer, Punjab National Bank (Erstwhile United Bank of India) 24 Parganas (North) Circle SASTRA, 48, Jessore Road, Barasat (Near Seth Pukur), District- North 24 Parganas, Kolkata-700124 ,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 Asset / Property of the Borrower namely M/S. Santi Bhandar ,Prop. Sri Ramen Roy(Borrower), S/o. Lt.Bijoy Roy, at 46, Krishna Pally, Kora Chandigarh, Madhyamgram, District-North 24 Parganas, Kolkata-700130, Sri Sabitri Roy(Guarantor), W/o. Lt. Bijoy Roy, at 46, Krishna Pally, Kora Chandigarh, Madhyamgram, District-North 24 Parganas, Kolkata-700130 and Part No. 228, Madhyamgram Municipality, District-North 24 Parganas, Kolkata-700130; in the Case No.: 542 / 23 dated 27 / 06 / 2023 .

#### And

Whereas in the light of above matter the petition along with affidavits and other relevant documents submitted by the Authorized Officer, Punjab National Bank (Erstwhile United Bank of India) 24 Parganas (North) Circle SASTRA, 48, Jessore Road, Barasat (Near Seth Pukur), District- North 24 Parganas, Kolkata-700124 has filed a petition to the District Magistrate, North 24-Parganas seeking administrative assistance in terms of Section 14 (1) of the SARFAESI Act of 2002 for taking over physical possession of the Secured Asset is 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 loan of Rs. 5,40,000.00 (Rupees Five Lakhs Forty Thousand) only on 18.01.2017 to the Borrower viz. M/S. Santi Bhandar ,Prop. Sri Ramen Roy(Borrower), S/o. Lt.Bijoy Roy, at 46, Krishna Pally, Kora Chandigarh, Madhyamgram, District-North 24 Parganas, Kolkata-700130, Sri Sabitri Roy, W/o. Lt. Bijoy Roy, at 46, Krishna Pally, Kora Chandigarh, Madhyamgram,District-North 24 Parganas, Kolkata-700130 and Part No. 228, Madhyamgram Municipality, District-North 24 Parganas, Kolkata-700130, against the mortgaged piece and parcel of landed property as follows:

## Schedule of Property

1) All that part and parcel of equitable mortgage of property situated at Holding/ Premises No.46, Krishnapally, Sajirhat Madhyamgram, P.O. Kora Chandigarh, P.S. Madhyamgram (Barasat), Kolkata- 700130, District-North 24 Parganas, Mouza- Panihara, Re.Sa. No. 108, J.L.No. 24, Touzi No. 146, C.S. Khatian No. 32, R.S. Khatian No. 337, L.R. Khatian No. 840, R.S./L.R. Dag No. 360, Municipality Madhyamgram, Ward No.17. Bastu Land of 1 Cottah more or less with one storied pucca residential building & Party R.T.S. by Virtue of Sale Deed being No.48 for the year 1980. Property Stands in the name of Smt. Sabitri Roy W/o Late Bijoy Roy.

Butted and bounded by : North: House of Netai Biswas, South: H/o-Santosh Patra, East: By 8 ft Wide common passage & H/o Parishkar Sikdar, West: H/o-Shib Patra.

- 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 01.05.2021 due to non servicing of interest/ installment
- 3) Notice dated 25.11.2021~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. 5.96,440.09 (Rupees Five Lakhs NinetySix Thousand Four Hundred Forty) only and delivered on 07.12.2021.
- 4) The Authorised Officer of the secured creditor received no representation from the borrower in reply to demand notice u/s 13(2) dated 25.11.2021 .
- 5) The Secured creditor issued possession notice dated 08.02.2022 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 12.02.2022.
- 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 affidavit dated 27/06/2023 submitted by the secured creditor there is no stay declared by any court of law.

#### And

12) The property is not under leesee/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 Punjab National Bank (Erstwhile United Bank of India) 24 Parganas (North) Circle SASTRA, 48, Jessore Road, Barasat (Near Seth Pukur), District- North 24 Parganas, Kolkata-700124 has filed a petition to the District Magistrate, North 24 Parganas, the secured creditor and being satisfied, it is hereby ordered that Sri Bibrata Biswas, Executive Magistrate by Sub Section (1) of Section 20 of the Criminal Procedure, 1973 (Act 2 of 1974), 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, Punjab National Bank (Erstwhile United Bank of India) 24 Parganas (North) Circle SASTRA, 48, Jessore Road, Barasat (Near Seth Pukur), District- North 24 Parganas, Kolkata-700124 ,has filed a petition to the District Magistrate, North 24-Parganas shall intimate the date of possession of the secured asset to the Superintendent of Police, Barasat Police District, North 24 - Parganas, as well as to, Sri Bibrata Biswas, Executive Magistrate by Sub Section (1) of Section 20 of the Criminal Procedure, 1973 (Act 2 of 1974), under The District Magistrate, 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, Barasat Police District, 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

Date. 12-04-2024

Memo No. 1232 (5)/JN

Copy forwarded for information and necessary action to:

- 1) The Superintendent of Police, Barasat Police District, North 24 Parganas, with a request to comply with the said order.
- 2) The Sub Divisional Officer, Barasat, North 24 Parganas, with a request to comply with the said order.
- 3) Sri Bibrata Biswas, Executive Magistrate, in the Office of the District Magistrate, North 24 Parganas, with a request to comply with the said order.
- 4) Authorized Officer, Punjab National Bank (Erstwhile United Bank of India) 24 Parganas (North) Circle SASTRA, 48, Jessore Road, Barasat (Near Seth Pukur), District- North 24 Parganas, Kolkata-700124.
- 5) M/S. Santi Bhandar ,Prop. Sri Ramen Roy(Borrower), S/o. Lt.Bijoy Roy, at 46, Krishna Pally, Kora Chandigarh, Madhyamgram, District-North 24 Parganas, Kolkata-700130, Sri Sabitri Roy(Gurantor), W/o. Lt. Bijoy Roy, at 46, Krishna Pally, Kora Chandigarh, Madhyamgram,District-North 24 Parganas, Kolkata-700130.

District Magistrate North 24 Parganas