

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

**ORDER** 

Whereas Authorized Officer, RBL Bank Ltd. Thapar House, 1st Floor, 25, Brabourne Road, Kolkata - 700 001 has filed a petition u/s 14 of SARFAESI Act of 2002 seeking administrative assistance for taking physical possession on the secured assets/Property of the Co-Borrowers namely Sri Bimal Kumar Ghosh S/o.Late Jyotish Chandra Ghosh & Smt. Madhumita Ghosh W/o.Sri Bimal Kumar Ghosh, having another Co-Borrower namely Renuka Airfreight Pvt. Ltd. of the Borrower namely Renuka Air Freight, all are residing and situated at, Flat No. 8A, 8th Floor, Tower-I, "Aryan Towers", in Mouza Chandnagar, J.L.No. - 44, Sodepur Road, East, PS - Barasat, North 24 Parganas, Kolkata - 700 0129. (Case No - 125/23/MN)

and

Whereas in the light of above order the petition along with affidavits and other relevant documents submitted by the Authorised Officer, RBL Bank Ltd. Thapar House, 1st Floor, 25, Brabourne Road, Kolkata - 700 001, 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

Whereas from the documents and status report submitted by the Authorised Officer, it transpires that the secured creditor Granted a loan Rs. 34,00,000.00 (Rupees Thirty Four Lac Only) on 08.02.2016 to Borrower namely Renuka Air Freight, having Co-Borrowers namely Sri Bimal Kumar Ghosh S/o.Late Jyotish Chandra Ghosh & Smt. Madhumita Ghosh W/o.Sri Bimal Kumar Ghosh, having another Co-Borrower namely Renuka Airfreight Pvt. Ltd, all are residing and situated at, Flat No. 8A, 8th Floor, Tower-I, "Aryan Towers", in Mouza Chandnagar, J.L.No. - 44, Sodepur Road, East, PS - Barasat, North 24 Parganas, Kolkata - 700 0129, against the all the mortgaged piece and parcel of landed property as follows:

All that part and parcel of a Flat No. 8A on 8th Floor admeasuring an area more or less 1520 Square Feet in Tower – I, including SCHEDULE OF PROPERTY 1 Covered car parking space in basement in the building known as "Aryan Towers" along with a super structure situated at Mouza -Chandnagar, J.L.No - 44, L.R.Khatian Nos - 2118, 2119, 2120, 2121, 2122, 2123, 2124, 2126, 2127, 2128, 2129, 2130, 2131, 2132, 2133, 2134, 2135 and 2136, L.R. Dag No - 1421, under the local jurisdiction of Madhyamgram Municipality, PS - Barasat, North 24 Parganas, Kolkata - 700 129. The building is butted and bounded by North - Municipal Road, Sodepur Road, South - Land of other dag numbers, East - Land of other Dag numbers, West - Remaining portion of Municipal Holdong No. 271. The Mortgaged Property stands in the name of Sri Bimal Kumar Ghosh S/o.Late Jyotish Chandra Ghosh & Smt. Madhumita Ghosh W/o.Sri Bimal Kumar Ghosh and being the registered Deed No. - I - 190400891 for the year 2015 and the deed is registered at the office of ARA - IV, Kolkata, West Bengal.

The borrower has committed default in repayment of the financial assistance granted aggregating the specifiedamount and consequent to such default in repayment, the account of borrower was classified as NPA on 07.09.2021 due to non servicing of interest/

installment

Notice dated 29.11.2021 u/s 13(2) of SARFAESI Act. 2002 demanding payment of default amount was served to the defaulting borrower. The total outstanding amount as mentioned in notice is Rs 30,46,325.64 (Rupees Thirty Lac Forty Six Thousand Three Hundred Twenty Five and Sixty Four Paise3) only and the demand notice was received by the borrower on 14.12.2021.

The Authorised Officer of the secured creditor received no representation from the borrower in reply to demand notice u/s 13(2)

dated 29.11.2021.

The Secured creditor issued possession notice dated 09.02.2022 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

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

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

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

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 07.10.2023 submitted by the secured creditor there is no stay declared by any court of law

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

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 RBL Bank Ltd. Thapar House, 1st Floor, 25, Brabourne Road, Kolkata - 700 001, the secured creditor and being satisfied, it is hereby ordered that Sri Prasun Kumar Pramanik, 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, Barasat, 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 creditors u/s 14 (1A) of SARFAESI act. 2002

Whereas Authorized Officer, RBL Bank Ltd. Thapar House, 1st Floor, 25, Brabourne Road, Kolkata - 700 001, will intimate the date of possession of the secured asset to the The Superintendent of Police, Barasat Police District, as well as to, Sri Prasun Kumar Pramanik, 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, Barasat, 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 The Superintendent of Police, Barasat Police District, 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.

Memo No. J -15013(11)/

/1/(5)/2023/JM

Date. - 1.3 /12 /2023

Copy forwarded for information and necessary action to :-

1. The Superintendent of Police, Barasat Police District, 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 Prasun Kumar Pramanik, Executive Magistrate, in the Office of the Sub Divisional Officer, Barasat, North 24- Parganas, with a request to comply with the said order.

4. Authorized Officer, RBL Bank Ltd. Thapar House, 1st Floor, 25, Brabourne Road, Kolkata - 700 001.

5. Renuka Air Freight, having Co-Borrowers namely Sri Bimal Kumar Ghosh S/o.Late Jyotish Chandra Ghosh & Smt. Madhumita Ghosh W/o.Sri Bimal Kumar Ghosh, having another Co-Borrower namely Renuka Airfreight Pvt. Ltd, all are residing and situated at, Flat No. 8A, 8th Floor, Tower-I, "Aryan Towers", in Mouza Chandnagar, J.L.No. - 44, Sodepur Road, East, PS -Barasat, North 24 Parganas, Kolkata - 700 0129.

> District Magistrate North 24-Parganas.

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