

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

ORDER

Whereas Authorized Officer, IDFC First Bank Ltd, Apeejay House, Block – "B", 15, Park Street, 7th Floor, PS – Park Street, 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 Co-Borrower namely Sri Animesh Rudra S/o. Late Ashoke Kumar Rudra of the Borrower namely Sri Aniruddhya Rudra, having other Co-Borrowers namely Smt. Lily Rudra & Anuradha Construction, all are residing and situated at, Mouza – Bijpur, C.S.Dag No – 818 & 819, C.S.Khatian No – 4 & 43, Ward No – 16, R.S.Dag No – 869/1199, R.S.Khatian No – 769, L.R.Dag No – 7084, J.L.No – 3, Municipal Holdong No – 36, Anil Rudra Sarani, Kanchrapara Municipality, PS – Bijpur, North 24 Parganas, PIN – 743 145. (Case No – 183/23/MN)

and

whereas in the light of above order the petition along with affidavits and other relevant documents submitted by the Authorised officer, IDFC First Bank Ltd, Apeejay House, Block – "B", 15, Park Street, 7th Floor, PS – Park Street, 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 secured creditor granted a loan Rs. 43,00,000.00 (Rupees Forty Three Lac Only) on 10.01.2019 to Borrower namely Sri Aniruddhya Rudra, having a Co-Borrowers namely Sri Animesh Rudra S/o. Late Ashoke Kumar Rudra, Smt. Lily Rudra & Anuradha Construction, all are residing and situated at, Mouza – Bijpur, C.S.Dag No – 818 & 819, C.S.Khatian No – 4 & 43, Ward No – 16, R.S.Dag No – 869/1199, R.S.Khatian No – 769, L.R.Dag No – 7084, J.L.No – 3, Municipal Holdong No – 36, Anil Rudra Sarani, Kanchrapara Municipality, PS – Bijpur, North 24 Parganas, PIN – 743 145, against the all the mortgaged piece and parcel of landed property as follows:

SCHEDULE OF PROPERTY

- 1) All that piece and parcel of Landed property measuring an area more or less 1250 Square Feet equivalent to 2.87 Decimals be the same a little more or less together with structure standing thereon, lying and situated at, Mouza Bijpur, C.S.Dag No 818 & 819, C.S.Khatian No 4 & 43, R.S.Dag No 869/1199, R.S.Khatian No 769, L.R.Dag No 7084, L.R.Khatian No.- 66 & 3196, J.L.No 3, bearing Municipal Holding No 36, Anil Rudra Sarani, under local jurisdiction of Kanchrapara Municipality, PS Bijpur, North 24 Parganas. The property is butted and bounded by North Probir Chowdhury, South 6 feet wide road, East 9 feet wide road and other property, West Property of Dilip Kumar Rudra. The Mortgaged Property stands in the name of Sri Animesh Rudra S/o. Late Ashoke Kumar Rudra and being the registered Deed No. I 4354 for the year 2005 and the deed is registered at the office of A.D.S.R- Naihati, North 24 Parganas, West Bengal.
- 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 02.10.2020 due to non servicing of interest/ installment
- 3) Notice dated 25.05.2021 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. 56,60,675.52 (Rupees Fifty Six Lac Sixty Thousand Six Hundred Seventy Five and Fifty Two Pais) only and the demand notice was published in two daily news papers on 17.06.2021
- 4) The Authorised Officer of the secured creditor received no representation from the borrower in reply to demand notice u/s 13(2) dated 25.05.2021
- The Secured creditor issued possession notice dated 25.11.2021 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 01.12.2021
- 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

- 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.

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 IDFC First Bank Ltd, Apeejay House, Block – "B", 15, Park Street, 7th Floor, PS – Park Street, Kolkata – 700 016, the secured creditor and being satisfied, it is hereby ordered that Smt. Tulika Dutta (Banerjee), 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

and

Whereas Authorized Officer, IDFC First Bank Ltd, Apeejay House, Block – "B", 15, Park Street, 7th Floor, PS – Park Street, Kolkata – 700 016 shall intimate the date of possession of the secured asset to the Commissioner of Police, Barrackpore, North 24 – Parganas, as well as to, Smt. Tulika Dutta (Banerjee), 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.

Date. - 19 / 02 / 2024

Memo No. J -15013(11)/

493 /1/(5)/2024/JM

Copy forwarded for information and necessary action to :-

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

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

 Smt. Tulika Dutta (Banerjee), Executive Magistrate, in the Office of the Sub Divisional Officer, Barrackpore North 24- Parganas, with a request to comply with the said order.

4. Authorized Officer, IDFC First Bank Ltd, Apeejay House, Block – "B", 15, Park Street, 7th Floor, PS – Park Street, Kolkata – 700 016.

5. Sri Aniruddhya Rudra, having a Co-Borrowers namely Sri Animesh Rudra S/o. Late Ashoke Kumar Rudra, Smt. Lily Rudra & Anuradha Construction, all are residing and situated at, Mouza – Bijpur, C.S.Dag No – 818 & 819, C.S.Khatian No – 4 & 43, Ward No – 16, R.S.Dag No – 869/1199, R.S.Khatian No – 769, L.R.Dag No – 7084, J.L.No – 3, Municipal Holdong No – 36, Anil Rudra Sarani, Kanchrapara Municipality, PS – Bijpur, North 24 Parganas, PIN – 743 145.

District Magistrate
North 24-Parganas.

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

ORDER

Whereas Authorized Officer, Bank of Baroda, Charu Market Branch, Kolkata, 2, Russa Road (East), 2nd Lane (Chinmoy Chottapadhyay Sarani, Kolkata – 700 033, 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 Proprietor & Guarantor namely Sri Bijon Deb Roy S/o. Late Sashodhar Deb Roy, having another Proprietor & Guarantor namely Sri Anirban Deb Roy S/o. Sri Bijon Deb Roy, both are residing at, Flat No. 6, 2nd Floor, Agrani Co-Operative Society, Premises No – BB-40, Salt Lake City, Sector – 1, Kolkata – 700 064 of the Borrower namely M/s. Edge Logistic, situated at, 91, A.J.C.Bose Road, Kolkata – 700 014. (Case No – 180/23/MN)

and

whereas in the light of above order the petition along with affidavits and other relevant documents submitted by the Authorised Officer, Bank of Baroda, Charu Market Branch, Kolkata, 2, Russa Road (East), 2nd Lane (Chinmoy Chottapadhyay Sarani, Kolkata – 700 033 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. 1,98,00,000.00 (Rupees One Crore Ninety Eight Lac Only) on 16.12.2017 & 09.06.2020 to Borrower namely M/s. Edge Logistic, situated at, 91, A.J.C.Bose Road, Kolkata – 700 014, haging Proprietors & Guarantors namely Sri Bijon Deb Roy S/o. Late Sashodhar Deb Roy & Sri Anirban Deb Roy S/o. Sri Bijon Deb Roy, both are residing at, Flat No. 6, 2nd Floor, Agrani Co-Operative Society, Premises No – BB-40, Salt Lake City, Sector – 1, Kolkata – 700 064, against the all the mortgaged piece and parcel of landed property as follows:

SCHEDULE OF PROPERTY

- Yes all that piece parcel of residential Flat No. 6 on 2nd Floor measuring covered area 1500 Square Feet more or less uncovered area and open space of the Ground Floor will be commonly used in the premises no. BB-40 of Agrani Co-Operative society, at sector 1, Salt Lake City, PS Bidhannagar North, Kolkata 700 064. The Mortgaged property stands in the name of Sri Bijon Deb Roy S/o. Late Sashodhar Deb Roy and being the registered Deed No I 02629 for the year 2006 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 29.12.2020 due to non servicing of interest/ installment
- Notice dated 13.05.2021 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. 2,04,42;205.74 (Rupees Two Crore Four Lac Forty Two Thousand Two Hundred Five and Seventy Four Paise) Only. The Demand notice was received by the borrower on 20.05.2021, 21.05.2021, 22.05.2021 & 01.06.2021
- 4) The Authorised Officer of the secured creditor received representation (vide dated 16.07.2021) on 27.07.2021 from the borrowers in reply to demand notice u/s 13(2), which was duly replied by the secured creditor on 30.07.2021
- 5) The Secured creditor issued possession notice dated 04.08.2021 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 05.08.2021
- 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

- 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 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 Bank of Baroda, Charu Market Branch, Kolkata, 2, Russa Road (East), 2nd Lane (Chinmoy Chottapadhyay Sarani, Kolkata – 700 033, 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, Bank of Baroda, Charu Market Branch, Kolkata, 2, Russa Road (East), 2nd Lane (Chinmoy Chottapadhyay Sarani, Kolkata – 700 033 shall intimate the date of possession of the secured asset to the Commissioner of Police, Bidhannagar, North 24 - Parganas, as well as to, Smt. Mouli Sanyal, 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 104

North 24-Parganas.

15)44

Memo No. J -15013(11)/

496 /1/(5)/2024/JM

Date. - 19 / 62 / 2024

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.

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

Smt. Mouli Sanyal, 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, Bank of Baroda, Charu Market Branch, Kolkata, 2, Russa Road (East), 2nd Lane (Chinmoy

Chottapadhyay Sarani, Kolkata - 700 033.

M/s. Edge Logistic, situated at, 91, A.J.C.Bose Road, Kolkata – 700 014, haging Proprietors & Guarantors namely Sri Bijon Deb Roy S/o. Late Sashodhar Deb Roy & Sri Anirban Deb Roy S/o. Sri Bijon Deb Roy, both are residing at, Flat No. 6, 2nd Floor, Agrani Co-Operative Society, Premises No – BB-40, Salt Lake City, Sector – 1, Kolkata – 700 064.

District Magistrate
North 24-Parganas

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

Whereas Authorized Officer, Union Bank of India, Regional Office, Greater Kolkata, 3, Middleton Row, Park Street area, Kolkata – 700 071 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 Sanjay Ray S/o. Sri Sanjit Kumar Ray & Co-Borrower namely Smt. Etee Roy W/o. Sri Sanjit Kumar Ray, both are residing at, 20, Dixon Lane, Near Loreto Sealdah School, Kolkata – 700 014. (Case No – 54/24/MN)

and

whereas in the light of above order the petition along with affidavits and other relevant documents submitted by the Authorised officer, Union Bank of India, Regional Office, Greater Kolkata, 3, Middleton Row, Park Street area, Kolkata – 700 071 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. 6,70,000.00 (Rupees Six Lac Seventy Thousand Only) on 12.11.2010 to Borrower namely Sri Sanjay Ray S/o. Sri Sanjit Kumar Ray & Co-Borrower namely Smt. Etee Roy W/o. Sri Sanjit Kumar Ray, both are residing at, 20, Dixon Lane, Near Loreto Sealdah School, Kolkata – 700 014 against the all the mortgaged piece and parcel of landed property as follows: SCHEDULE OF PROPERTY

- All the piece and parcel of one self contained Flat being no. A on Ground Floor on east West comer measuring an area more or less 700 Sq. Ft. in the building sanchari Apartment 1 Built and constructed at or upon all that built and constructed at or upon all that piece and parcel of landed property measuring an area more or less 4 Cottah 2 Chittacks 12 Sq. Ft. comprised in Mouza Sultanpur, JL No 10, RS No 148, Touzi No 173, appertaining to Khatian No 397, Under RS Dag No 462, PS Dumdum, being holding no. DDM/13 lying and situated at, premises no. 13, Bakultala Lane, Kolkata 700 028, within the local limits of Dum Dum Municipality, North 24 Parganas. The Mortgaged Property stands in the name of Sri Sanjay Ray S/o. Sri Sanjit Kumar Ray & Co-Borrower namely W/o. Sri Sanjit Kumar Ray and being the registered Deed No. I 14059 the year 2010 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 22.10.2018 due to non servicing of interest/ installment
- 3) Notice dated 24.09.2019 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. 7,40,128.00 (Rupees Seven Lac Forty Thousand One Hundred and Twenty Eight) only and the demand notice was received by the borrower on 10.11.2019
- 4) The Authorised Officer of the secured creditor received no representation from the borrower in reply to demand notice u/s 13(2) dated 24.09.2019
- 5) The Secured creditor issued possession notice dated 29.01.2020 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 04.02.2020
- 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 leesee/tenancy as per affidavit, deed(s), records or all other relevant documents

(Continued to page No. - 2)

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 Union Bank of India, Regional Office, Greater Kolkata, 3, Middleton Row, Park Street area, Kolkata – 700 071, 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

and

Whereas Authorized Officer, Union Bank of India, Regional Office, Greater Kolkata, 3, Middleton Row, Park Street area, Kolkata – 700 071 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.

Memo No. J -15013(11)/

494 /1/(5)/2024/JM

Date. - 19/02/2024

Copy forwarded for information and necessary action to :-

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

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

3. 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.

4. Authorized Officer, Union Bank of India, Regional Office, Greater Kolkata, 3, Middleton Row, Park Street area, Kolkata – 700 071.

5. Sri Sanjay Ray S/o. Sri Sanjit Kumar Ray & Co-Borrower namely Smt. Etee Roy W/o. Sri Sanjit Kumar Ray, both are residing at, 20, Dixon Lane, Near Loreto Sealdah School, Kolkata – 700 014.

District Magistrate
North 24-Parganas.

192124



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

Whereas Authorized Officer, Unity Small Finance Bank Ltd, Centrum House, CST Road, Vidyannagari Mark, Kalina, Santacruz (E), Mumbai – 400 098 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-Borrower namely Sri Mirajul Mirdhey S/o. Sri Soleman Mirdhey, residing at, Vill – Kunchiarpara, PO – Sadhanpur, Kuchiapara Primary School, PS –Amdanga, North 24 Parganas, having another Co-Borrowers namely Smt. Putul Bibi, residing at, Vill – Kunchiarpara, PO – Sadhanpur, Kuchiapara Primary School, PS – Amdanga, North 24 Parganas, PIN – 743 221 of the Borrower namely Tamanna Dress, situated at, Vill – Kunchiapara, PO – Sadhanpur, PS – Amdanga, North 24 Parganas, PIN – 743 221. (Case No – 52/24/MN)

and

Whereas in the light of above order the petition along with affidavits and other relevant documents submitted by the Authorised Officer, Unity Small Finance Bank Ltd, Centrum House, CST Road, Vidyannagari Mark, Kalina, Santacruz (E), Mumbai – 400 098, 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. 15,00,000.00 (Rupees Fifteen Lac Only) on 03.03.2022 to Borrower Tamanna Dress, situated at, Vill – Kunchiapara, PO – Sadhanpur, PS – Amdanga, North 24 Parganas, PIN – 743 221, having Co-Borrower namely Sri Mirajul Mirdhey S/o. Sri Soleman Mirdhey, residing at, Vill – Kunchiarpara, PO – Sadhanpur, Kuchiapara Primary School, PS – Amdanga, North 24 Parganas, having another Co-Borrowers namely Smt. Putul Bibi, residing at, Vill – Kunchiarpara, PO – Sadhanpur, Kuchiapara Primary School, PS – Amdanga, North 24 Parganas, PIN – 743 221, against the all the mortgaged piece and parcel of landed property as follows: SCHEDULE OF PROPERTY

- 1) All that piece and parcel of landed property measuring an area more or less 14 Decimals be the same a little more or less, comprised in Mouza Kuchiyapara, J.L.No 43, Touzi No 13, Appertaining to L.R.Khatian No 816, L.R.Khatian No 8250, RS & LR Dag No 2048, Under the local limits of Sadhanpur Gram Panchayet, PS Amdanga, North 24 Parganas. The property is butted and bounded by north House of Mokhtar Ali Nirge, South House of Mukail Mandal, East House of Jakir Hossen, West House of Abhusham Nirde The Mortgaged Property stands in the name of Sri Mirajul Mirdhey S/o. Sri Soleman Mirdhey and being the registered Deed No. I 151600817 for the year 2019 and the deed is registered at the office of ADSR –Amdanga, 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 02.06.2023 due to non servicing of interest/installment
- 3) Notice dated 13.06.2023 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 15,57,327.22 (Rupées Fifteen Lac Fifty Seven Thousand Three Hundred Twenty Seven and Twenty Two Paise) only and the demand notice was received by the borrower on 19.06.2023.
- 4) The Authorised Officer of the secured creditor received representation (vide dated 22.06.2023) on 26.06.2023 from the borrowers in reply to demand notice u/s 13(2), which was duly replied by the secured creditor on 06.07.2023.
- 5) Secured creditor issued possession notice dated 21.12.2023 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 27.12.2023
- 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 .

(Continued to page No. - 2)

and

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

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 Unity Small Finance Bank Ltd, Centrum House, CST Road, Vidyannagari Mark, Kalina, Santacruz (E), Mumbai - 400 098, the secured creditor and being satisfied, it is hereby ordered that Sri Lakshmi Kanta Roy, Executive Magistrate by Sub Section (1) of Section 20 of the Criminal Procedure, 1973 (Act 2 of 1974), in the Office of the District Magistrate, 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, Unity Small Finance Bank Ltd, Centrum House, CST Road, Vidyannagari Mark, Kalina, Santacruz (E), Mumbai – 400 098, will intimate the date of possession of the secured asset to the Superintendent of Police, Barasat Police District, as well as to, Sri Lakshmi Kanta Roy, Executive Magistrate by Sub Section (1) of Section 20 of the Criminal Procedure, 1973 (Act 2 of 1974), in the Office of 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 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.

North 24-Parganas.

Memo No. J -15013(11)/

Date. - 19 /09 /2024

Copy forwarded for information and necessary action to :-

- The Superintendent of Police, Barasat Police District, with a request to comply with the said order.
- The Sub Divisional Officer, Barasat, North 24- Parganas, with a request to comply with the said order.
- Sri Lakshmi Kanta Roy, Executive Magistrate, in the Office of the District Magistrate, North 24- Parganas, with a request to comply with the said order.
- Authorized Officer, Unity Small Finance Bank Ltd, Centrum House, CST Road, Vidyannagari Mark, Kalina, Santacruz (E), Mumbai – 400 098.
- Tamanna Dress, situated at, Vill Kunchiapara, PO Sadhanpur, PS Amdanga, North 24 Parganas, PIN 743 221, having Co-Borrower namely Sri Mirajul Mirdhey S/o. Sri Soleman Mirdhey, residing at, Vill - Kunchiarpara, PO - Sadhanpur, Kuchiapara Primary School, PS -Amdanga, North 24 Parganas, having another Co-Borrowers namely Smt. Putul Bibi, residing at, Vill - Kunchiarpara, PO - Sadhanpur, Kuchiapara Primary School, PS - Amdanga, North 24 Parganas, PIN - 743 221.

District Magistrate North 24-Parganas.