



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

Order

Whereas Authorized Officer, Ujjivan Small Finance Bank Ltd; Branch Eastern Regional Office; Rishi Tech Park, 4th Floor , Premises No. 02-0360, Plot No DH-6/2, Action Area ID, New Town, Post : Rajarhat , P.S. New Town (Old Rajarhat) Kolkata 700160 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 Mr. Ayub Hossen Mandal (Borrower & Mortgagor), Son of Ansar Ali Mandal, Kanthalia Jagadishpur, Bagda, North 24 Parganas, West Bengal 743251 having the Co-Borrower /Mortgagor Mr. Arab Mandal & Famida Mandal residing at same address in the Case No : 873 / 22 dated 21 / 10 / 2022.

And

Whereas in the light of above matter the petition along with affidavits and other relevant documents submitted by the Authorised officer, Ujjivan Small Finance Bank Ltd; Branch Eastern Regional Office; Rishi Tech Park, 4th Floor , Premises No. 02-0360, Plot No DH-6/2, Action Area ID, New Town, Post : Rajarhat , P.S. New Town (Old Rajarhat) Kolkata 700160 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. 8,00,000 (Rupees Eight Lakhs) only on 25.06.2019 to the Borrower viz Mr. Ayub Hossen Mandal (Borrower & Mortgagor), Son of Ansar Ali Mandal, Kanthalia Jagadishpur, Bagda, North 24 Parganas, West Bengal 743251 against the mortgaged piece and parcel of landed property as follows:

Schedule of Property

- 1) All that piece and parcel of land measuring 6 decimal along with two storied residential building having 2616 sq. ft. built up area standing thereon at present and all structures, constructions and improvements to be made in future situated at Mouza - Khatalia, P.S. Bagdah, J.L. No. 101, Touzi No. 15 L.R Khatian No. 711, R.S & L.R Dag No 134, under Asharu G.P Holding No 9333, District North 24 Parganas.
The Mortgaged Property stands in the name of Ayub Hossen Mandal & Arab Mandal; S / o Ansar Ali Mandal i.e No 1 & 2 among you vide Bengali Deed of Gift dated 26.02.2019, registered before Office of the ADSR Helencha, recorded in Book No. 1, Volume No. 1518-2019, Pages 18892 to 18914, Being No. 151801110 for the year 2019.
The property is butted & bounded by: North -Land of Hasen Mandal , South- Land of Ayub Hossen Mandal & Arab Mandal & Road, East - Land of Hasem Mandal & West - Land of Momena Mandal & Jahan Ali Mandal .
 - 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 04.01.2021 due to non-servicing of interest/ installment.
 - 3) Notice dated 02.07.2021 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. 9,05,555.63 (Rupees Nine Lakhs Five Thousand Five Hundred Fifty Five & Sixty Three Paise) only and the demand notice was served on 16.08.2021.
 - 4) The Authorised Officer of the Secured Creditor received no representation from the borrower in reply to demand notice u/s 13(2) dated 02.07.2021.
 - 5) The Secured Creditor issued possession notice dated 07.04.2022 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 newspapers on 11.04.2022.
 - 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 is within the jurisdiction of the District Magistrate, North 24 Parganas.
- And
- 8) Whereas, the amount dues is 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(s) as per law in force.

(2)

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, 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 21.10.2022 submitted by the Secured Creditor there is no stay declared by any court of law.

And

12) The property is not under lessee / 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 Ujjivan Small Finance Bank Ltd; Branch Eastern Regional Office; Rishi Tech Park, 4th Floor, Premises No. 02-0360, Plot No DH-6/2, Action Area ID, New Town, Post : Rajarhat, P.S. New Town (Old Rajarhat) Kolkata 700160 and being satisfied, it is hereby ordered that Sri Asish Kumar Roy, Executive Magistrate by Sub Section (1) of Section 20 of the Criminal Procedure, 1973 (Act 2 of 1974), under Office of Sub-Divisional Officer Bongaon, North 24 Parganas will take physical possession of the Secured Asset(s) / Property(s) and forward the same to the Secured Creditor u/s 14 (1A) of SARFAESI Act, 2002.

And

Whereas, Authorized Officer of Ujjivan Small Finance Bank Ltd; Branch Eastern Regional Office; Rishi Tech Park, 4th Floor, Premises No. 02-0360, Plot No DH-6/2, Action Area ID, New Town, Post : Rajarhat, P.S. New Town (Old Rajarhat) Kolkata 700160 shall intimate the date of possession of the Secured Asset to the Superintendent of Police, Bongaon Police District, North 24 Parganas as well as to, Sri Asish Kumar Roy, Executive Magistrate by Sub Section (1) of Section 20 of the Criminal Procedure, 1973 (Act 2 of 1974), in the Office of Sub-Divisional Officer Bongaon, North 24 Parganas, well in advance to take physical possession of the Secured Asset(s) / Property(s) of the Secured Creditor on behalf of District Magistrate, North 24 Parganas. The Superintendent of Police, Bongaon 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 Asset(s) / Property, 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.: 679(4)/JM

Date. 01.03.2024.

Copy forwarded for information and necessary action to:

- 1) The Superintendent of Police, Bongaon Police District, North 24 Parganas, with a request to comply with the said order.
- 2) Sri Asish Kumar Roy, Executive Magistrate, in the Office of Sub-Divisional Officer Bongaon, North 24 Parganas, with a request to comply with the said order.
- 3) Authorized Officer, Ujjivan Small Finance Bank Ltd; Branch Eastern Regional Office; Rishi Tech Park, 4th Floor, Premises No. 02-0360, Plot No DH-6/2, Action Area ID, New Town, Post : Rajarhat, P.S. New Town (Old Rajarhat) Kolkata 700160
- 4) Mr. Ayub Hossen Mandal (Borrower & Mortgagor), Son of Ansar Ali Mandal, Kanthalia Jagadishpur, Bagda, North 24 Parganas, West Bengal 743251


District Magistrate
North 24 Parganas