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



Whereas Authorized Officer, Tata Capital Housing Finance Ltd, Park Plaza, 71, Park Street, Flat No. – 2C & 2D, 2<sup>nd</sup> Floor, South Block, 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 Ishwari Prasad Sonwani S/o. Sri Kejauram Sonwani, having a Co-Borrower namely Smt. Usha Sonwani W/o. Sri Ishwari Prasad Sonwani, both are residing at, Methopara, Milan Pally, Ganganagar, Madhyamgram, Kolkata – 700 132. (Case No – 199/23/MN)

and

whereas in the light of above order the petition along with affidavits and other relevant documents submitted by the Authorised Officer, Tata Capital Housing Finance Ltd, Park Plaza, 71, Park Street, Flat No. – 2C & 2D, 2<sup>nd</sup> Floor, South Block, 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. 32,30,000.00 (Rupees Thirty Two Lac Thirty Thousand Only) on 28.04.2019 to Borrower namely Sri Ishwari Prasad Sonwani S/o. Sri Kejauram Sonwani, having a Co-Borrower namely Smt. Usha Sonwani W/o. Sri Ishwari Prasad Sonwani, both are residing at, Methopara, Milan Pally, Ganganagar, Madhyamgram, Kolkata – 700 132, against the all the mortgaged piece and parcel of landed property as follows:

**SCHEDULE OF PROPERTY**

- 1) All that piece and parcel of the Bastu landed property measuring an area more or less 02 Kottah 03 Chittack 06 Sq Ft. equivalent to 3.50 Decimal a little more or less together with a two storied pucca residential building standing thereon comprising of its ground floor measuring an area more or less 1080.70 square Feet and its first floor measuring an area more or less 523.81 Square Feet along with all sorts of easement right and also right to use all common areas, pathas, passages, situated at Mouza – Udayrajpur, J.L.No – 43, Re Su – 6, Touzi No – 146, Under L.R.Khatian No – 697, corresponding to R.S.Khatian No – 06 at L.R.Dag No – 2840, corresponding to R.S.Dag No – 1227 within the limits of Madhyamgram Municipality, presently under Municipal Holding No. 208, Najrul Islam Sarani, PS – Madhyamgram, North 24 Parganas, PIN – 700 129. The property is butted and bounded by North – R.S.Dag No – 1223/1514, South – 12 ft wide Municipal Road, East – Rest land under of R.S.Dag No - 1227, West – Rest land under of R.S.Dag No - 1227. Mortgaged Property stands in the name of Sri Ishwari Prasad Sonwani S/o. Sri Kejauram Sonwani & Smt. Usha Sonwani W/o. Sri Ishwari Prasad Sonwani and being the registered Deed No – I – 190405309 for the year 2019 at the Office of the ARA – IV, 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 03.11.2019 due to non servicing of interest/ installment
  - 3) Notice dated 21.12.2019 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. 34,44,578.00 (Rupees Thirty Four Lac Forty Four Thousand Five Hundred and Seventy Eight) Only. The Demand notice was published in two daily news papers on 02.01.2020
  - 4) The Authorised Officer of the secured creditor received no representation from the borrower in reply to demand notice u/s 13(2) dated 21.12.2019
  - 5) The Secured creditor issued possession notice dated 15.02.2021 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 19.02.2021
  - 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 is 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.

(2)

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 24.11.2023 submitted by the secured creditor there is no stay declared by any court of law

and

12) The property is not under lease/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 Tata Capital Housing Finance Ltd, Park Plaza, 71, Park Street, Flat No. – 2C & 2D, 2<sup>nd</sup> Floor, South Block, Kolkata – 700 016, 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 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

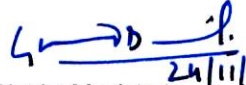
and

Whereas Authorized Officer, Tata Capital Housing Finance Ltd, Park Plaza, 71, Park Street, Flat No. – 2C & 2D, 2<sup>nd</sup> Floor, South Block, Kolkata – 700 016 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 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 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.  
24/11/23


Memo No. J -15013(11)/ 3077 11(5)/2023/JM

Date. - 24 / 11 / 2023

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 Sub-Division, North 24- Parganas, with a request to comply with the said order.
3. 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
4. Authorized Officer, Tata Capital Housing Finance Ltd, Park Plaza, 71, Park Street, Flat No. – 2C & 2D, 2<sup>nd</sup> Floor, South Block, Kolkata – 700 016.
5. Sri Ishwari Prasad Sonwani S/o. Sri Kejauram Sonwani, having a Co-Borrower namely Smt. Usha Sonwani W/o. Sri Ishwari Prasad Sonwani, both are residing at, Methopara, Milan Pally, Ganganagar, Madhyamgram, Kolkata – 700 132.



  
District Magistrate  
North 24-Parganas  
24/11/23