

ORDER

Whereas Authorized Officer, Canara Bank, Newtown Rajarhat Branch, Eden Shop, Green Wood Park, Action Area – 1A, PS – Newtoan, Kolkata – 700 156 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 Jnanankur Ghosh S/o. Late Naresh Ghosh, & Co-Borrower namely Sri Arnab Ghosh S/o. Sri Jnanankur Ghosh, both are residing at, D/54/B, Rishi Aurobindo Sarani, PS – Haltu Garfa, Kolkata – 700 078. Having a Guarantor namely Sri Anil Singh, residing at, Tara Trading Corporation, 14, Hare Street, PS – Hare Street, Kolkata – 700 001 (Case No – 11/24/MN)

and

whereas in the light of above order the petition along with affidavits and other relevant documents submitted by the Authorised officer, Canara Bank, Newtown Rajarhat Branch, Eden Shop, Green Wood Park, Action Area – 1A, PS – Newtoan, Kolkata – 700 156 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. 19,20,000.00 (Rupees Nineteen Lac Twenty Thousand Only) on 24.10.2014 to Borrower namely Sri Jnanankur Ghosh S/o. Late Naresh Ghosh, & Co-Borrower namely Sri Arnab Ghosh S/o. Sri Jnanankur Ghosh, both are residing at, D/54/B, Rishi Aurobindo Sarani, PS – Haltu Garfa, Kolkata – 700 078. Having a Guarantor namely Sri Anil Singh, residing at, Tara Trading Corporation, 14, Hare Street, PS – Hare Street, Kolkata – 700 001, against the all the mortgaged piece and parcel of landed property as follows:

SCHEDULE OF PROPERTY

1) All that self-contained Flat No. D1 on the Fourth Floor measuring about 780 Sq. Ft. Super built up area lying and situated at 8/1/21 Aurobinda Sarani, Kolkata – 700 028 in residential building, built and erected upon a land measuring about 5 Cottah, Mouza - Dum Dum Cantonment, J.L.No- 13, EP No – 177, SP OH-43, CS Plot No – 2027 and 2023, PS – Dum Dum, within the Municipal limit of Dum Dum Municipality, PS – Dum Dum, North 24 Parganas. The property is Butted and Bounded by North – Aurobinda Sarani, South – Railway Land, East – SP No. 176 and 175 A, West – EP No. 178. The Mortgaged Property stands in the name of Sri Jnanankur Ghosh S/o. Late Naresh Ghosh & Sri Arnab Ghosh S/o. Sri Jnanankur Ghosh and being the registered Deed No. – I – 06141 for the year 2008 at the Office of the ARA-II, Calcutta, W.B.

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 30.10.2014 due to non servicing of interest/ installment

3) Notice dated 15.11.2017 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.10,50,818.64 (Rupees Ten Lac Fifty Thousand Eight Hundred Eighteen and Sixty Four Paise) only and the demand notice was received by the borrower on 28.11.2017

4) The Authorised Officer of the secured creditor received no representation from the borrower in reply to demand notice u/s 13(2) dated 15.11.2017

5) The Secured creditor issued possession notice dated 06.09.2018 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 12.09.2018

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 leese/tenancy as per affidavit, deed(s), records or all other relevant documents

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(2)
and

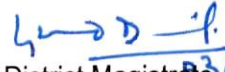
Therefore, after careful consideration of the contents of the affidavit including the nine clauses mentioned under Section 14(1) B of the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 and all other relevant documents, which the secured creditor filed duly affirmed by the authorized officer of Canara Bank, Newtown Rajarhat Branch, Eden Shop, Green Wood Park, Action Area – 1A, PS – Newtoan, Kolkata – 700 156, the secured creditor and being satisfied, it is hereby ordered that Smt. Anamika Bera (Saha), 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, Canara Bank, Newtown Rajarhat Branch, Eden Shop, Green Wood Park, Action Area – 1A, PS – Newtoan, Kolkata – 700 156 shall intimate the date of possession of the secured asset to the Commissioner of Police, Barrackpore, North 24 - Parganas, as well as to, Smt. Anamika Bera (Saha), 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.

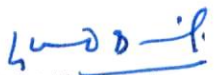
The order is to be enforced within 06 (Six) months from the date of receipt of this order.


District Magistrate,
North 24 - Parganas.
9/12/24

Memo No. J -15013(11)/ 347 /1/(5)/2024/JM
Copy forwarded for information and necessary action to :-

Date. - 05/02/2024

1. 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. Smt. Anamika Bera (Saha), 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, Canara Bank, Newtown Rajarhat Branch, Eden Shop, Green Wood Park, Action Area – 1A, PS – Newtoan, Kolkata – 700 156.
5. Sri Jnanankur Ghosh S/o. Late Naresh Ghosh, & Co-Borrower namely Sri Arnab Ghosh S/o. Sri Jnanankur Ghosh, both are residing at, D/54/B, Rishi Aurobindo Sarani, PS – Haltu Garfa, Kolkata – 700 078. Having a Guarantor namely Sri Anil Singh, residing at, Tara Trading Corporation, 14, Hare Street, PS – Hare Street, Kolkata – 700 001.


District Magistrate
North 24-Parganas.
9/12/24.