



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

Order

Whereas Authorized Officer, Punjab National Bank, Circle - Sastra; 48, Jessore Road, Barasat (Near Sethpukur), North 24 Parganas, PIN - 700 124 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 Pratima Ghosh; W / o Sri Dipak Ghosh; Village - Pirojpur, P.O. Petrapole, P.S. Bongaon, North 24 Parganas, PIN - 743 235, having Guarantor Sri Dipak Ghosh residing at the same address; in the Case No.: 849/ 22 dated 27 / 09 / 2022.

And

Whereas in the light of above matter the petition along with affidavits and other relevant documents submitted by the Authorised officer, Punjab National Bank, Circle - Sastra; 48, Jessore Road, Barasat (Near Sethpukur), North 24 Parganas, PIN - 700 124 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. 18,00,000.00 (Rupees Eighteen Lakhs) only on 29.01.2014 to the Borrower viz. Pratima Ghosh; W / o Sri Dipak Ghosh having Guarantor having Guarantor Sri Dipak Ghosh against the mortgaged piece and parcel of landed property as follows:

Schedule of Property

- 1) All that piece and parcel of bastu land with building thereon measuring about 8.25 satak or 5 cottahs lying & situated at Mouza - Jayantipur, J.L. No. Sabek - 219, J.L. No. Hal - 111, Old Khatian No. 680 comprised in Dag No. 1545 within the local limits of Chhoygharia GP undre P.S. & ADSRO - Bongaon, North 24 Parganas vide Registered Deed No. 02770 registered in Book No. I, Voume No. 164 in pages from 96 to 105 for the year 2006 at DSR - I, North 24 Parganas.
The Mortgaged Property stands in the name of Pratima Ghosh; W / o Sri Dipak Ghosh.
The property is butted & bounded by: North - Panchayat Road, South - Property of Uttam Ghosh, East - Property of Ratan Das & West - Property of Parimal Ghosh.
 - 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 31.03.2021 due to non-servicing of interest/ installment.
 - 3) Notice dated 07.08.2021 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. 20,04,213.50 (Rupees Twenty Lakhs Four Thousand Two Hundred Thirteen & Paisa Fifty) only and the demand notice was served on 21.08.2021.
 - 4) The Authorised Officer of the Secured Creditor received no representation from the borrower in reply to demand notice u/s 13(2) dated 07.08.2021.
 - 5) The Secured Creditor issued possession notice dated 15.11.2021 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 newspapers on 18.11.2021.
 - 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 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
- 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.

(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 27.09.2022 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 Punjab National Bank, Circle - Sastra; 48, Jessore Road, Barasat (Near Sethpukur), North 24 Parganas, PIN - 700 124 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), in the Office of the Sub Divisional Officer, Bongaon, North 24 Parganas under the District Magistrate, 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 Punjab National Bank, Circle - Sastra; 48, Jessore Road, Barasat (Near Sethpukur), North 24 Parganas, PIN - 700 124 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 the Sub Divisional Officer, Bongaon, North 24 Parganas under the District Magistrate, 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
Date: 20-02-2024

Memo No.: 524/1(5)

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) The Sub Divisional Officer, Bongaon, North 24 Parganas; with a request to comply with the said order.
- 3) Sri Asish Kumar Roy, Executive Magistrate in the Office of the Sub Divisional Officer, Bongaon, North 24 Parganas, with a request to comply with the said order.
- 4) Authorized Officer, Punjab National Bank, Circle - Sastra; 48, Jessore Road, Barasat (Near Sethpukur), North 24 Parganas, PIN - 700 124.
- 5) Pratima Ghosh; W / o Sri Dipak Ghosh; having Guarantor Sri Dipak Ghosh both residing at Village - Pirojpur, P.O. Petrapole, P.S. Bongaon, North 24 Parganas, PIN - 743 235.


District Magistrate
North 24 Parganas