



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

**Order**

Whereas Authorized Officer, Indian Bank, Zonal Office; 54, K.N.C. Road, Barasat, 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 Sri Sanjoy Roy of 246/2/1, Taki Road (North), North 24 Parganas, PIN - 700 124; the Co - Borrower being Smt. Koyel Roy residing at the same address; in the Case No.: Case No.: 790 / 22 dated 09 / 09 / 2022.

And

Whereas in the light of above matter the petition along with affidavits and other relevant documents submitted by the Authorised officer, Indian Bank, Zonal Office; 54, K.N.C. Road, Barasat, 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. 14,00,000.00 (Rupees Fourteen Lakhs) only on 18.08.2018 to the Borrower viz. Sri Sanjoy Roy, the Co - Borrower being Smt. Koyel Roy against the mortgaged piece and parcel of landed property as follows:

**Schedule of Property**

- 1) All that one self-contained marble flooring residential Flat No. B on the 1<sup>st</sup> floor East facing measuring an area of 671 sq. ft. be the same little more or less consisting of 1 bedroom, 1 dining cum drawing, 1 kitchen & 1 toilet out of the said multistoried building viz. Santosh Plaza alongwith lift facility being Holding No. 246 / 2 / 1 Taki Road North, North 24 Parganas, PIN - 700 124 under the local limits of Barasat Municipality, Ward No. 17 (formerly 12), P.S. Barasat, A.D.S.R.O. Barasat, North 24 Parganas lying & situated at Mouza - Uttarhat, J.L. No. 78, Touzi No. 146, R.S. Dag No. 1405 corresponding to L.R. Dag No. 3070, R.S. Khatian No. 970 corresponding to L.R. Khatian No. 100 / 1 (recorded in the name of Sri Amal Kumar Ghosh) & L.R. Khatian No. 1963 / 1 (recorded in the name of Smt. Mala Ghosh & Smt. Malati Ghosh); recorded in Book No. I, Volume No. 1503 - 2018, Pages from 186220 to 186280, Deed No. 150305999 of 2018.  
The Mortgaged Property stands in the name of Sri Sanjoy Roy, S / o Sri Subhas Roy & Smt. Koyel Roy, W / o Sri Sanjoy Roy.  
The boundaries of land: North - Property of Sir Bidhan Babu, South - 12 foot wide Municipal Road, East - Property of Dilip Roy & other and West - Property of Sri Shyamapada Chakraborty.  
The boundaries of flat: North - Lift & staircase, South - Flat No. B1, East - Open to sky & West - Flat No. A1.
  - 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 05.03.2022 due to non-servicing of interest/ installment.
  - 3) Notice dated 12.05.2022 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. 15,33,461.00 (Rupees Fifteen Lakhs Thirty Three Thousand Four Hundred & Sixty One) only and the demand notice was served on 15.05.2022.
  - 4) The Authorised Officer of the Secured Creditor received no representation from the borrower in reply to demand notice u/s 13(2) dated 12.05.2022.
  - 5) The Secured Creditor issued possession notice dated 02.08.2022 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 05.08.2022 & 07.08.2022.
  - 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



(2)

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.

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 09.09.2022 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 Indian Bank, Zonal Office; 54, K.N.C. Road, Barasat, North 24 Parganas, PIN - 700 124 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), 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

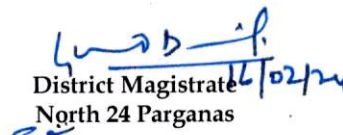
Whereas, Authorized Officer of Indian Bank, Zonal Office; 54, K.N.C. Road, Barasat, North 24 Parganas, PIN - 700 124 shall intimate the date of possession of the Secured Asset to the Superintendent of Police, Barasat Police District, North 24 Parganas as well as to Sri Lakshmi Kanta Roy, Executive Magistrate by Sub Section (1) of Section 20 of the Criminal Procedure, 1973 (Act 2 of 1974) 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, 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 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.

Memo No. 520/1(5)/JM

  
District Magistrate  
North 24 Parganas  
Date: 20-02-2024

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, North 24 Parganas - with a request to comply with the said order.
- 3) Sri Lakshmi Kanta Roy, Executive Magistrate under the District Magistrate, North 24 Parganas - with a request to comply with the said order.
- 4) Authorized Officer, Indian Bank, Zonal Office; 54, K.N.C. Road, Barasat, North 24 Parganas, PIN - 700 124.
- 5) Sri Sanjoy Roy & Smt. Koyel Roy; 246/2/1, Taki Road (North), North 24 Parganas, PIN - 700 124 and also at 66 Ghola Road, Sukumarapur Colony, P.O. Kazipara, Barasat, North 24 Parganas, PIN - 700 124.

  
District Magistrate  
North 24 Parganas