

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

Order

Whereas Authorised Officer Bank of India, Barrackpore Branch, 199 Barasat Road, P.O. Nona Chandanpukur, PIN – 700 122, 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. Mukesh Kumar Singh S/o Mr. Surendra Singh at 19, Mominpara, Jagaddal, Barrackpore, District-North 24 Parganas, Pin – 743 125 the Co-Borrower being Mr. Surendra Singh, S/o Late Rana Singh residing at same address; in the Case No.: 505 / 23 dated 13 / 06 / 2023.

And

Whereas in the light of above matter the petition along with affidavits and other relevant documents submitted by the Authorised Officer Bank of India, Barrackpore Branch, 199 Barasat Road, P.O. Nona Chandanpukur, PIN – 700 122, 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 Bank of India, Barrackpore Branch it transpires that secured creditor granted loan of Rs. (21,32,000.00 + Rs. 3,62,000.00 + Rs. 5,10,000.00) = Rs. 30,04,000.00 (Rupees Thirty Lakhs and Four Thousand) only on 29.05.2017 and 29.06.2021 to the Borrower viz. Mr. Mukesh Kumar Singh (Borrower) S/o Mr. Surendra Singh and Co-Borrower Mr. Surendra Singh, S/o Late Rana Singh against the mortgaged piece and parcel of landed property as follows:

Schedule of Property

- 1) All that piece and parcel of land and three storied building No. 6/1, BL-19, lying & situated at Mouza Jagatdal, J.L. No. 13, Touzi No. 1193, Dag Nos. 648, L.R Dag No. -1074, R.S and L.R. Khatian No. 441 and 1759 at Holding No. 6/1 within the area of Bhatpara Municipality Ward No. 17, P.S. Jagatdal North 24 Parganas by virtue of Registered Bengali Deed No. I 02168 / 2006 registered at DSR, Barasat, North 24 Parganas.
 - The Mortgaged Property stands in the name of Mr. Mukesh Kumar Singh S/o Mr. Surendra Singh. The property is butted & bounded by: North 6 Ft. Wide Common passage and house of Jagai Narayan Singh, South -4 Ft. Wide Common passage and house of Param Patia Debi, East House of Sri Ram Singh & West Land of others.
- 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 07.12.2022 due to non-servicing of interest/ installment.
- Notice dated 22.12.2022 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. 25,11,614.83 (Rupees Twenty Five Lakhs Eleven Thousands & Six Hundred Forteen) only. The demand notice was published in newspaper on 02.02.2023.
- The Authorised Officer of the Secured Creditor received no representation from the borrower in reply to demand notice u/s 13(2) dated 22.12.2022.
- 5) The Secured Creditor issued possession notice dated 29.04.2023 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 03.05.2023.
- 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
- 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

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 13.06.2023 submitted by the Secured Creditor there is no stay declared by any court of

And

The property is not under lessee / tenancy as per affidavit, deed(s), records or all other relevant 12) 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 Authorised Officer Bank of India, Barrackpore Branch, 199 Barasat Road, P.O. Nona Chandanpukur, PIN - 700 122, and being satisfied, it is hereby ordered that Sri Pinaki Sankar Biswas, 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 Asset(s) / Property(s) and forward the same to the Secured Creditor u/s 14 (1A) of SARFAESI Act, 2002.

And

Whereas, Authorised Officer Bank of India, Barrackpore Branch, 199 Barasat Road, P.O. Nona Chandanpukur, PIN - 700 122, shall intimate the date of possession of the Secured Asset to the Commissioner of Police, Barrackpore Police Commissionerate, North 24 Parganas as well as to, Sri Pinaki Sankar Biswas, 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, 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 Commissioner of Police, Barrackpore Police Commissionerate, 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 Sec Property, on the date of taking over possession and soft copy of the videography should be kept u

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

District Magistrate North 24 Parganas Date: 08-04-2024

Memo No.: 1142(5)/JM

Copy forwarded for information and necessary action to:

1) The Commissioner of Police, Barrackpore Police Commissionerate, North 24 Parganas - with a request to comply with the said order.

The Sub - Divisional Officer, Barrackpore, North 24 Parganas - with a request to comply with the said

Sri Pinaki Sankar Biswas, Executive Magistrate in the Office of the Sub Divisional Officer, Barrackpore, North 24 Parganas - with a request to comply with the said order.

Authorised Officer Bank of India, Barrackpore Branch, 199 Barasat Road, P.O. Nona Chandanpukur, PIN - 700 122.

Mr. Mukesh Kumar Singh S/o Mr. Surendra Singh at 19, Mominpara, Jagaddal, Barrackpore, District-North 24 Parganas, Pin-743125.

> District Magistrate North 24 Parganas