

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

**ORDER** 

Whereas Authorized Officer, Canara Bank, MSME Sulabha, RO-II Branch, 22/2, Gariahat Road, Golpark, Kolkata - 700 029, has filed a petition u/s 14 of SARFAESI Act of 2002 seeking administrative assistance for taking physical possession on the secured assets/Property of the Proprietor namely Tapas Pal S/o. Lalit Pal, having a Guarantor namely Smt. Mina Pal, of the Borrower namely M/s. New Ramthakur Mrith Shilpalaya, all are residing and situated at, Saradhapally, Chaltaberia, PO & PS - Duttapukur, North 24 Parganas, PIN - 743 248. (Case No - 72/24/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, MSME Sulabha, RO-II Branch, 22/2, Gariahat Road, Golpark, Kolkata - 700 029, 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

Whereas from the documents and status report submitted by the Authorised Officer, it transpires that the secured creditor Granted a loan Rs. 1,00,00,000.00 (OCC) (Rupees One Crore Only) on 27.06.2022 + Rs. 19,50,000.00 (GECL) (Rupees Nineteen Lac Fifty Thousand Only) on 23.06.2020 + Rs. 14,00,000.00 (GECL) (Rupees Fourteen Lac Only) on 12.11.2021 to Borrower namely M/s. New Ramthakur Mrith Shilpalaya, Proprietor namely Sri Tapas Pal S/o. Lalit Pal, having a Guarantor namely Smt. Mina Pal, all are residing and situated at, Saradhapally, Chaltaberia, PO & PS - Duttapukur, North 24 Parganas, PIN - 743 248 having a against the all the mortgaged piece and parcel of landed property as follows: SCHEDULE OF PROPERTY

All that EMT of property comprising of Land and two building, all that piece and parcel of landed property measuring an a area more or less 04 Cottah 07 Chittacks 20 Sq. Ft equal to 4.47 Cottahs be the same a little more or less lying and satiate at Mouza -Chaltaberia, J.L.No - 124, Re Sa No - 177, Touzi No - 146, R.S.Khatian No - 344, 432, L.R.Khatian No - 3004, at Present 1578 and R.S. & L.R.Dag No - 771, Under Duttapukur II, Gram Panchayet, PS - Barasat, North 24 Parganas. The property is butted and bounded by North - 12 ft. wide Road and same dag property, South - A/5 No. Plot Land, East - Same Land Property, West - 12 ft.wide mum road. The Mortgaged Property stands in the name of Sri Tapas Pal S/o. Lalit Pal and being the registered Deed No. - I - 01070 for the year 2013 and the deed is registered at the office of DSR - II, North 24 Parganas, WB.

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 11.07.2023 due to non servicing of interest/

installment

Notice dated 12.07.2023 u/s 13(2) of SARFAESI Act. 2002 demanding payment of default amount was served to the defaulting borrower. The total outstanding amount as mentioned in notice is Rs 1,21,99,179.38 (Rupees One Crore Twenty One Lac Ninety Nine Thousand One Hundred Seventy Nine and Thirty Eight Paise) only and the demand notice was received by the borrower on 18.07.2023

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

dated 12.07.2023.

The Secured creditor issued possession notice dated 28.09.2023 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 news papers on 29.09.2023

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 in within the jurisdiction of the District Magistrate, North 24- Parganas 7)
- whereas, the amount dues more than 20% of the Principal Advance and Security interest is not created in any agricultural land 8) and
- 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

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.

There is no case pending 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 leesee/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 Canara Bank, MSME Sulabha, RO-II Branch, 22/2, Gariahat Road, Golpark, Kolkata – 700 029, the secured creditor and being satisfied, it is hereby ordered that Sri Bibrata Biswas, 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, under the District Magistrate North 24 Parganas will take physical possession of the secured assets/property and forward the same to the secured creditors u/s 14 (1A) of SARFAESI act. 2002

and

Whereas Authorized Officer, Canara Bank, MSME Sulabha, RO-II Branch, 22/2, Gariahat Road, Golpark, Kolkata – 700 029, will intimate the date of possession of the secured asset to the Superintendent of Police, Barasat Police District, as well as to, Sri Bibrata Biswas, 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 The Superintendent of Police, Barasat Police District, 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 Dully

North 24-Parganas.

E14/24

Memo No. J -15013(11)/

1147 /1/(5)/2024/JM

Date. - 08 / 04 / 2024

Copy forwarded for information and necessary action to :-

1. The Superintendent of Police, Barasat Police District, 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 Bibrata Biswas, Executive Magistrate, in the Office of the District Magistrate, North 24- Parganas, with a request to comply with the said order.

4. Authorized Officer, Canara Bank, MSME Sulabha, RO-II Branch, 22/2, Gariahat Road, Golpark, Kolkata – 700 029.

5. M/s. New Ramthakur Mrith Shilpalaya, Proprietor namely Tapas Pal S/o. Lalit Pal, having a Guarantor namely Smt. Mina Pal, all are residing and situated at, Saradhapally, Chaltaberia, PO & PS – Duttapukur, North 24 Parganas, PIN – 743 248.

District Magistrate
North 24-Parganas.

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