IN THE COURT OF THE CHIEF JUDICIAL MAGISTRATE, THRISSUR.
Present : Rajasree Rajagopal, Chief Judicial Magistrate.
Dated this, the 20th day of May 2026

MC 175/2026

Petitioner : State Bank of India, SARB Branch II,
M G Road, Ernakulam,
Represented by its Authorized Officer &
Chief Manager, Sooraj S R, S/o S Sivan,
Aged 49 years, State Bank of India,
SARB Branch II, R. S. Building, M G Road,
Ernakulam, 682011.

(Adv. Smini Sheejo)

Respondents : 1. Resmi, Aged 38 years, C/o Girish Kumar, 5/94,
Thottappillil House, Padinjare Vemballur, Kodungallur,
Thrissur - 680671

This petition came up for hearing today, the Court delivered the following:-

O R D E R

This petition is filed under Section 14 of the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002, seeking assistance of this Court for taking possession of the secured asset described in the petition schedule.

2. The petitioner is the secured creditor and the respondents are the borrower/guarantor. The respondent has not paid the amount of **₹26,49,821/-** due to the petitioner bank. The secured asset is the petition schedule property. It is stated that the respondents committed default in repayment of the loan account, which was consequently classified as Non-Performing Asset (NPA) in accordance with RBI guidelines.

3. The Authorised Officer of the petitioner bank has filed an affidavit as contemplated under the second proviso to Section 14(1) of the SARFAESI Act, affirming that:

i) the borrower has availed the credit facility and committed default;
ii) the account has been classified as NPA;
iii)notice under Section 13(2) of the Act was duly issued and served;
iv) the borrower failed to discharge the liability within the statutory period;
v) no valid objection remains pending; and all statutory requirements under the Act and Rules have been complied with.

4. On perusal of the petition and affidavit and upon hearing the petitioner, this Court is satisfied that the requirements under Section 14 of the SARFAESI Act are duly complied with, and that assistance of this Court is required for taking possession of the secured asset. The petitioner apprehends resistance from the respondents or any person in possession of the secured asset.

5. In the above circumstances, **Adv. Sneha N U** is appointed as Advocate Commissioner to take possession of the petition schedule property on behalf of the petitioner bank and to hand over the same to the Authorised Officer of the petitioner.

6. The Advocate Commissioner shall issue notice to the respondents /any person found in possession, if deemed necessary, and thereafter take possession of the secured asset in accordance with law. If the premises are found locked, the Advocate Commissioner is authorised to break open the lock, if required, for the purpose of taking possession, and the same shall be specifically noted in the report.

7. The Station House Officer of **Mathilakam Police Station** or the police station having jurisdiction shall render necessary police assistance to the Advocate Commissioner, if requested, for effective execution of this order.

8. If the Advocate Commissioner finds it difficult to identify or demarcate the secured asset, he/she shall report the same to this Court and seek appropriate orders. In such event, the petitioner bank shall pay Surveyor's batta as ordered by this Court.

9. The Advocate Commissioner shall take possession and file report before this Court **within 30 days** from the date of this order. In case of any difficulty or delay, the Advocate Commissioner shall report the same to this Court with reasons.

10. Commission batta of **₹12000 /-** is fixed, payable by the petitioner bank.

11. Posted to **22-06-2026** for report.

Pronounced in open court on this the 20th day of May , 2026.

Sd/-
RAJASREE RAJGOPAL
CHIEF JUDICIAL MAGISTRATE

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RAJASREE RAJGOPAL
CHIEF JUDICIAL MAGISTRATE