

BY SPEED POST/REGD./COURIER/E-MAIL**Date:-24.09.2026****To,****1.****SETH CHATPATA CHATWALA SWEETS AND SNACKA (Merchant)**

(A Proprietorship Firm through its Proprietors/Authorised Signatory)

NO.101 BASAVANAPURA MAIN ROAD NISARGA LAYOUT OPP WEBZONE CYBER CAFE K R
PURAM, BANGALORE - 560036 KARNATAKA, MOB. NO.:- +91-
9902938111/DEEPAKPREETHIGARGO2@GMAIL.COM**ALSO AT:-** PROPERTY BEARING KATHA NO.81/370/4/2 SITUATED AT BANGALORE EAST TALUK
DEVASANDRA VILLAGE, KR PURAM HOBLI BANGALORE EAST TALUK, SILICON CITY COLLEGE,
BANGALORE- 560036 KARNATAKA,**2.****PREETHI GARG (Borrower/Proprietor/Authorised Signatory)**W/O DEEPAK KUMAR GARG, 4/2, GARG NIVAS, 6 CROSS, NISARGA LAYOUT, BASAVANAPURA
MAIN ROAD, K R PURAM, OPPOSITE MEDIPLUS, KRISHNARAJAPURAM, KRISHNARAJAPURAM,
BENGALURU, KARNATAKA, 560036 BANGALORE - 560036 KARNATAKA**ALSO AT:-** PROPERTY BEARING KATHA NO.81/370/4/2 SITUATED AT BANGALORE EAST TALUK
DEVASANDRA VILLAGE, KR PURAM HOBLI BANGALORE EAST TALUK, SILICON CITY COLLEGE,
BANGALORE- 560036 KARNATAKA,**3.****DEEPAK KUMAR GARG (Co-Applicant/Proprietor/Authorised Signatory)**4/2, GARG NIVAS, 6 CROSS, NISARGA LAYOUT, BASAVANAPURA MAIN ROAD, K R PURAM,
OPPOSITE MEDIPLUS, KRISHNARAJAPURAM, KRISHNARAJAPURAM, BENGALURU, KARNATAKA,
560036 BANGALORE - 560036 KARNATAKA**ALSO AT:-** PROPERTY BEARING KATHA NO.81/370/4/2 SITUATED AT BANGALORE EAST TALUK
DEVASANDRA VILLAGE, KR PURAM HOBLI BANGALORE EAST TALUK, SILICON CITY COLLEGE,
BANGALORE- 560036 KARNATAKA**SUBJECT: INTIMATION OF SALE OF PROPERTY****REF.: NOTICE UNDER RULE 8(6) OF THE SECURITY INTEREST (ENFORCEMENT) RULES 2002
ISSUED ON 30.06.2026 OF LOAN ACCOUNT NO. 1317177 - 1321240 - 1337462 OF SETH
CHATPATA CHATWALA SWEETS AND SNACKA**

Dear Madam/ Sir,

This has reference to above mentioned subject and reference to Notice sent to you under Rule 8 (6)
dated 30.06.2026, under Securitization and Reconstruction of Financial Asset and Enforcement of
Security Interest Act 2002, we wish to inform you as under.

1. That NeoGrowth Credit Private Limited has issued Notice dated 30.06.2026 asking you to
repay the entire outstanding and close the loan but till date we have not received any
response from you all despite multiple reminders.
2. The Notice hereby given to you, that undersigned being Authorized officer of NeoGrowth Credit
Private Limited, now proceeds to sell the secured asset by adopting any one of the methods
mentioned in Rule 8(5) of above Rules as you all have fail or neglect to pay the entire
outstanding loan amount of NeoGrowth Credit Private Limited.

Place: Bangalore, Karnataka

Date: 24.09.2026

Enclosed: Copy of Auction notice

(Authorised Officer)

For NeoGrowth Credit Pvt. Ltd.



NeoGrowth Credit Pvt. Ltd.

9th Floor, Tower E, Times Square, Andheri - Kurla Road, Marol, Andheri East, Mumbai 400059. T: + 91 22 4921 9999 W: www.neogrowth.in
CIN: U51504MH1993PTC251544

APPENDIX IV-A**Under Rule 9(1)**

[See proviso to Rule 8(6)]

Sale Notice for sale of Immovable Property

E-Auction Sale Notice for sale of Immovable Assets under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with proviso to Rule 8(6) of the Security Interest (Enforcement) Rules, 2002 (SARFAESI Act).

Notice is hereby given to the public in general and in particular to the Borrower (s), Co-borrowers and Guarantor (s) that the below described immovable properties mortgaged to the Secured Creditor, the Physical possession of which has been taken on **24.06.2026** by the Authorised Officer of NeoGrowth Credit Private Limited. The Secured assets, will be sold on "As and where is basis", "as is what is basis", whatever there is basis" and "No recourse Basis" on **10.10.2026** for recovery of the outstanding amount of **Rs. 81,46,622.56/- (Rupees Eighty One Lakh Forty Six Thousand Six Hundred Twenty Two Paise Fifty Six Only)** of APP ID **1317177 - 1321240 - 1337462** together with further interest, cost & expenses etc; due to the Secured Creditor from following Merchant, Borrower, Co Borrower & Guarantor. The reserve price and earnest money to be deposited is mentioned below respectively.

NeoGrowth Credit Private Limited has fixed the reserve price and the Earnest Money Deposit (EMD) mentioned herein below, shall be deposited through IMPS/RTGS/ NEFT only in favour of **"NeoGrowth Credit Private Limited** having Account No.**032305004132**, IFSC: **ICIC0000323**, and Branch office at **ICICI Bank Ltd, Trade World, B Wing, Kamla Mill Compound, Senapati Bapat Marg, Lower Parel, Mumbai, Maharashtra 400013.**

Before submitting the tender document, the successful bidder(s) shall pay a deposit of 25% of the Sale Price (less 10% amount paid along with the Bid. The purchaser needs to pay remaining 15% on sale confirmation) on the date of e-Auction or not later than the next working day. The balance amount of 75% of the Sale Price is required to be deposited within 15 days from the date of Sale Confirmation Letter as contemplated under as per SARFAESI Act.

Name of Merchant, Borrower, Co Borrower, Guarantor with Address	1. SETH CHATPATA CHATWALA SWEETS AND SNACKA (Merchant) (A Proprietorship Firm through its Proprietors/Authorised Signatory) NO.101 BASAVANAPURA MAIN ROAD NISARGA LAYOUT OPP WEBZONE CYBER CAFE K R PURAM, BANGALORE - 560036 KARNATAKA, MOB. NO.:- +91- 9902938111/DEEPAKPREETHIGARG02@GMAIL.COM 2. PREETHI GARG (Borrower/Proprietor/Authorised Signatory) 3. DEEPAK KUMAR GARG (Co-Applicant/Proprietor/Authorised Signatory)
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	BOTH 2 & 3 R/O 4/2, GARG NIVAS, 6 CROSS, NISARGA LAYOUT, BASAVANAPURA MAIN ROAD, K R PURAM, OPPOSITE MEDIPLUS, KRISHNARAJAPURAM, KRISHNARAJAPURAM, BENGALURU, KARNATAKA, 560036 BANGALORE - 560036 KARNATAKA ALL 1 TO 3 ALSO AT:- PROPERTY BEARING KATHA NO.81/370/4/2 SITUATED AT BANGALORE EAST TALUK DEVASANDRA VILLAGE, KR PURAM HOBLI BANGALORE EAST TALUK, SILICON CITY COLLEGE, BANGALORE- 560036 KARNATAKA
Loan Account Numbers	1317177 - 1321240 - 1337462
Reserve Price	Rs. 62,63,680/- (Rupees Sixty Two Lakh Sixty Three Thousand Six Hundred Eighty Only)
Earnest Money Deposit (EMD)	Rs. 6,26,368/- (Rupees Six Lakh Twenty Six Thousand Three Hundred Sixty Eight Only)
Date & Time of E-auction	10.10.2026 from 11:00 AM to 1:00 PM
Last date of submission of bids along with EMD	09.10.2026 up to 5:00 PM
Minimum bid Increment amount	Rs.5,000/- (Rupees Five Thousand Only)
Date & Time of Inspection of property	08.10.2026 from 10:00 AM to 2:00 PM (with pre appointment)
E auction Website Address	https://www.bankeauctions.com .
Description Of The Immovable Property/ Secured Asset	Item No. I: All That Piece And Parcel Of Property Bearing Portion Of Katha No.81/370/4/2, Situated At Devasandra Village, Kr Puram Hobli, Bangalore East Taluk, Bangalore-560036 Karnataka Measuring East To West: On The Northern Side: 14.6 Ft., On The Southern Side: 23.5 Ft., And North To South: On The Eastern Side: 38.5 Ft. And On The Western Side: 41.9 Ft., And Bounded On The: East By Item No. II Allotted To The Share Of Party One Smt. M. Rajeshwari Garg & Party Four Sri. V. Deepak Kumar Garg, West By Property Allotted To The Share Of Party One Smt. M. Rajeshwari Garg And Party Four Sri.V.Manoj Kumar Garg North By Private Property South By Common Passage Item No. II: All That Piece And Parcel Of Property Bearing Portion Of Katha No.81/370/4/2, Situated At Devasandra Village, Kr Puram Hobli, Bangalore East Taluk, Bangalore-560036 Karnataka, Measuring East To West: On The Northern Side: 35ft., On The Southern Side: 24.7ft., And North To South: On The Eastern Side: 12ft. And On The Western Side: 38.5ft., And Bounded On The: East By Road West By Item No .I Allotted To The Share Of Party One Smt. M. Rajeshwari Garu & Party Five Sri. V. Deepak Kumar Garg North By Private Property South By Common Passage A.

Terms and Conditions:-

- 1) E-auction is being held on "AS IS WHERE IS", "AS IS WHAT IS" and "WHATEVER THERE IS" basis and will be conducted "Online".



NeoGrowth Credit Pvt. Ltd.

9th Floor, Tower E, Times Square, Andheri - Kurla Road, Marol, Andheri East, Mumbai 400059. T: + 91 22 4921 9999 W: www.neogrowth.in

CIN: U51504MH1993PTC251544

- 2) The auction will be conducted through NeoGrowth Credit Private Limited approved service provider M/s. C1 India Pvt. Ltd., at the web portal www.bankeauctions.com.
- 3) Bid Documents, Declaration, General Terms and Conditions of online auction sale are available at Secured Creditor's website i.e. <https://www.neogrowth.in> website of service provider i.e. <https://www.bankeauctions.com>.
- 4) To the best of knowledge and information of the Authorized Officer, there is no encumbrance on the properties. However, the intending bidders should make their own independent inquiries regarding the encumbrances, title of properties put on auction and claims / rights / dues / affecting the property/ies, prior to submitting their bid, in this regard, the e-Auction advertisement does not constitute and will not be deemed to constitute any commitment or any representation of NeoGrowth Credit Private Limited.
- 5) The interested bidders who require assistance in creating Login ID & Password, uploading data, submitting bid, training on e-bidding process etc., may contact M/s. C1 India Pvt. Ltd., Plot No 68, 3rd floor, Sector 44, Gurgaon-122003 Haryana. Support No.: 7291981124,25,26, & Contact Mr. M. Balaji, Mob. +91-7977701080 Support e-mail ID: support@bankeauctions.com and for any property related query may contact the Bank Officer Mr. Pratik Verma - Mob. +91- 9819325685.
- 6) It may please be noted that in case of any discrepancy / inconsistency between e-auctions notices published in English and in vernacular then the contents of the notice published in English shall prevail.
- 7) The Authorized Officer / Secured Creditor shall not be responsible in any way for any third party claims / rights / dues.
- 8) The sale shall be subject to rules / conditions prescribed under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002.

STATUTORY 15 DAYS SALE NOTICE UNDER THE SARFAESI ACT, 2002 (AS AMENDED UPTO).

Date: 24.09.2026

Place: Bangalore, Karnataka

Authorised Officer
NeoGrowth Credit Private Limited

