

BY SPEED POST/COURIER/E-MAIL

To,

Date:-13.10.2026

1. **SUSHIL SALES AND SERVICE (Merchant)**
(A Proprietorship Firm through its Proprietors/Authorised Signatory)
SHOP NO 12 PRAKRITI SHOPPING CENTRE VASTRAL MAHADEV NAGAR TEKRA,
AHMEDABAD - 382418 GUJARAT,
2. **SUSHIL SHANTILAL CHECHANI (Borrower/ Proprietor/Authorised Signatory)**
B-45 KHODIYAR PARK AMBIKA NAGAR ODHAV AHMEDABAD AHMEDABAD - 382415
GUJARAT

ALSO AT:-SHOP NO. 12, GROUND FLOOR, BLOCK NO. C, PRAKRUTI RESIDENCY, NR.
VASTRAL PUBLIC SCHOOL, MAHADEV TEKRA VASTRAL, AHMEDABAD-382418, GUJARAT
3. **NIRMALABEN SUSHILBHAI CHECHANI (Co-Applicant/Proprietor/Authorised Signatory)**
B-45 KHODIYAR PARK AMBIKA NAGAR ODHAV AHMEDABAD, AHMEDABAD - 382415
GUJARAT

ALSO AT:-SHOP NO. 12, GROUND FLOOR, BLOCK NO. C, PRAKRUTI RESIDENCY, NR.
VASTRAL PUBLIC SCHOOL, MAHADEV TEKRA VASTRAL, AHMEDABAD-382418, GUJARAT

SUBJECT: INTIMATION OF SALE OF PROPERTY

**REF.: NOTICE UNDER RULE 8(6) OF THE SECURITY INTEREST (ENFORCEMENT) RULES 2002
ISSUED ON 17.06.2026 OF LOAN ACCOUNT NO. 1286905 - 1289461 OF SUSHIL SALES AND
SERVICE**

Dear Madam/ Sir,

This has reference to above mentioned subject and reference to Notice sent to you under Rule 8 (6) dated 17.06.2026, 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 17.06.2026 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: Ahmedabad, Gujarat

Date: 13.10.2026

(Authorised Officer)

For NeoGrowth Credit Pvt. Ltd.

Enclosed: Copy of Auction notice



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 **07.03.2026** 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 **30.10.2026** for recovery of the outstanding amount of **Rs. 47,78,770.32/- (Rupees Forty Seven Lakh Seventy Eight Thousand Seven Hundred Seventy Paise Thirty Two Only)** of APP ID **1286905 & 1289461** 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.

That 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.

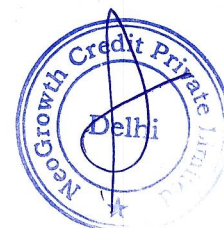
Name of Merchant, Borrower, Co Borrower, Guarantor with Address	1. SUSHIL SALES AND SERVICE (Merchant) (A Proprietorship Firm through its Proprietors/Authorised Signatory) SHOP NO 12 PRAKRITI SHOPPING CENTRE VASTRAL MAHADEV NAGAR TEKRA, AHMEDABAD - 382418 GUJARAT 2. SUSHIL SHANTILAL CHECHANI (Borrower/Proprietor/Authorised Signatory) 3. NIRMALABEN SUSHILBHAI CHECHANI (Co-Applicant/Proprietor/Authorised Signatory) BOTH 2 & 3 R/O B-45 KHODIYAR PARK AMBIKA NAGAR ODHAV AHMEDABAD, AHMEDABAD - 382415 GUJARAT
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	BOTH 2 & 3 ALSO AT SHOP NO. 12, GROUND FLOOR, BLOCK NO. C, PRAKRUTI RESIDENCY, NR. VASTRAL PUBLIC SCHOOL, MAHADEV TEKRA VASTRAL, AHMEDABAD-382418, GUJARAT
Loan Account Numbers	1286905 & 1289461
Reserve Price	Rs. 29,00,000/- (Rupees Twenty Nine Lakh Only)
Earnest Money Deposit (EMD)	Rs. 2,90,000/- (Rupees Two Lakh Ninety Thousand Only)
Date & Time of E-auction	30.10.2026 from 11:00 AM to 1:00 PM
Last date of submission of bids along with EMD	29.10.2026 up to 5:00 PM
Minimum bid Increment amount	Rs.5,000/- (Rupees Five Thousand Only)
Date & Time of Inspection of property	28.10.2026 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	ALL THAT PIECE AND PARCEL OF PROPERTY BEARING SHOP NO. 12 ON GROUND FLOOR IN BLOCK NO. "C" ADMEASURING 27.60 SQ. METERS (NET CARPET AREA) ALONG WITH UNDIVIDED LAND SHARE ADMEASURING 11.27 SQ. METERS AT AND IN YAMUNA RESIDENCY CO. OPERATIVE HOUSING SOCIETY LIMITED KNOWN AS "PRAKRUTI RESIDENCY" CONSTRUCTED ON THE NONAGRICULTURAL LAND BEARING SUB PLOT NO. 1 OF (1) FINAL PLOT NO-20/1/2 OF T.P. SCHEME NO. 105 ALLOTTED IN LIEU OF REVENUE SURVEY NO. 1047 + 1054 TO 1111/8 PAIKI ½, (2) FINAL PLOT NO. 22 OF T.P. SCHEME NO. 105 ALLOTTED IN LIEU OF REVENUE SURVEY NO. 1047 + 1054 TO 1111/8 PAIKI 5, (3) FINAL PLOT NO. 24 OF T.P. SCHEME NO. 105 ALLOTTED IN LIEU OF REVENUE SURVEY NO. 1025 + 1032/3 PAIKI 2, (4) FINAL PLOT NO.20/4 OF T.P. SCHEME NO. 105 ALLOTTED IN LIEU OF REVENUE SURVEY NO. 1047 + 1054 TO 1111/8 PAIKI 4, SITUATED AT MOUJE: VASTRAL, TALUKA : VATVA, IN THE DISTRICT OF AHMEDABAD AND REGISTRATION SUB DISTRICT OF AHMEDABAD - 12 (NIKOL), AHMEDABAD-382418, GUJARAT AND BOUNDED BY:- EAST:-MAIN GET, WEST:-SHOP NO. 14, NORTH:- PARKING OF BLOCK "C", SOUTH:-T.P. ROAD

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".
- 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 Authorised Person 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: 13.10.2026

Place: Ahmedabad, Gujarat

Authorised Officer
NeoGrowth Credit Private Limited



District Court Delhi So Delhi 11
SP: ED280466783IN IVR No
15/10/2026 16:18
To: sushil sales
ahmedabad 382418
From: neogrowth credit
Coll.Am 56.0 wt: 50
P.Mod:FW

District Court Delhi So Delhi 11
SP: ED280466770IN IVR No
15/10/2026 16:18
To: sushil sales
ahmedabad 382415
From: neogrowth credit
Coll.Am 56.0 wt: 50
P.Mod:FW

District Court Delhi So Delhi 11
SP: ED280466766IN IVR No
15/10/2026 16:21
To: sushil sales
ahmedabad 382418
From: neogrowth credit
Coll.Am 56.0 wt: 50

District Court Delhi So Delhi 11
SP: ED280466752IN IVR No
15/10/2026 16:22
To: nirmalaben
ahmedabad 382458
From: neogrowth credit
Coll.Am 56.0 wt: 50

District Court Delhi So Delhi 11
SP: ED280466749IN IVR No
15/10/2026 16:22

District Court Delhi So Delhi 11
SP: ED280466749IN IVR No
15/10/2026 16:22
To: nirmala
ahmedabad 382418
From: neogrowth credit