

By Registered Post AD / Speed Post

Date : 19-10-2026

1. **VISHNU FLOUR MILLS M/S VISHNU FLOUR MILLS SHOP NO 47 ANAJ MANDI SHIMLA -171001 HIMACHAL PRADESH**

And Also:
BUNGLOW NO 9 BUILT ON LAND MEASURING 62 SQ MTS ON PART OF LAND COMPRISED IN KHATA KHATONI NO 177/209, KHASRA NO 865, SHIMLA.-171009
2. **VISHNU SHARMA S/O BHAGWAN SWAROOP SHARMA,**
COTTAGE NO-9 AERA HOME, EXTENSION CHOTTA SHIMLA, SHIMLA KASUMPTI, SHIMLA -171009 HIMACHAL PRADESH
3. **VARUN SHARMA (DECEASED THROUGH LEGAL HEIR)**
 - A) **SEEMA SHARMA (LEGAL HEIR)**
COTTAGE NO-9 AERA HOME, EXTENSION CHOTTA SHIMLA,
SHIMLA KASUMPTI, SHIMLA URBAN (T SHIMLA.-171009, HIMACHAL PRADESH
 - B) **ANANYA SHARMA (LEGAL HEIR)**
COTTAGE NO-9 AERA HOME, EXTENSION CHOTTA SHIMLA,
SHIMLA KASUMPTI, SHIMLA URBAN (T SHIMLA.-171009, HIMACHAL PRADESH
 - C) **NIA SHARMA (LEGAL HEIR) COTTAGE NO-9 AERA HOME, EXTENSION CHOTTA SHIMLA, SHIMLA KASUMPTI, SHIMLA URBAN (T SHIMLA.-171009 HIMACHAL PRADESH**
4. **KARAN SHARMA S/O VISHNU SHARMA, COTTAGE NO-9 AERA HOME, EXTENSION CHOTTA SHIMLA , SHIMLA KASUMPTI, SHIMLA URBAN (SHIMLA.-171009 HIMACHAL PRADESH**
5. **SHUCHITA VASHISHT W/O KARAN SHARMA, COTTAGE NO-9 AERA HOME, EXTENSION CHOTTA SHIMLA, SHIMLA KASUMPTI, SHIMLA URBAN (T) SHIMLA.-171009 HIMACHAL PRADESH**

Subject: Notice for Sale of the Mortgaged Property (Ref. Loan Account No. 10890748 , 17995499

Dear Sir / Madam,

Please refer to Demand Notice dated 04.12.2021 issued by HDB Financial Services Limited (hereinafter called HDBFS) under Section 13(2) of the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (hereinafter referred to as "SARFAESI Act"), wherein the Company had called upon you to pay the dues of **Rs.13208111 (Rupees One Crore Thirty Two Lakh Eight Thousand One Hundred & Eleven Only)** as of 10.09.2024 with further interest as per terms and conditions of loan agreement along with other incidental, costs and expenses till actual realisation. until payment in full (hereinafter referred as the "outstanding amount") and payable by you all pertaining to loan account number **10890748 & 17995499**, within 60 days from the date of the said notice.

Since you have failed and neglected to pay the amount as demanded in the said notice as such, the Authorized officer of HDBFS has taken **Physical possession** of the properties described herein below in Annexure "A" (and referred hereinafter as "Secured Assets") in exercise of the powers conferred on him under Section 13 (4) of the said Act read with Rule 9 of the said Rules.

This is to inform you that all the requisitions under the provisions of **SARFAESI Act and The Security Interest (Enforcement) Rules, 2002** have been complied with and HDBFS now proposes to sell the secured asset as mentioned in Annexure "A" annexed herewith by public auction and/or any other methods as prescribed under the provisions of Rule 8 (5) of Security Interest (Enforcement) Rules, 2002 after a period of 30 days from the date of this notice on "AS IS WHERE IS", "AS IS WHAT IS" AND WHATEVER THERE IS' basis, unless we receive the entire outstanding i.e. **Rs.13208111 (Rupees**

Registered Office: Radhika, 2nd Floor, Law Garden Road, Navrangpura, Ahmedabad-380009



HDB Financial Services Limited
Ground Floor, Zenith House,
Keshavrao Khadye Marg,
Opp. Race Course, Mahalaxmi,
Mumbai - 400034.
Tel : 022 - 39586300
Fax : 022 - 39586666
Web : www.hdbfs.com
CIN : U65993GJ2007PLC051028
Email ID : compliance@hdbfs.com

One Crore Thirty Two Lakh Eight Thousand One Hundred & Eleven Only) as of 10.09.2024 with further interest as per terms and conditions of loan agreement along with other incidental, costs and expenses till actual realisation **together with incidental expenses, cost and charges (hereinafter referred as the "outstanding amount")**. until payment in full within the statutory period of 30 days, which please note.

S.No	PARTICULARS	DETAILS
1	DATE OF INSPECTION	11.11.2026 - BETWEEN 1:00 PM TO 2:00 PM IST
2	LAST DATE OF DEPOSIT OF EMD AND DOCUMENTS	13.11.2026 till 5 PM
3	PLACE OF SUBMISSION OF DOCUMENTS	HDB Financial Services , First Floor SCO No 70 Sector 47 D Chandigarh
4	DATE OF AUCTION	16.11.2026
5	TIME OF AUCTION	10.30 AM TO 11.30 AM WITH FURTHER EXTENSION OF 5 MINUTES
6	MODE OF AUCTION	E-AUCTION THROUGH WEBSITE : https://www.bankeauctions.com

(The borrower's attention is invited to provisions of Sub-Section (8) of Section 13 of the Act, in respect of time available, to redeem the secured assets)

For HDB Financial Services Limited



Annexure- A

Name of the Borrowers and Account No.	Amount outstanding	Description of Mortgage property	Reserve Price Fixed (IN INR) & EMD (IN INR)
1.VISHNU FLOUR MILLS M/S VISHNU FLOUR MILLS SHOP NO 47 ANAJ MANDI SHIMLA SHIMLA SHIMLA.-171001 HIMACHAL PRADESH And Also: BUNGLOW NO 9 BUILT ON LAND MEASURING 62 SQ MTS ON PART OF LAND COMPRISED IN KHATA KHATONI NO 177/209, KHASRA NO 865, SHIMLA.-171009 2.VISHNU SHARMA S/O BHAGWAN SWAROOP SHARMA, 3.VARUN SHARMA (DECEASED THROUGH LEGAL HEIR) A. SEEMA SHARMA (LEGAL HEIR) B.ANANYA SHARMA (LEGAL HEIR) C.NIA SHARMA (LEGAL HEIR) 4.KARAN SHARMA 5. SHUCHITA VASHISHT All R/o COTTAGE NO-9 AERA HOME, EXTENSION CHOTTA SHIMLA, SHIMLA KASUMPTI, SHIMLA URBAN (T) SHIMLA.-171009 HIMACHAL PRADESH Loan Account No.10890748, 17995499	Rs.13208111 (Rupees One Crore Thirty Two Lakh Eight Thousand One Hundred & Eleven Only) as of 10.09.2024 with further interest as per terms and conditions of loan agreement alongwith other incidental, costs and expenses till actual realisation	All The Piece and Parcel of Property bearing Bunglow no. 9 built on Land measuring 62 Sq Mtrs on part of land comprised in Khata Khatoni no. 177/209 Khasra no. 865, 1434/ 878, 1436/879,1438/880 situated at mauja Kasumpti Koti Tehsil and Distt Shimla owned by Vishnu Sharma , Neeta Sharma vide Sale Deed Bearing No.472/2010 Dated 17.09.2010 and Varun Sharma and Karan Sharma vide Registered will no. 32 and 33 Dated 26.02.2016 mutation entered vide mutation no. 328 Registred With Sub Registrar Shimla.	Property- Rs.10772532/- (Rupees One Crore Seven Lakh Seventy Two Thousand Five Hundred Thirty Two Only) EMD Amount(IN INR) : Rs. 1077253/- (Ten Lakh Seventy Seven Thousand Two Hundred Fifty Three Only Only)

FOR HDB FINANCIAL SERVICES LIMITED



AUTHORIZED OFFICER

INLAND SPEED POST DOCUMENT



EY669983455IN

Dely Office & Pincode Bussanti SO(171001)

Booking Office: MPCM Saharanpur RMS (247001)

Counter No. 1, 19-10-2026 16:17:55

GSTNo.09AAAGO0048P1ZZ BkgRefID: 3126003619102644623

Charged Weight(gms):21 Phy. Wt(gms):21 Vol.Wt(gms):NA(L:NA B:NA H:NA)

Amount Paid 55.00(Base Tariff-Rs.47 Tax-Rs.8) (CGST:4.00

SGST:4.00

Mode of Payment ONLINE Payment Transaction ID

Sender	Receiver
HDB FINANCIAL SERVICE LTD Mobile No.9837444026 IIND FLOOR TANEJA TO SHAM NAGAR GT ROAD K	VISHNU FLOUR MILLS Mobile No.1234567890 SHOP NO 47 ANA MAND
KARNAL HARYANA-132001	SHIMLA HIMACHAL PRADESH-171001

Track on www.indiapost.gov.in OR Dial 18002666368 : IVR NO : 6989669983455

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EY669983985IN

Dely Office & Pincode Kasumpti SO(171009)

Booking Office: MPCM Saharanpur RMS (247001)

Counter No. 1, 19-10-2026 16:17:55

GSTNo.09AAAGO0048P1ZZ BkgRefID: 3126003619102644623

Charged Weight(gms):21 Phy. Wt(gms):21 Vol.Wt(gms):NA(L:NA B:NA H:NA)

Amount Paid 55.00(Base Tariff-Rs.47 Tax-Rs.8) (CGST:4.00

SGST:4.00)

Mode of Payment ONLINE Payment Transaction ID

Sender	Receiver
HDB FINANCIAL SERVICE LTD Mobile No.9837444026 IIND FLOOR TANEJA TO SHAM NAGAR GT ROAD K	VISHNU FLOUR MILLS Mobile No.1234567890 BUNGLOW NO 9 BUILT ON 62 SQ MTS ON PART OF
KARNAL HARYANA-132001	SHIMLA HIMACHAL PRADESH-171009

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Sender	Receiver
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KARNAL HARYANA-132001	SHIMLA HIMACHAL PRADESH-171009

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Dely Office & Pincode Kasumpti SO(171009)	
Booking Office: MPCM Saharanpur RMS (247001)	
Counter No. 1, 19-10-2026 16 17 55	
GSTNo.09AAAG00048P*ZZ BkgRefID: 3126003619102644623	
ChargedWeight(gms):21 Phy.Wt(gms):21 Vol.Wt(gms) NA(L:NA B:NA H:NA)	
AmountPaid 55.00(Base Tariff-Rs.47 Tax-Rs.8) (CGST:4.00 SGST:4.00)	
ModeofPayment ONLINE PaymentTransactionID.	
Sender	Receiver
HDB FINANCIAL SERVICE LTD Mobile No.9837444026 IIND FLOOR TANEJA TO SHAM NAGAR GT ROAD K	SEEMA SHARMA Mobile No.1234567890 COTTAGE NO 9 EXT CHOTTA SHIMLA SH
KARNAL HARYANA-132001	SHIMLA HIMACHAL PRADESH-171009

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Dely Office & Pincode Kasumpti SO(171009)	
Booking Office: MPCM Saharanpur RMS (247001)	
Counter No. 1, 19-10-2026 16 17 55	
GSTNo.09AAAG00048P*ZZ BkgRefID: 3126003619102644623	
ChargedWeight(gms):21 Phy.Wt(gms):21 Vol.Wt(gms) NA(L:NA B:NA H:NA)	
AmountPaid 55.00(Base Tariff-Rs.47 Tax-Rs.8) (CGST:4.00 SGST:4.00)	
ModeofPayment ONLINE PaymentTransactionID.	
Sender	Receiver
HDB FINANCIAL SERVICE LTD Mobile No.9837444026 IIND FLOOR TANEJA TO SHAM NAGAR GT ROAD K	ANANYA SHARMA Mobile No.1234567890 COTTAGE NO 9 EXT CHOTTA SHIMLA SH
KARNAL HARYANA-132001	SHIMLA HIMACHAL PRADESH-171009

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Dely Office & Pincode Kasumpti SO(171009)	
Booking Office: MPCM Saharanpur RMS (247001)	
Counter No. 1, 19-10-2026 16 17 55	
GSTNo.09AAAG00048P*ZZ BkgRefID: 3126003619102644623	
ChargedWeight(gms):21 Phy.Wt(gms):21 Vol.Wt(gms) NA(L:NA B:NA H:NA)	
AmountPaid 55.00(Base Tariff-Rs.47 Tax-Rs.8) (CGST:4.00 SGST:4.00)	
ModeofPayment ONLINE PaymentTransactionID.	
Sender	Receiver
HDB FINANCIAL SERVICE LTD Mobile No.9837444026 IIND FLOOR TANEJA TO SHAM NAGAR GT ROAD K	NIA SHARMA Mobile No.1234567890 COTTAGE NO 9 EXT CHOTTA SHIMLA SH
KARNAL HARYANA-132001	SHIMLA HIMACHAL PRADESH-171009

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EY669989784IN

Delivery Office & Pincode Kasumpti SO(171009)

Booking Office: MPCM Saharanpur RMS (247001)

Counter No. 1, 19-10-2026 16:17:55

GSTNo.09AAAGO0048P1ZZ BkgRefID: 3126003619102644623

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AmountPaid 55.00(Base Tariff-Rs.47 Tax-Rs.8) (CGST:4.00

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ModeofPayment ONLINE PaymentTransactionID:

Sender	Receiver
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