HDB Financial Services Limited
3 & 4 Floor, Hemalatha Mansion,
~~7-1-397/111 & 112, S R Nagar,~~
Hyderabad – 500038 Telangana
Web. www.hdbfs.com
CIN U65993GJ2007PLC051028
Email: customer.support@hdbfs.com

Registered Post

Dated: 10.11.2026

1. USMAN BHAI BARTAN DUKAN
USMAN BHAI BARTAN DUKAN NEAR MANDI CHOWK TAKHATPUR TAKHATPUR PIN 495330 DIST BILASPUR BILASPUR-495001 CHHATTISGARH

And Also
PART SURVEY NO.160/1,SURVEY NO.160/3 MOUJA-TAKHATPUR PATWARI CIRCLE 28, BILASPUR BILASPUR-495001

2. SHAHID ABRANI
USMAN BHAI BARTAN DUKAN BLOCK ROAD TAKHATPUR WARD NO-01 TAKHATPUR PIN 495330 BILASPUR CHHATTISGARH- 495330

3. SHAISTA ABANI
152 BLOCK ROAD TAKHATPUR NEAR MANDI CHOWK TAKHATPUR TAKHATPUR PIN 495330 DIST BILASPUR BILASPUR CHHATTISGARH- 495330

Dear Sir/Madam,

We refere to our demand notice dated 16.01.2026 issued by us under section 13(2) of Securitisation and Reconstruction of Financial Assets And Enforcement of Security Interest Act 2002.(hereinafter referred to as "SARFAESI Act"), wherein we had called upon you to pay the dues of Rs. 725024.76/- (Rupees Seven Lakh Twenty Five Thousand Twenty Four and Seventy Six Paisa Only) in Loan Account Number-6487343 as of 09.09.2025 & Rs. 34929/- (Rupees Thirty Four Thousand Nine Hundred Twenty Nine Only) in Loan Account Number-16838930 as of 09.09.2025 and future contractual interest till actual realization together with incidental expenses, cost and charges etc, dues which may fall due till realization thereof until payment in full within 60 (sixty) days from the date of notice, (hereinafter referred as the "Outstanding Amount") and payable by you all pertaining to Loan Account Number-6487343 & 16838930, financial facility disbursed by HDB Financial Services Ltd.(Hereinafter referred as HDBFS) within 60 days from the date of the said notice. You have since then failed and neglected to pay the amount as demanded.
It is pertinent to note that despite the service of the above mentioned notice you have failed to liquidate the outstanding dues and as such, the Authorized officer of HDB Financial Services Limited has taken Symbolic 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 Rules 8 & 9 on 09.12.2025.

After taking Symbolic possession of the secured asset, inspection was carried out by approved valuer in compliance of Rule 8(5) of the Security Interest (Enforcement) Rules, 2002. On the basis of report of valuer, Reserve Price for Secured Asset described herein below as mentioned in Annexure "A" is fixed at Rs.7,59,953.76/- (Rupees Seven Lakh Fifty Nine Thousand Nine Hundred and Fifty Three Paisa Seventy Six Only). Hence, for recovering its legal dues, HDB Financial Services Limited has now proposed to again invite tender/conduct auction after fixing the reserve price. Accordingly has now fixed reserve price i.e.Rs. 7,59,953.76/- (Rupees Seven Lakh Fifty Nine Thousand Nine Hundred and Fifty Three Paisa Seventy Six Only described herein below in Annexure "A",below which the said Secured Asset as mentioned in Annexure "A" will not be sold and which sale will be on **"AS IS WHERE IS" "AS IS WHAT IS" AND "WHATEVER THERE IS".**

This is to inform you all, that all the requisitions under the provisions of SARFAESI Act and The Security Interest (Enforcement) Rules, 2002 have been complied with and HDB Financial Services Limited now proposes to sell the secured asset as mentioned in Annexure "A" by public auction and/or any other methods as prescribed under the provisions of Rule 8(5) of Security Interest (Enforcement) Rules, 2002 read with

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proviso to Rule 9 (1),after a period of 30 days from the date of this notice along with the existing encumbrances if any **" AS IS WHERE IS" "AS IS WHAT IS" AND "WHATEVER THERE IS"** unless we receive the entire outstanding amount along with interest and other charges as demanded in our notice, within the statutory period of 30 days from the date of this notice which please note.

The sale of the secured assets will be through an Online E-Auction at the reserve price more particularly detailed in "Annexure A". The auction shall be scheduled as under.

S.NO	PARTICULARS	DETAILS
1	DATE OF AUCTION	17/12/2026
2	TIME OF AUCTION	11:00 AM TO 5:00 PM
3	PLACE OF SUBMISSION OF DOCUMENTS	HDB Financial Services Limited **Office:** 2nd Floor, Above Croma Showroom, Forum Business Centre, Bhatagaon, Raipur(Chhattisgarh)-492001.
4	MODE OF AUCTION	E-AUCTION THROUGH WEBSITE https://www.bankeauctions.com

Please treat this notice as Notice under Rule 8 Clause (5) read with proviso to Rule 9(1), of the Security Interest (Enforcement) Rules, 2002 providing you the Borrowers a notice of 30 days for sale of the said secured asset.

Post the expiration of the said 30 days, HDB Financial Services Limited shall be entitled to sell the said secured asset by any of the methods as provided under Rule 8 Clause (5) of the Security Interest (Enforcement) Rules, 2002, as the case may be.

The Borrower's attention is invited to the Provisions of the subsection 8 of section 13 of the Act, in respect of the time available to redeem the secured asset.

Date:-10.11.2026.
Place:-Bilaspur.

HDB Financial Services Limited

Authorized Officer

HDB Financial Services Limited
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ANNEXURE – "A"

Name and Address of the Borrowers & Loan Account No.	Amount Outstanding	Description of Mortgage property AND Possession Status	Reserve Price Fixed (Rs.) & EMD (Rs.) & Last Date Of EMD Submission & Date & Time of Auction
1. USMAN BHAI BARTAN DUKAN USMAN BHAI BARTAN DUKAN NEAR MANDI CHOWK TAKHATPUR TAKHATPUR PIN 495330 DIST BILASPUR BILASPUR-495001 CHHATTISGARH **And also** PART SURVEY NO. 160/1, SURVEY NO.160/3 MOUJA-TAKHATPUR PATWARI CIRCLE 28, BILASPUR-495001 **2. SHAHID ABRANI** USMAN BHAI BARTAN DUKAN BLOCK ROAD TAKHATPUR WARD NO-01 TAKHATPUR PIN 495330 BILASPUR CHHATTISGARH- 495330 **3. SHAISTA ABANI** 152 BLOCK ROAD TAKHATPUR NEAR MANDI CHOWK TAKHATPUR PIN 495330 DIST BILASPUR CHHATTISGARH-495330 **LOAN ACCOUNT NO;- 6487343 & 16838930**	Rs. 725024.76/- (Rupees Seven Lakh Twenty Five Thousand Twenty Four and Seventy Six Paisa Only) in Loan Account Number- 6487343 as of 09.09.2025 & Rs. 34929/- (Rupees Thrity Four Thousand Nine Hundred Twenty Nine Only) in Loan Account Number-16838930 as of 09.09.2025 and future contractual interest till actual realization together with incidental expenses, cost and charges etc,	All that piece and parcel of property Part of Survey No.- 160/1, after mutation Survey No.-160/3, Admeasuring area- 4796 Sq.Ft., where as a house constructed, situated at Mauja- Takhatpur, Patwari Circle No.-28, within the limit of Nagar Panchayat Takhatpur, RI Circle, Block & Tehsil-Takhatpur, Dist.-Bilaspur(C.G.) and bounded **East:**Land of Gyan Singh, **West:**-Ikbal Rise Mill, **North**:-Seller's Land, **South:**-Land of Gyan Singh **Possession Status**-Symbolic Possession	**RESERVE PRICE** **Rs.1,08,23,600/-** (Rupees One Crore Eight Lakh Twenty Three Thousand Six Hundred Only) **EMD** **RS.10,82,360/-** (Rupees Then Lakh Eighty Two Thousand Three Hundred Sixty Only) **Last Date Of EMD Submission** **16-12-2026** **Date & Time of Auction** **17-12-2026** **11:00 AM TO 5:00 PM**

For HDB Financial Services Limited
Authorized Officer

EC288094116IN

Dely Office & Pincode:Takhatpur SO(495330)

Booking Office: Takhatpur SO (495330)
Counter No. 2, 10-11-2026 14:22:08
GSTNo.22AAALP2161P1ZX BkgRefID: 1466015210112679547
ChargedWeight(gms):20 Phy.Wt(gms):20 Vol.Wt(gms):NA(L:NA B:NA H:NA)
AmountPaid:23.00(Base Tariff-Rs.19 Tax-Rs.4) (CGST:2.00 SGST:2.00)
ModeofPayment:SQ

Sender	Receiver
HDB FIN SER LTD Mobile No.9770990614 OLD BUS STAND BILASPUR BILASPUR CHHATTISGARH-495001	USMAN BHAI BURTAN DUKAN Mobile No.1234567890 TAKHATPUR MUNGELI CHHATTISGARH-495330

A

Takhatpur SO
495330

EC288094102IN - INLAND SPEED POST DOCUMENT

495330-495330

RECEIVER:USMAN BHAI BURTAN DUKAN
TAKHATPUR MUNGELI
CHHATTISGARH
INDIA - 495330

SENDER:HDB FIN SER LTD
OLD BUS STAND BILASPUR
BILASPUR CHHATTISGARH
INDIA - 495001

Takhatpur SO (495330) 10-11-2026 14:22:08 ChargedWeight(gms): 20 Phy.Wt(gms): 20 Vol.Wt(gms): NA(L: NA B: NA H: NA)AmountPaid: Rs.23.00 (SQ) BkgRefId: 1466015210112679547

In case of any grievance - DIAL-18002666868 : IVR NO : 6967288094102

EC288094235IN

Dely Office & Pincode:Takhatpur SO(495330)

Booking Office: Takhatpur SO (495330)
Counter No. 2, 10-11-2026 14:22:08
GSTNo.22AAALP2161P1ZX BkgRefID: 1466015210112679547
ChargedWeight(gms):20 Phy.Wt(gms):20 Vol.Wt(gms):NA(L:NA B:NA H:NA)
AmountPaid:23.00(Base Tariff-Rs.19 Tax-Rs.4) (CGST:2.00 SGST:2.00)
ModeofPayment:SQ

Sender	Receiver
HDB FIN SER LTD Mobile No.9770990614 OLD BUS STAND BILASPUR BILASPUR CHHATTISGARH-495001	SHAHID ABRANI Mobile No.1234567890 TAKHATPUR MUNGELI CHHATTISGARH-495330

EC288093985IN

Dely Office & Pincode:Takhatpur SO(495330)

Booking Office: Takhatpur SO (495330)
Counter No. 2, 10-11-2026 14:22:08
GSTNo.22AAALP2161P1ZX BkgRefID: 1466015210112679547
ChargedWeight(gms):20 Phy.Wt(gms):20 Vol.Wt(gms):NA(L:NA B:NA H:NA)
AmountPaid:23.00(Base Tariff-Rs.19 Tax-Rs.4) (CGST:2.00 SGST:2.00)
ModeofPayment:SQ

Sender	Receiver
HDB FIN SER LTD Mobile No.9770990614 OLD BUS STAND BILASPUR BILASPUR CHHATTISGARH-495001	SHAISTA ABANI Mobile No.1234567890 TAKHATPUR MUNGELI CHHATTISGARH-495330