HDB FINANCIAL SERVICES

HDB Financial Services Limited
3rd and 4th Floor, Hemalatha Mansion,
7-1-397/111 & 112, S R Nagar,
Hyderabad - 500 038, Telangana.
Web : www.hdbfs.com
CIN - L65993GJ2007PLC051028
Email : customer.support@hdbfs.com

Registered A.D

Date - 04-11-2026

1. **RATNAWAT MASINARY**

RATNAWAT MASINARY 04 BUS STAND
BUDHA MALHARGARH PIPLIYAMANDI
ROAD MANDSAUR MANDSAUR-458556
MADHYA PRADESH

And Also

PLOT SITUATED AT WARD NO. 16 ABADI AREA
PATWARI HALKA NO. 30 MOJA BUDA TEHSIL
MALHARGARH DISTT. MANDSAUR (M.P) (TOTAL
MANDSAUR-458556

2. **JYOTIBALA RATNAWAT**

WARD N 17 GRAM BUDHA POST BUDHA
TEH MALHARGARH BUDHA MANDSAUR
MANDSAUR MADHYA PRADESH- 458556

3. **SANJAY KUMAR RATNAWAT (DECEASED THROUGH LEGAL HEIR)**
JYOTIBALA RATNAWAT (LEGAL HEIR)
WARD N 17 GRAM BUDHA POST
BUDHA TEH MALHARGARH BUDHA
MANDSAUR MANDSAUR MADHYA PRADESH- 458556

4. **MANJEET RATNAWAT (LEGAL HEIR)**
WARD N 17 GRAM BUDHA POST
BUDHA TEH MALHARGARH BUDHA
MANDSAUR MANDSAUR MADHYA
PRADESH- 458556

Dear Sir/Madam,

Sub: Notice for Sale of the Mortgaged Property through e-auction dated 04/11/2026

3. 1. We refer to our Demand Notice dated **12.11.2024** issued by us 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 we had called upon you to pay the dues of **Rs. Rs. 3,935,722.17/- (Rupees Thirty Nine Lakhs Thirty Five Thousand Seven Hundred Twenty Two and Paise Seventeen Only) as of 11.11.2024 and future contractual interest till actual realization together with incidental expenses, cost and charges etc.** dues which may fall due till realisation thereof until

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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 **35155330** 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.

2.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 Authorised officer of HDB Financial Services Ltd. 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 dated **21/02/2025.**

3. After taking Symbolic possession of the secured assets, inspection was carried out by approved valuer in compliance of Rule 8(5) of the Security Interest (Enforcement) Rules, 2002. On the basis of reports of the valuer, Reserve Price for Secured Asset described herein below as mentioned in Annexure "A" is fixed at and Rs. 7132500/--(Rupees Seventy One Lakh Thirty Two Thousand and Five Hundred 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. 7132500/--(Rupees Seventy One Lakh Thirty Two Thousand and Five Hundred Only) described herein below in Annexure "A", below which the said Secured Asset as mentioned in Annexure "A" will be sold and which sale will be on " AS IS WHERE IS" "AS IS WHAT IS" AND "WHATEVER THERE IS".

4. 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 assets 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 proviso 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.

5. 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	10-12-2026
2	TIME OF AUCTION	10:30 AM to 04:00 PM
3	PLACE OF SUBMISSION OF DOCUMENTS	C1 INDIA PRIVATE LIMITED, Mr. Dharani krishna andhra@c1india.com; support@bankeauctions.com ph.no- 9948182222 C1 INDIA PRIVATE LIMITED, Plot no-68, 3rd Floor, Sec-44, Gurgaon, Haryana-122003
4	MODE OF AUCTION	E-AUCTION THROUGH WEBSITE : E-AUCTION THROUGH WEBSITE : **https://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 assets.

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

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(Enforcement) Rules, 2002, as the case may be.The Borrower's attention is invited to the provisions of the Sub Section 8 of Section 13 of the Act, in respect of time available to redeem the secured assets.

HDB Financial Services Limited

Authorised Officer

NAME OF THE BRANCH & ACCOUNT DETAILS	MORTGAGE PROPERTY DESCRIPTION. WHICH IS UNDER AUCTION SALE AND POSSESSION STATUS	DEMAND NOTICE DATE / OUTSTANDING AMOUNT (SECURED DEBT)	AUTHORIZED OFFICER`S DETAILS / FOR PROPERTY INSPECTION AND OTHER QUERIES	EMD SUBMISSION ACCOUNT DETAILS	RESERVE PRICE / EMD / BID INCREASE AMOUNT	DATE OF E-AUCTION / TIME OF E-AUCTION / EMD SUBMISSION DATE
HDB FINANCIAL SERVICES LTD FIRST FLOOR WARD NO 05,PLOT NO.03,SURVEY NO. 231/3,421/2,RADHESHYAM NAGAR,GEETA BHAWAN ,MANDSAUR,MADHYA PRADESH-458001 LOAN ACCOUNT NO. **35155330** RATNAWAT MASINARY RATNAWAT MASINARY 04 BUS STAND BUDHA MALHARGARH PIPLIYAMANDI ROAD MANDSAUR MANDSAUR-458556 MADHYA PRADESH And Also PLOT SITUATED AT WARD NO. 16 ABADI AREA PATWARI HALKA NO. 30 MOJA BUDA TEHSIL MALHARGARH DISTT. MANDSAUR (M.P) (TOTAL MANDSAUR-458556 JYOTIBALA RATNAWAT WARD N 17 GRAM BUDHA POST BUDHA TEH MALHARGARH BUDHA MANDSAUR MANDSAUR MADHYA PRADESH-458556 SANJAY KUMAR RATNAWAT(DECEASED	MORTGAGE PROPERTY:- SCHEDULE OF THE SECURITIES I All That Piece And Parcel Of Plot Situated At Ward No 16 Abadi Area, Patwari Halka No 30, Moja Buda, Tehsil Malhargarh, District Mandsaur Madhya Pradesh. Total Area Admeasuring 100.43 Sq Meter Boundarics North: Shakuntala rathore South: Shivlal East :Road t: Farukh ali POSSESSION STATUS- PHYSICAL POSSESSION	12.11.2024 **Rs. 3,935,722.17/- (Rupees Thirty Nine Lakhs Thirty Five Thousand Seven Hundred Twenty Two and Paise Seventeen Only) as of 11.11.2024** UNTIL PAYMENT IN FULL AMOUNT ALONG WITH OTHER CHARGES AS DEMANDED IN OUR NOTICE, WITHIN THE STATUTORY PERIOD OF 15 DAYS FROM THE DATE OF THIS NOTICE	MR GOPAL SENGAR MOB; 97529 80771 Email id acm.indore@hdbfs.com **Mr. Rahul Parkhe** AIL ID:-lm.manglaya@hdbfs.com MOBILE NO. 09584819041	MODE OF PAYMENT : ONLY DEMAND DRAFT / RTGS/ NEFT	Rs. 7132500/--(Rupees Seventy One Lakh Thirty Two Thousand and Five Hundred Only) EMD PRICE:-RS.7,13,250(Seven Lakh Thirteen Thousand Two Hundred and Fifty Only) BID INCREASE AMOUNT-15000/-	Date of E-Auction-10-12 -2026 AT. 10:30 AM TO 04:00 PM EMD SUBMISSION DATE :-09-12-2026

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