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: 20.11.2026

1. RAKESH KIRANA STORES

PLOT NO 22 MAHENDRA NAGAR TEKA NEAR WATER TANK NAGPUR NAGPUR-440026 MAHARASHTRA

2. RAMA PRAMANAN WAGHMARE

PLOT NO 22 MAHENDRA NAGAR TEKA UPPALWADI NEAR WATER TANK NAGPUR-440026 MAHARASHTRA

3. RAKESH PARMANAND WAGHMARE

PLOT NO 22 MAHENDRA NAGAR TEKA UPPALWADI NEAR WATER TANK NAGPUR NAGPUR-440026 MAHARASHTRA

4. SHIPRA RAKESH WAGHMARE

PLOT NO 22 MAHENDRA NAGAR TEKA UPPALWADI NEAR WATER TANK NAGPUR NAGPUR-440026 MAHARASHTRA .

Dear Sir/Madam,

1. We refere to our demand notice dated 20.07.2026 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.1926775.67/- (Rupees Nineteen Lakhs Twenty Six Thousand Seven Hundred Seventy Five and Paise Sixty Seven Only) in Loan Account Number-29839448 as of 14.07.2026 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- 29839448, 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 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 06.10.2026.

3. 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. 37,64,800/- (Rupees Thirty Seven Lakhs Sixty Four Thousand Eight 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.37,64,800/- (Rupees Thirty Seven Lakhs Sixty Four Thousand Eight Hundred 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".**

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 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 proviso to Rule 9

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(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	24/12/2026
2	TIME OF AUCTION	11:00 AM TO 5:00 PM
3	PLACE OF SUBMISSION OF DOCUMENTS	HDB Financial Services Limited **Office:** 2nd Floor Plot No.11 Central Excise Colony Wardha Road Chatrapati Chowk Nagpur-440015.
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:20.11.2026.
Place:-Nagpur.

HDB Financial Services Limited

Authorized Officer

HDB FINANCIAL SERVICES LTD.

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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. Rakesh Kirana Stores Plot No 22 Mahendra Nagar Teka Near Water Tank Nagpur Nagpur-440026 Maharashtra **2. Rama Pramanan Waghmare** Plot No 22 Mahendra Nagar Teka Uppalwadi Near Water Tank Nagpur-440026 Maharashtra **3. Rakesh Parmanand Waghmare** Plot No 22 Mahendra Nagar Teka Uppalwadi Near Water Tank Nagpur Nagpur-440026 Maharashtra **4. Shipra Rakesh Waghmare** Plot No 22 Mahendra Nagar Teka Uppalwadi Near Water Tank Nagpur Nagpur-440026 Maharashtra. **LOAN ACCOUNT NO;- 29839448**	**Rs.1926775.67/- (Rupees Nineteen Lakhs Twenty Six Thousand Seven Hundred Seventy Five and Paise Sixty Seven Only) as of 14.07.2026 and future contractual interest till actual realization together with incidental expenses, cost and charges etc.**	"All that piece and parcel of land bearing NIT Leasehold Plot No. 22 admeasuring 67.290 Sq. MT., in the Wanjari Housing Accommodation Scheme, being a portion of entire land bearing Kh. No. 7/3 of Mouza - Binaki, bearing its City Survey No. 42, Sheet No. 6, having its Municipal Corporation House No. 1559/JS/22, situated in Ward No. 43, within the limits of Nagpur Improvement Trust, Nagpur and Nagpur Municipal Corporation, Nagpur in Tahsil and District Nagpur 440026. and bounded **East:**Plot No.1, **West:**-Road, **North:**-Road, **South:**-Plot No.21 **Possession Status-** Symbolic Possession	**RESERVE PRICE** **Rs. 37,64,800/-** (Rupees Thirty Seven Lakhs Sixty Four Thousand Eight Hundred Only) **EMD** **RS.3,76,480/-** (Rupees Three Lakhs Seventy Six Thousand Four Hundred Eighty Only) **Last Date Of EMD Submission** **23-12-2026** **Date & Time of Auction** **24-12-2026** **11:00 AM TO 5:00 PM**

For HDB Financial Services Limited

Authorized Officer

HDB FINANCIAL SERVICES LTD.