

Registered Post**Dated: 10.08.2026**

1. **OM JEWELLERS**
2 CHANDNI CHOWK KHAMOSHI MARKET RATLAM
RATLAM-457001 MADHYA PRADESH

And Also

PART OF MUNICIPAL NO 5/501 NEW NO 8/25/1 WARD
NO OLD 16 NEW 23 SITUATED AT MOHLLA
BHAGATPURI RATLAM-457001

2. **POOJA SHARMA**
MAKAN N.14 WARD NO 23 BHAGATPURI RAMGARH
RATLAM RATLAM-457001 MADHYA PRADESH
3. **GIRAJA SHANKAR SHARMA**
MAKAN N.14 WARD NO 23 BHAGATPURI RAMGARH
RATLAM RATLAM-457001 MADHYA PRADESH
4. **BHARAT SHARMA**
MAKAN N.14 WARD NO 23 BHAGATPURI RAMGARH
RATLAM RATLAM-457001 MADHYA PRADESH
5. **MONIKA SHARMA**
MAKAN N.14 WARD NO 23 BHAGATPURI RAMGARH
RATLAM RATLAM-457001 MADHYA PRADESH

Dear Sir/Madam,

1. We refer to our demand notice dated **16.03.2026** 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.4022915.72/- (Rupees Forty Lakhs Twenty Two Thousand Nine Hundred Fifteen and Paise Seventy Two Only)** as of **10.03.2026** 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 **42505813** 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 **27-05-2026**

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. **6132560/- (Rupees Sixty One Lakhs Thirty Two Thousand Five Hundred Sixty Rupees 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. **6132560/- (Rupees Sixty One Lakhs Thirty Two Thousand Five Hundred Sixty Rupees 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 (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	16-09-2026
2	TIME OF AUCTION	11:00 AM TO 5:00 PM
3	PLACE OF SUBMISSION OF DOCUMENTS	HDB Financial Services Limited Office: HDB Financial Services 1ND F 14 cross road building behind vijay nagar police station vijay nagar square Indore 452010 C1 INDIA PRIVATE LIMITED Mr. Dharani krishna, email id - andhra@c1india.com ; ph.no-9948182222 support@bankeauctions.com Plot no-68, 3rd Floor, Sec-44, Gurgaon, Haryana-122003
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:- 10/08/2026

Place:- Indore

HDB Financial Services Limited
Authorized Officer



Registered Office : Radhika, 2nd Floor, Law Garden Road, Navrangpura, Ahmedabad - 380 009.

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
HDB FINANCIAL SERVICES LTD. 1ND F 14 cross road building behind vijay nagar police station vijay nagar squire Indore 452010 LOAN ACCOUNT NO. <u>42505813</u> 1. OM JEWELLERS 2 CHANDNI CHOWK KHAMOSHI MARKET RATLAM RATLAM-457001 MADHYA PRADESH And Also PART OF MUNICIPAL NO 5/501 NEW NO 8/25/1 WARD NO OLD 16 NEW 23 SITUATED AT MOHLLA BHAGATPURI RATLAM-457001 2. POOJA SHARMA MAKAN N.14 WARD NO 23 BHAGATPURI RAMGARH RATLAM RATLAM-457001 MADHYA PRADESH 3. GIRAJA SHANKAR SHARMA MAKAN N.14 WARD NO 23 BHAGATPURI RAMGARH RATLAM RATLAM-457001 MADHYA PRADESH 4. BHARAT SHARMA MAKAN N.14 WARD NO 23 BHAGATPURI RAMGARH RATLAM RATLAM-457001 MADHYA PRADESH 5. MONIKA SHARMA 782 PATIDAR MOHALLA KHAJRANA INDORE INDORE INDORE-452016 MADHYA PRADESH	16.03.2026 Rs.4022915.72/- (Rupees Forty Lakhs Twenty Two Thousand Nine Hundred Fifteen and Paise Seventy Two Only) as of 10.03.2026 And Future Contractual Interest Till Actual Realization Together With Incidental Expenses, Cost And Charges Etc	<u>SCHEDULE OF THE SECURITIES</u> All That Piece And Parcel Of Property Bearing A Municipal part of House No 5/501 Ward new house no 8/25/1 Situated At Mohalla Ramgarh Bhagatpuri Ratlam District Ratlam Total Area 762.08 Sq Ft EAST: HOUSE OF SUBHASH JI CHATAR WEST: HOUSE OF NIRMAL RAMCHANDRA JI AGARWAL NORTH : GOVT ROAD SOUTH: GOVT ROAD Bhagatpuri Ratlam District Ratlam Total Area 762.08 Sq Ft EAST: HOUSE OF SUBHASH JI CHATAR WEST: HOUSE OF NIRMAL RAMCHANDRA JI AGARWAL NORTH : GOVT ROAD SOUTH: GOVT ROAD Possession Status- Symbolic Possession Done	RESERVE PRICE 6132560/- EMD - 613256 /- Auction Date :- 16-09-2026 At. 11.00am to 05.00pm LAST DATE OF EMD SUBMISSION ON 15 /09/2026 11am to 5 pm. Bid Increase Amount *15,000.00

For HDB Financial Services Limited

Authorized Officer

Registered Office : Radhika, 2nd Floor, Law Garden Road, Navrangpura, Ahmedabad - 380 009.

