

Date: 16/09/2026

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

1. **KESWANI TRADING COMPANY**
POOJA FACTORY KE PAAS WALI GALL VANDE MATRAM
COLLEGE KE PAAS MOTIHEEL GWALIOR GWALIOR-474001
MADHYA PRADESH

And Also

A PART OF SURVEY NO.805 OF VILLAGE SHANKARPUR, MUNICIPAL WARD
NO.64, TEHSIL & DISTRICT GWALIOR GWALIOR-474001

2. **RAVI KESWANI**
50 312 BHOSLE SAHAB KA BADA JAGTAP KI GOTH GIRD
LASHKAR GWALIOR GWALIOR-474001 MADHYA PRADESH
3. **SIMRAN KESWANI**
50 312 BHOSLE SAHAB KA BADA JAGTAP KI GOTH GIRD
LASHKAR GWALIOR-474001 MADHYA PRADESH

Dear Sir/Madam,

Sub: Notice for Sale of the Mortgaged Property through e-auction dated 06/10/2026

1. We refer to our Demand Notice dated 17-02-2025 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.3797419.53/- (Rupees Thirty Seven Lakh Ninety Seven Thousand Four Hundred & Nineteen - Paise Fifty Two Only) as of 12.02.2025 and future contractual interest till actual realisation together with incidental expenses, cost and charges etc. from 20-11-2023 dues which may fall due till realisation 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 37751038 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 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 Rules 8 & 9 on dated 29/10/2025.

2. After taking Physical 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.49,41,049/-(Rupees Forty Nine Lakhs forty One Thousand and forty Nine rupees Only)

3. 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.49,41,049/-(Rupees Forty Nine Lakhs forty One Thousand and forty Nine rupees 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 15 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 15 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	06/10/2026
2	TIME OF AUCTION	10:30 AM to 04:00 PM
3	PLACE OF SUBMISSION OF DOCUMENTS	andhra@c1india.com ; support@bankeauctions.com 9948182222 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 : 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 15 days for sale of the said secured assets.

Post the expiration of the said 15 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 (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

Authorized Officer

ANNEXURE – "A"
DESCRIPTION OF IMMOVABLE / MOVABLE PROPERTIES

NAME OF THE BRANCH & ACCOUNT DETAILS	MORTGAGE PROPERTY DESCRIPTION, WHICH IS UNDER AUCTION SALE AND POSSESSION STATUS	DEMAND NOTICE DATE	AUTHORIZED OFFICER'S DETAILS	EMD SUBMISSION ACCOUNT DETAILS	RESERVE PRICE	DATE OF E-AUCTION
					EMD	TIME OF E-AUCTION
		OUTSTANDING AMOUNT (SECURED DEBT)	FOR PROPERTY INSPECTION AND OTHER QUERIES		BID INCREASE AMOUNT	EMD SUBMISSION DATE
7. HDB FINANCIAL SERVICES LTD 2ND FLOOR PACIFIC TOWAR IN FRONT OF STREET FOOD, CITY CENTER, GWALIOR 474011 8.	MORTGAGE PROPERTY:- SCHEDULE OF THE SECURITIES I AM That Piece And Parcel Of The Commercial Property, Total Area 2629.20 Sq Ft, A Part Of Survey No 805 Of Village Shankarpur, Municipal Ward No 64, Tehsil And District Gwalior, Madhya Pradesh North Plot of Girjesh Yadav South 20ft Wide Road East Plot no Ratan Nagrani West Plot of Lokesh Sharma and Praveen POSSESSION STATUS- PHYSICAL POSSESSION	17-02-2025 Rs.3797419.53/- (Rupees Thirty Seven Lakh Ninety Seven Thousand Four Hundred & Nineteen Paise Fifty Two Only) as of 12.02.2025 UNTIL PAYMENT 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 SUBHENDU GOUR MOBILE NO.9770271068 cm8.gwalior@hdbfs.com MR VIKASH SAINI E MAIL ID:- aclm.bhopal@hdbfs.com MOBILE NO9479470323 Mr. Kapil Bodadiya EMAIL ID:- la1.jabalpur@hdbfs.com MOBILE NO. 07691929371 (PROPERTY INSPECTION AND OTHER QUERIES)	MODE OF PAYMENT : ONLY DEMAND DRAFT / RTGS/ NEFT	Rs.49,41,049/- (Rupees Forty Nine Lakhs forty One Thousand and forty Nine rupees Only) EMD PRICE:- RS. 494105/- (Rupees Four Lakhs Ninety FOUR Thousand and One Hundred and Five rupees Only) BID INCREASE AMOUNT-15000/	Date of E-Auction- 06-10-2026 AT 10:30 AM TO 04:00 PM EMD SUBMISSION DATE :- 05/10/2026
4. LOAN ACCOUNT NO. 37751038 5. 1.KESWANI TRADING COMPANY POOJA FACTORY KE PAAS WALI GALI, VANDE MATRAM COLLEGE KE PAAS MOTIHEEL GWALIOR GWALIOR-474001 MADHYA PRADESH And Also A PART OF SURVEY NO.805 OF VILLAGE SHANKARPUR, MUNICIPAL WARD NO.64, TEHSIL & DISTRICT GWALIOR GWALIOR-474001 2.RAVI KESWANI 50/312 BHOSLE SAHAB KA BADA JAGTAP KI GOTH GIRD LASHKAR GWALIOR GWALIOR-474001 MADHYA PRADESH 3.SIMRAN KESWANI 50/312 BHOSLE SAHAB KA BADA JAGTAP KI GOTH GIRD LASHKAR GWALIOR-474001 MADHYA PRADESH 6.						

HDB Financial Services Limited

Authorized Officer