$$Sum[c, {c, b+1, Floor[(n/(ab))^(1/2)]}]$$

$$\texttt{Expand}\Big[-\frac{1}{2}\left(b-\texttt{Floor}\Big[\sqrt{\frac{n}{a\,b}}\;\Big]\right)\left(1+b+\texttt{Floor}\Big[\sqrt{\frac{n}{a\,b}}\;\Big]\right)\Big]$$

$$-\frac{b}{2} - \frac{b^2}{2} + \frac{1}{2} \operatorname{Floor} \left[\sqrt{\frac{n}{a \, b}} \, \right] + \frac{1}{2} \operatorname{Floor} \left[\sqrt{\frac{n}{a \, b}} \, \right]^2$$

$$\mathtt{Expand}\Big[\frac{1}{2}\left(-b+\sqrt{\frac{n}{a\,b}}\,\right)\left(1+b+\sqrt{\frac{n}{a\,b}}\,\right)\Big]$$

$$-\frac{b}{2} - \frac{b^2}{2} + \frac{n}{2ab} + \frac{1}{2}\sqrt{\frac{n}{ab}}$$

$$2\times3\times4\times5$$