



**STRESSED ASSETS RECOVERY BRANCH,**  
SBI, Administrative Office Building, 3<sup>rd</sup> Floor,  
Civil Lines, Fountain Chowk, Ludhiana-141001  
Tel. No. 0161- 5204332  
E mail: [sbi.05271@sbi.co.in](mailto:sbi.05271@sbi.co.in)

*o/c*

Mrs. Ruchi Bharti W/o Mr. Amit Bharti, House  
no. 652, Kucha No. 9, Field Ganj, Ludhiana  
Punjab-141008

Mrs. Ruchi Bharti W/o Mr. Amit Bharti, House  
bearing MC No. B-XI-883/A, Sikandari Road,  
Khud Mohalla, Ludhiana Punjab-141008

SARB/ AY/ 2026-27/ 365  
Date : 26.08.2026

Dear Sir/Madam,

**NOTICE FOR SALE OF IMMOVABLE ASSETS UNDER RULE 8 (6) AND 6(2) OF THE SARFAESI  
ACT 2002**

**Mrs RUCHI BHARTI**

The borrowers/ guarantors in the A/c Mrs Ruchi Bharti were called upon to discharge their liabilities within 60 days from the date of notice issued u/s 13(2) of SARFAESI Act. Such notice u/s 13(2) of subject Act was issued on 16.05.2024 to repay the debt calling upon the borrower Mrs. Ruchi Bharti W/o Mr. Amit Bharti, R/o Property no. B-11-883-A, Abadi Sikandari Road, Tehsil and Distt. Ludhiana to repay the amount mentioned in the notice being Rs. 24,37,645/- (Rupees Twenty Four Lakh Thirty Seven Thousand Six Hundred Forty Five only) as on 15.05.2024. However, you, the borrowers / guarantors have failed to discharge your liabilities in terms of said notice.

Upon your failure to pay in terms of notice u/s 13(2) , the Authorised Officer has taken the possession of the secured assets mortgaged in account of Mrs Ruchi Bharti on 27.02.2026.

In terms of provisions of SARFAESI Act, 2002, it is now proposed to sell the movable/immovable assets in possession of Bank through public e-auction to be held on **15.09.2026** at 11.00 a.m. through <https://baanknet.com/>. For further details, please refer to



the notice to be published in the newspapers and at websites (a) <https://baanknet.com/>. (b) <https://sbi.co.in>.

Your kind attention is also invited to section 13(8) of subject Act in terms of which you can pay the entire outstanding dues along and all other expenses, costs, charges as incurred at any time before the date of publication of statutory sale notice in the newspapers, which is likely to be published on 27.08.2026. The reserve price fixed for the scheduled property is mentioned here under against the property.

**SCHEDULE -1, Description of the property / assets.**

| S. no. | Description of Movable/Immovable                                                                                                                                                         | Reserved Price (in Lacs) | EMD (in Lacs) |
|--------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------|---------------|
| 1      | Property (House) no. B-11-883-A, Abadi Sikandari Road, Tehsil and Distt. Ludhiana registered in the name of Mrs. Ruchi Bharti W/o Mr. Amit Bharti vide title deed no. 2020-21/106/1/9496 | 27.06                    | 2.70          |

Authorised Officer has absolute right to adjourn/postpone/cancel the e-auction without assigning any reason thereof. This is without prejudice to any other rights available to the bank under the subject act /or any other law in force. For any clarification, you may also contact the undersigned.

Yours faithfully,

(Authorised Officer)

