पंजाब एंड सिंध बैंक
(भारत सरकार का उपक्रम)
क्षेत्रीय कार्यालय, पांचवा तल, नोबेल एंकलेव,
भाई बाला चौक, लुधियाना- 141001
दूरभाष :0161-5068001
ई-मेल: ro.ludhiana @ psb.bank.in

Punjab & Sind Bank
(A Govt. of India Undertaking)
Where service is a way of life

PUNJAB & SIND BANK
(A Government of India Undertaking)
Regional Office Ludhiana.
5th Floor, Nobel Enclave, Bhai Bala
Chowk, Ludhiana-141001
Phone: 0161-5068001
E-mail: ro.ludhiana @ psb.bank.in

REF: RO/LDH/L&R/2026-27

Date: 16.07.2026

29190

The Branch Manager
Punjab & Sind Bank,
BO Model Town,
Ludhiana

Dear Sir,

Reg.: Fixation of MRP Price in respect of the property proposed to be sold consequent to the action taken under SARFAESI Act in the Account of M/s Immortal Tyres Pvt Ltd, Branch Model Town, RO: Ludhiana.

This is with reference to the ASC note dated 30-06-2026 submitted by you for fixation of MRP in the captioned account. Keeping in view of your recommendations, the competent authority has approved the MRP of the properties to be put on auction on "As is, where is", "As is what is" and "whatever there is" basis as under:

Particulars of Property	Minimum Reserve Price
All that part and parcel of Land/property measuring 1912 sq. yds., comprised in Khasra No. 1230/870-873, 1229/871-872, 1232/869-873, 870-874/2, Khata No. 31/39-32/40-36/44, as per Jamabandi for the Year 2009-10, vide Sale Deed bearing Wasika No. 6932 dated 22.07.2010 situated at Mundian Kalan, HB No. 179, Abadi Guru Bag Colony, Tehsil Ludhiana.	**Rs.893.86 Lakhs**

Please ensure that before committing for sale, adequate due diligence about the prospects of this sale may be made because putting on sale entails heavy expenditure. Developments made in this regard be apprised to us regularly.

Yours faithfully,

Regional Manager

पंजाब एंड सिंध बैंक
(भारत सरकार काउपक्रम)
शाखा मॉडल टाउन
लुधियाना
पंजाब- 141002
दूरभाष : 0161-5068052,
ई-मेल:
L0293@psb.co.in

ਪੰਜਾਬ ਐਂਡ ਸਿੰਧ ਬੈਂਕ

PUNJAB & SIND BANK
(A Government Of India Undertaking)
Branch- Model Town
Ludhiana
Punjab-141002
Phone: 0161-5068052,53
E-mail:L0293@psb.co.in

Registered

Dated:-02-03-2026

To

1.M/s Immortal Tyres Pvt. Ltd. # 247-D, Phase-VII, Focal Point, Ludhiana through its Directors PoonamdeepKaurand KanwarKaranjeet Singh;

2.Poonamdeep Kaur Director, M/s Immortal Tyres Pvt. Ltd., # 247-D, Phase-VII, Focal Point, Ludhiana.

3.Kanwar Karanjeet Singh Director, M/s Immortal Tyres Pvt. Ltd.# 247-D, Phase-VII, Focal Point, Ludhiana.

4. Legal Heirs of Late Paramjeet Singh S/o S. Kartar Singh(who was Guarantor/Mortgagor in the credit facilities of M/s Immortal Tyres Pvt. Ltd.) ~~(a)~~ PoonamdeepKaur (Wife) ~~(b)~~ KanwarKaranjeet Singh (Son), Rs/o House No. 304-R, Model Town, Ludhiana.

5.Harminder Pal Singh S/o S. Ranbir SinghR/o H.No.446-C, Urban Estate, Phase-I, Focal Point, Ludhiana.

Second Addresses:-

i. PoonamdeepKaur w/o late S. Paramjeet Singh R/o House No. 304-R, Model Town, Ludhiana.

ii. PoonamdeepKaur w/o late S. Paramjeet Singh R/o Flat No.1002, 10th Floor, A Spen 1, Central Greens, Pakhowal Road, Ludhiana

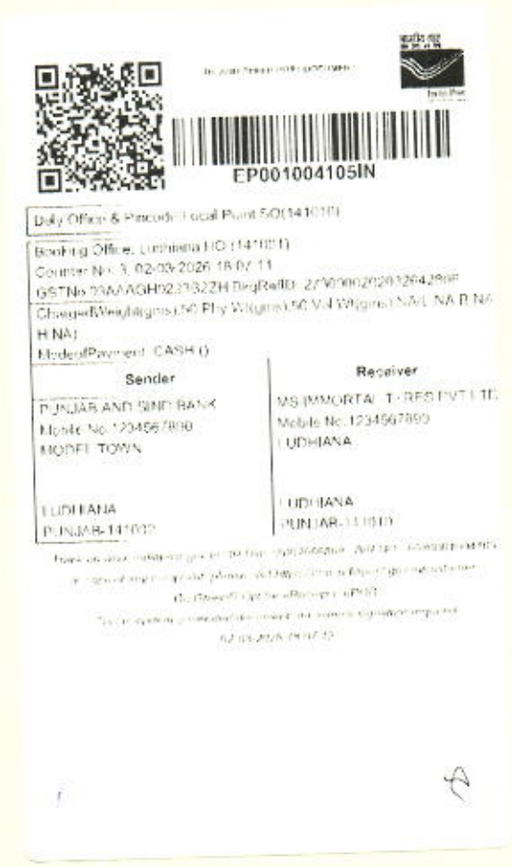
i. KanwarKaranjeet Singh S/o late S. Paramjeet Singh R/o House No. 304-R, Model Town, Ludhiana

ii. Flat No.84, 8th Floor, Kingston Tower, Omaxe Royal Residency, Ludhiana.

i. Harminder Pal Singh S/o S. Ranbir Singh R/o Villa No. 169, Near Ireo Water Front, AIPL, Ferozepur Road, Ludhiana.

RE:-NOTICE UNDER SECTION 13(2) OF SECURITIZATION AND RECONSTRUCTION OF FINANCIAL ASSETS AND ENFORCEMENT OF SECURITY INTEREST ACT 2002.

Sir/Madam,

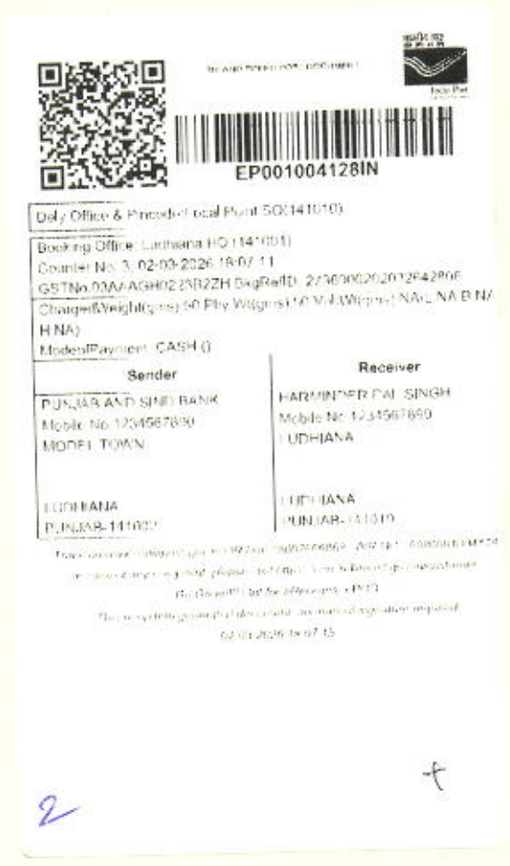


EP001004105IN

Dely Office & Pincode: Local Point SO(141010)

Booking Office: Ludhiana HO (141001)
Counter No: 3, 02-03-2026 18:07:11
GSTNo:03AAGH0223R2ZH DigiRefID: 27/03/02/2026/42866
Charged(Weight(grms):50 Phy Wt(grms):50 V-I Wt(grms):NA/L:NA B:NA/H:NA)
Mode of Payment: CASH ()

Sender	Receiver
PUNJAB AND SIND BANK Mobile No:1234567890 MODEL TOWN LUDHIANA PUNJAB-141002	M/S IMMORTAL TYRES PVT LTD Mobile No:1234567890 LUDHIANA LUDHIANA PUNJAB-141010



EP001004128IN

Dely Office & Pincode: Local Point SO(141010)

Booking Office: Ludhiana HO (141001)
Counter No: 3, 02-03-2026 18:07:11
GSTNo:03AAGH0223R2ZH DigiRefID: 27/03/02/2026/42866
Charged(Weight(grms):50 Phy Wt(grms):50 V-I Wt(grms):NA/L:NA B:NA/H:NA)
Mode of Payment: CASH ()

Sender	Receiver
PUNJAB AND SIND BANK Mobile No:1234567890 MODEL TOWN LUDHIANA PUNJAB-141002	HARMINDER PAL SINGH Mobile No:1234567890 LUDHIANA LUDHIANA PUNJAB-141010

पंजाब एंड सिंध बैंक
(भारत सरकार काउपक्रम)
शाखा मॉडल टाउन
लुधियाना
पंजाब- 141002
दूरभाष : 0161-5068052,
ई-मेल:
L0293@psb.co.in

ੴ ਸ੍ਰੀ ਵਾਹਿਗੁਰੂ ਜੀ ਕੀ ਫ਼ਤਹਿ

पी.एस.बी.

PUNJAB & SIND BANK
(A Government Of India Undertaking)
Branch- Model Town
Ludhiana
Punjab-141002
Phone: 0161-5068052,53
E-mail:L0293@psb.co.in

I, the undersigned, being the Chief Manager of Punjab & Sind Bank, Model Town Branch, Ludhiana, am duly authorized by the competent authority of the Bank to function as the "Authorized Officer" within the meaning of Section 2(1)(a) of the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002, read with the Security Interest (Enforcement) Rules, 2002, and am fully competent to issue the present notice and to initiate and undertake further measures as contemplated under the said Act for recovery of the secured dues.

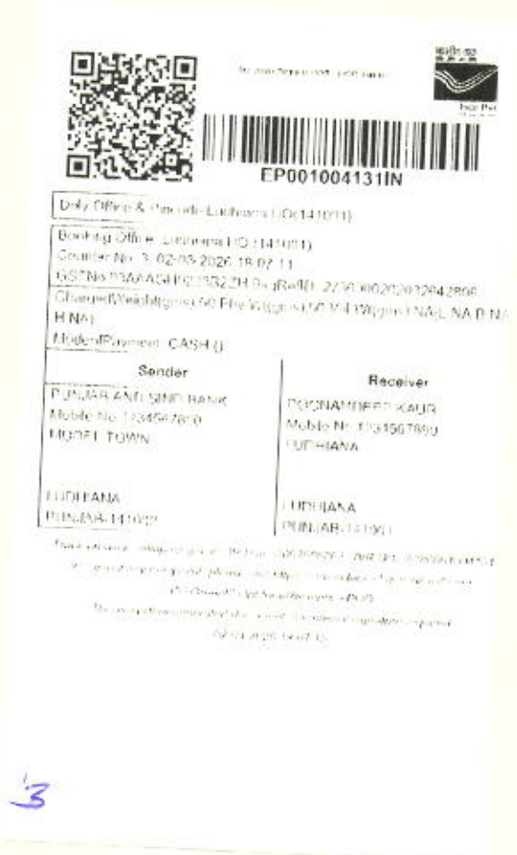
That you Addressee No.1, namely M/s Immortal Tyres Pvt. Ltd., through its Directors at the relevant time, namely Addressee No. 2 Smt. PoonamdeepKaur, Addressee No. 3 KanwarKaranjeet Singh and Late Paramjeet Singh S/o S. Kartar Singh (since deceased), approached Punjab & Sind Bank, Model Town Branch, Ludhiana, seeking financial assistance. Upon consideration of the said request and compliance with the requisite formalities, the Bank sanctioned and disbursed the following credit facilities in your favour:-

1. (i) Cash Credit (Hypothecation) Limit under PSB Scheme for Food and Agro Processing Units, sanctioned vide ZLCC (DGM) Sanction No. 102/23-24 dated 28.02.2024, for a sum of Rs. 10,00,00,000/- (Rupees Ten Crore Only), carrying interest at Repo Rate (6.50%) plus Margin (1.95%) plus Credit Risk Premium (0.29%) plus Business Strategy Premium (0.36%), aggregating to 9.10% per annum, with monthly rests, and repayable on demand in terms of the sanction letter and loan documents executed by you.

(ii) Term Loan under PSB Scheme for Food and Agro Processing Units, sanctioned vide ZLCC (DGM) Sanction No.102/23-24 dated 28.02.2024, for a sum of Rs. 4,80,00,000/- (Rupees Four Crore Eighty Lakh Only), carrying interest at Repo Rate (6.50%) plus Margin (1.95%) plus Credit Risk Premium (0.29%) plus Business Strategy Premium (0.36%) plus additional load for CGTMSE coverage (0.20%), aggregating to @9.30% per annum, with monthly rests. The said term loan is repayable in 84 equated monthly instalments (EMIs) of Rs.7,74,714/- each commencing from August, 2024, with servicing of interest during the moratorium period of 5 months. The total door-to-door tenure of the loan is 89 months, in terms of the sanction letter and loan documents executed by you.

2. The above credit facilities were duly secured by way of:-

a. In account no.1. (i) Primary security as below:-

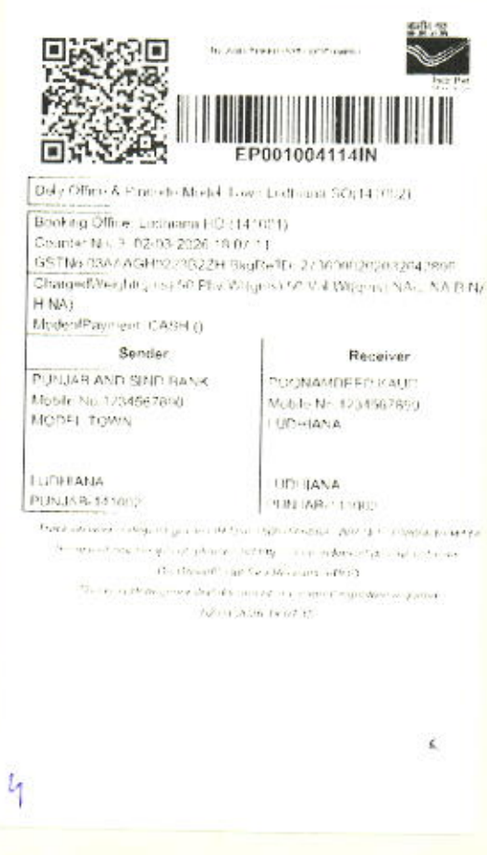


EP001004131IN

Booking Office: Ludhiana HO (141001)
Counter No: 3, 02-03-2026 18:07:11
Charged(Weight): 50 Fine Weight(gms): 0.00 Volumetric Weight(gms): NA(L: NA B: NA H: NA)
Mode of Payment: CASH ()

Sender	Receiver
PUNJAB AND SIND BANK Mobile No: 1234567890 MODEL TOWN LUDHIANA PUNJAB-141002	DUGNAMDEEP KAUR Mobile No: 1234567890 LUDHIANA LUDHIANA PUNJAB-141001

3



EP001004114IN

Booking Office: Ludhiana HO (141001)
Counter No: 3, 02-03-2026 18:07:11
Charged(Weight): 50 Fine Weight(gms): 0.00 Volumetric Weight(gms): NA(L: NA B: NA H: NA)
Mode of Payment: CASH ()

Sender	Receiver
PUNJAB AND SIND BANK Mobile No: 1234567890 MODEL TOWN LUDHIANA PUNJAB-141002	DUGNAMDEEP KAUR Mobile No: 1234567890 LUDHIANA LUDHIANA PUNJAB-141001

4

पंजाब एंड सिंध बैंक
(भारत सरकार काउपक्रम)
शाखा मॉडल टाउन
लुधियाना
पंजाब- 141002
दूरभाष : 0161-5068052,
ई-मेल:
L0293@psb.co.in

ੴ ਸ੍ਰੀ ਵਾਹਿਗੁਰੂ ਜੀ ਕੀ ਫ਼ਤਹਿ

पी.एस.बी.

PUNJAB & SIND BANK
(A Government Of India Undertaking)
Branch- Model Town
Ludhiana
Punjab-141002
Phone: 0161-5068052,53
E-mail:L0293@psb.co.in

Raw Material, Stock in process, finished Goods, Packing material etc and receivable not older than 120 days and also additional security: Immovable Property All part and Parcel of Land/property measuring 1912 sq yards comprised in Khasra No.1230/870- 873, 1229/871- 872, 1232/869- 873, 870- 874/2, Khata No.31/39- 32/40-36/44 as per Jamabandi for the Year 2009-10, Situated at MundianKalan, Hadbast No.179, Abadi Guru Bag Colony, Tehsil Ludhiana as per sale deed bearing wasika no.6932 dated 22.07.2010, belonging to addressee no.2 and 5 and Plant and Machinery;

b. In account no 1. (ii) Primary Security: Hypothecation of Plant and Machinery to be purchased from proceeds of loan.

3. That you Addressee Nos. 2 and 3, being Directors of Addressee No.1, and Late Paramjeet Singh (since deceased), who was a Director of Addressee No.1 at the relevant time, executed the necessary security and loan documents in respect of the aforesaid credit facilities as detailed herein below:-

a. In Account No.1 (i), on 07.03.2024, and agreed to pay interest at Repo Rate (@6.50%) plus Margin (@1.95%) plus Credit Risk Premium (@0.29%) plus Business Strategy Premium (0.36%), aggregating to @9.10% per annum with monthly rests, at the time of sanction of the credit facility, and subject to variation as per internal guidelines of the Bank from time to time, in respect of the said facility.

b. In Account No.1 (ii), on 07.03.2024, and agreed to pay interest at Repo Rate (@6.50%) plus Margin (@1.95%) plus Credit Risk Premium (@0.29%) plus Business Strategy Premium (@0.36%) plus Additional load for CGTMSE Coverage (@0.20%), aggregating to @9.30% per annum with monthly rests, at the time of sanction of the credit facility, and subject to variation as per internal guidelines of the Bank from time to time, in respect of the said facility.

3-A. It is clarified that Late Paramjeet Singh, during his lifetime, executed documents as Guarantor/Mortgagor in respect of the aforesaid credit facilities. Upon his demise, his liability survives against his estate in the hands of his legal heirs and is enforceable to the extent of the estate inherited by them.

The detail of the assets mortgaged is as under:

		CC limit of Rs.10.00 crores	Term Loan of Rs.4.80


EP001004091IN

Booking Office : Ludhiana HO (141001)

Sender

PUNJAB AND SIND BANK
Mobile No 1234567890
MODEL TOWN

LUDHIANA
PUNJAB-141002

Receiver

KANWAR KARANJEET SINGH
Mobile No: 1234567893
LUDHIANA

LUDHIANA
PUNJAB-141001

5


EP001003975IN

Booking Office : Ludhiana HO (141001)

Sender

PUNJAB AND SIND BANK
Mobile No 1234567890
MODEL TOWN

LUDHIANA
PUNJAB-141002

Receiver

KANWAR KARANJEET SINGH
Mobile No: 1234567893
LUDHIANA

LUDHIANA
PUNJAB-141001

6

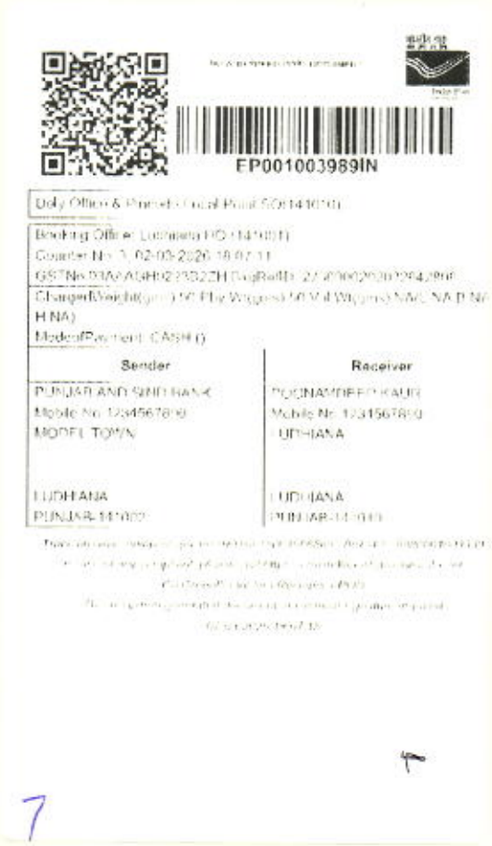
पंजाब एंड सिंध बैंक
(भारत सरकार काउपक्रम)
शाखा मॉडल टाउन
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पंजाब- 141002
दूरभाष : 0161-5068052,
ई-मेल:
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ੴ ਸ੍ਰੀ ਵਾਹਿਗੁਰੂ ਜੀ ਕੀ ਫ਼ਤਹਿ

पी.एस.बी.

PUNJAB & SIND BANK
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Branch- Model Town
Ludhiana
Punjab-141002
Phone: 0161-5068052,53
E-mail:L0293@psb.co.in

			crores
A	Name of the Mortgagor	Addressee No.2 and 5 (Mrs. PoonamdeepKaur and S.HarminderPal Singh	N.A.
B	Mortgagee	Punjab & Sind Bank, Model Town Ludhiana	
C	Sum Secured	Rs.10,00,00,000/- (Rupees Ten Crores only)	Rs.4.80 crores(Rupees Four Crores Eighty Lakhs only)
d	Rate of interest	At Repo Rate (6.50%) plus Margin (1.95%) plus Credit Risk Premium (0.29%) plus Business Strategy Premium (0.36%), aggregating to 9.10% per annum, with monthly rests, and repayable on demand in accordance with the terms and conditions of the sanction letter and the loan documents executed by you.	At Repo Rate (6.50%) plus Margin (1.95%) plus Credit Risk Premium (0.29%) plus Business Strategy Premium (0.36%) plus Additional load for CGTMSE Coverage (0.20%), aggregating to 9.30% per annum, with monthly rests, and repayable in 84 equated monthly instalments (EMIs) of Rs. 7,74,714/- each commencing from August, 2024, with servicing of interest during the moratorium period of 5 months. The total door-to-door tenure of the loan is 89 months, in terms of the sanction.
E	Details of the	**Immovable Property:**	



EP001003989IN

Delv Office & Pincode : Local Post(141010)

Booking Office : Ludhiana HO (141001)

Counter No : 1 02-03-2020 18:07:11

GSTNo:03AAGHP0735Q2ZH DeclRs/Pc: 2/-/-/0/0/2/0/2/0/4/2/0/0/

ChargeWeight(gm): 0 NP Phy Wt(gm): 0 V.W.Wt(gm): NA/C NA P.N/

H NA)

ModeofPayment: CASH ()

Sender	Receiver
PUNJAB AND SIND BANK	PUSHAMDEEP KAUR
Mobile No: 1234567890	Mobile No: 1231567890
MODEL TOWN	UDHIANA
LUDHIANA	LUDHIANA
PUNJAB-141002	PUNJAB-141003

7



EP001003992IN

Delv Office & Pincode : Model Town Ludhiana(PO)(141002)

Booking Office : Ludhiana HO (141001)

Counter No : 1 02-03-2020 18:07:11

GSTNo:03AAGHP0735Q2ZH DeclRs/Pc: 2/-/-/0/0/2/0/2/0/4/2/0/0/

ChargeWeight(gm): 0 NP Phy Wt(gm): 0 V.W.Wt(gm): NA/C NA P.N/

H NA)

ModeofPayment: CASH ()

Sender	Receiver
PUNJAB AND SIND BANK	KANWAR KARANJEET SINGH
Mobile No: 1234567890	Mobile No: 1234567893
MODEL TOWN	UDHIANA
LUDHIANA	LUDHIANA
PUNJAB-141002	PUNJAB-141003

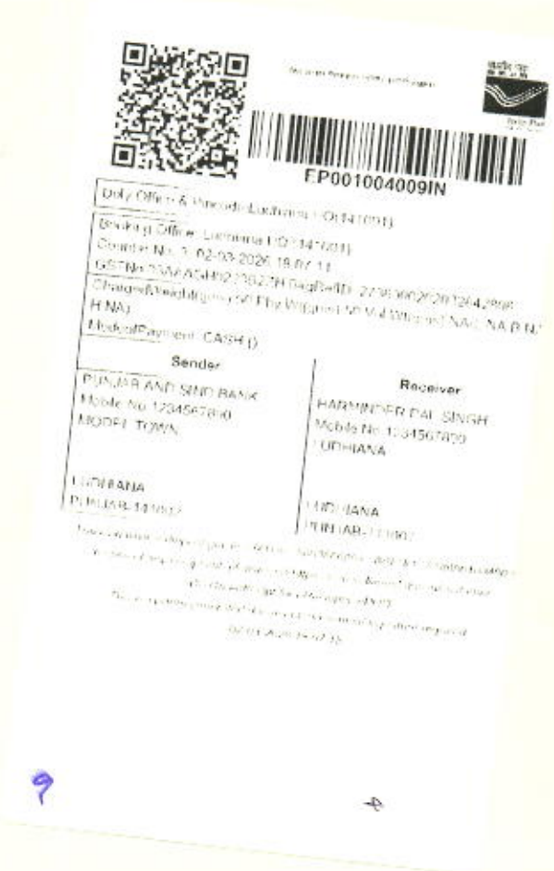
8

पंजाब एंड सिंध बैंक
(भारत सरकार काउपक्रम)
शाखा मॉडल टाउन
लुधियाना
पंजाब- 141002
दूरभाष : 0161-5068052,
ई-मेल:
L0293@psb.co.in

ੴ ਸ੍ਰੀ ਵਾਹਿਗੁਰੂ ਜੀ ਕੀ ਫ਼ਤਹਿ

PUNJAB & SIND BANK
(A Government Of India Undertaking)
Branch- Model Town
Ludhiana
Punjab-141002
Phone: 0161-5068052,53
E-mail:L0293@psb.co.in

	property mortgaged	All that part and parcel of Land/property measuring 1912 sq. yds., comprised in Khasra No. 1230/870-873, 1229/871-872, 1232/869-873, 870-874/2, Khata No. 31/39-32/40-36/44, as per Jamabandi for the Year 2009-10, situated at MundianKalan, HB No. 179, Abadi Guru Bag Colony, Tehsil Ludhiana.	
f	Details of Title Deed(ds) property bounded	**Sale Deed:-** Sale Deed bearing Wasika No. 6932 dated 22.07.2010, bounded as under: East : Street – 233' West : Neighbour – 212' North : Street – 77'10" South : Neighbour – 83'-10"	NIL
G.	Details of Hypothecation	**Primary Security:** Raw Material, Stock in Process, Finished Goods, Packing Material and receivables not older than 120 days (Hypothecation Created by the directors of M/s Immortal Tyres Pvt. Ltd.)	**Primary Security:** Hypothecation of Plant and Machinery to be purchased out of the proceeds of the loan. (Hypothecation Created by the directors of M/s Immortal Tyres Pvt. Ltd.) **Additional Security:**



EP001004009IN

Delivery Office : Ludhiana HO (141001)

Booking Office : Ludhiana HO (141001)

Counter No. : 1, 02-03-2026 18:07:11

GSTNo:03AAAGM0289C1ZH, RegRefID: 270360/20/1264/20

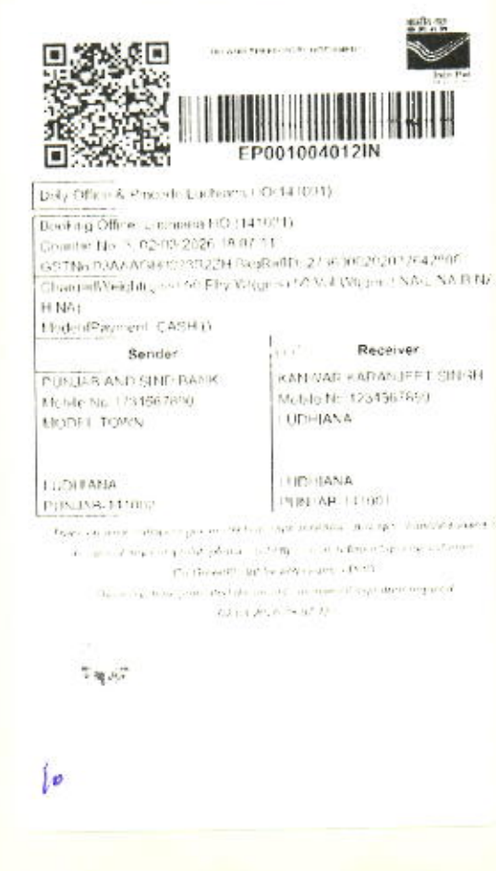
Charges(Weight) : Qty:0.5 Kg, Wt:0.5 Kg, NAC:NA, P.N:

H:NA)

Mode:Payment : CASH ()

Sender	Receiver
PUNJAB AND SIND BANK Mobile No: 1234567890 MODEL TOWN LUDHIANA PUNJAB-141002	HARMINDER PAL SINGH Mobile No: 1234567809 LUDHIANA LUDHIANA PUNJAB-141001

9



EP001004012IN

Delivery Office : Ludhiana HO (141001)

Booking Office : Ludhiana HO (141001)

Counter No. : 1, 02-03-2026 18:07:11

GSTNo:03AAAGM0289C1ZH, RegRefID: 270360/20/1264/20

Charges(Weight) : Qty:0.5 Kg, Wt:0.5 Kg, NAC:NA, P.N:

H:NA)

Mode:Payment : CASH ()

Sender	Receiver
PUNJAB AND SIND BANK Mobile No: 1234567890 MODEL TOWN LUDHIANA PUNJAB-141002	KANWAR KARANJEET SINGH Mobile No: 1234567890 LUDHIANA LUDHIANA PUNJAB-141001

10

पंजाब एंड सिंध बैंक
(भारत सरकार काउपक्रम)
शाखा मॉडल टाउन
लुधियाना
पंजाब- 141002
दूरभाष : 0161-5068052,
ई-मेल:
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ੴ ਸ੍ਰੀ ਵਾਹਿਗੁਰੂ ਜੀ ਕੀ ਫ਼ਤਹਿ

पी.एस.बी.

PUNJAB & SIND BANK
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Branch- Model Town
Ludhiana
Punjab-141002
Phone: 0161-5068052,53
E-mail:L0293@psb.co.in

		Movable Assets: Plant and Machinery.	Credit Guarantee coverage under CGTMSE Scheme.
H	Present Sum Due (Including Inttupto 28.02.2026)	Rs. 10,04,91,597.83 (Rupees Ten Crore Four Lakh Ninety One Thousand Five Hundred Ninety Seven and Paise Eighty Three Only), inclusive of interest up to 28.02.2026, together with applicable future interest with effect from 01.03.2026, plus penal interest at the rate of 2% per annum with monthly rests, and other applicable charges.	Rs. 3,51,93,685.30 (Rupees Three Crore Fifty One Lakh Ninety Three Thousand Six Hundred Eighty Five and Paise Thirty Only), inclusive of interest up to 28.02.2026, together with applicable future interest with effect from 01.03.2026, plus penal interest at the rate of 2% per annum with monthly rests, and other applicable charges.

4. The aforesaid credit facilities were repayable as under:-

a. In Account No. 1 (i), the facility was repayable on demand, in terms of the sanction and the loan documents executed by you.

b. In Account No. 1 (ii), the facility was repayable in 84 equated monthly instalments (EMIs) of Rs. 7,74,714/- each commencing from August, 2024, with servicing of interest during the moratorium period of 5 months. The total door-to-door tenure of the loan is 89 months, in terms of the sanction. Besides, interest was payable with monthly rests as per the applicable Bank/Reserve Bank of India guidelines from time to time until payment in full.

5. You had agreed to pay additional interest at the rate of 2% per annum over and above the agreed rate of interest, with monthly rests, in the event of default in complying with the terms and conditions of the sanction letter and the loan documents executed by you.


EP001281165IN

Sender

PUNJAB AND SIND BANK
MODEL TOWN
LUDHIANA
PUNJAB 141002

Receiver

LUDHIANA
PUNJAB 141001

11


EP001281280IN

Sender

PUNJAB AND SIND BANK
Mobile No 1234567890
MODEL TOWN
LUDHIANA
PUNJAB 141002

Receiver

KANWAR KARANJEET SINGH
Mobile No 1234567890
LUDHIANA
LUDHIANA
PUNJAB 141001

12

पंजाब एंड सिंध बैंक
(भारत सरकार काउपक्रम)
शाखा मॉडल टाउन
लुधियाना
पंजाब- 141002
दूरभाष : 0161-5068052,
ई-मेल:
L0293@psb.co.in

ੴ ਸ੍ਰੀ ਵਾਹਿਗੁਰੂ ਜੀ ਕੀ ਫ਼ਤਹਿ

पी.एस.बी.

PUNJAB & SIND BANK
(A Government Of India Undertaking)
Branch- Model Town
Ludhiana
Punjab-141002
Phone: 0161-5068052,53
E-mail:L0293@psb.co.in

6. Your loan account has been classified as a Non-Performing Asset (NPA) on 27.02.2026 in accordance with the applicable guidelines issued by the Reserve Bank of India and within the meaning of the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002.

7. That the Bank maintains regular books of account in the ordinary course of its business. As per the said books of account, a sum of Rs.100491597.83 in Account No.02931600065385 and Rs.35193685.30P in account no.02931200067815, inclusive of interest up to 28.02.2026, is legally due and recoverable from you, the above named addressees. You are jointly and severally liable to pay the aforesaid outstanding amount together with further interest, costs and other usual bank charges thereon until payment and realization in full.

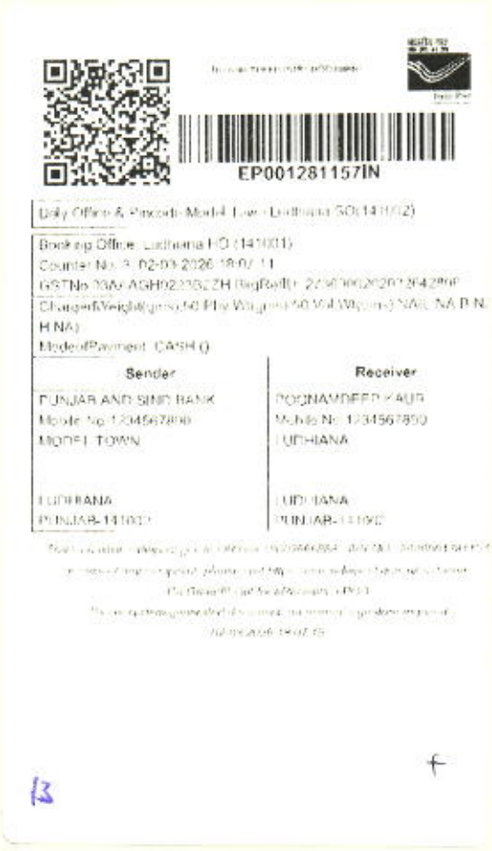
8. The rate of interest is subject to variation from time to time in accordance with the internal guidelines of the Bank and the directives issued by the Reserve Bank of India. The present applicable rate of interest is as under:-

a. In Account No. 1 (i), at Repo Rate (5.25%) plus Credit Risk Premium (0.54%) plus Business Strategy Premium (0.26%) plus Mark-up (2.05%), aggregating to 8.10% per annum, with monthly rests, together with additional interest at the rate of 2% per annum on account of default, with monthly rests, as per the directives of the Reserve Bank of India.

b. In Account No. 1 (ii), at Repo Rate (5.25%) plus Credit Risk Premium (0.54%) plus Business Strategy Premium (0.26%) plus Mark-up (2.05%) plus Additional Interest (0.20%), aggregating to 8.30% per annum, with monthly rests, together with additional interest at the rate of 2% per annum on account of default, with monthly rests, as per the directives of the Reserve Bank of India.

9. That you have committed default in the repayment of the dues of the Bank secured as aforesaid. Consequently, your loan accounts were classified as a Non-Performing Asset (NPA) on 27.02.2026 in accordance with the applicable guidelines issued by the Reserve Bank of India.

10. Your attention is invited to the provisions of sub-section (13) of Section 13 of the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002, whereby you are restrained from transferring, by way of sale, lease or otherwise (other than in the ordinary course of business), any of the secured assets referred to in this notice, without the prior written consent of the Bank.



EP001281157IN

Delv Office:A Parcels Model Law Ludhiana SO(141012)

Booking Office: Ludhiana HO (141001)
Counter No: 3 02-03-2026 18:07:11
GSTNo:03AAGHP0233GZH BagRefID: 2236900202613F4280F
ChargeableWeight(gms):50 Phy Wt(gms):50 Vol Wt(gms):NA(L:NA B:N
H:NA)
ModeofPayment: CASH ()

Sender	Receiver
PUNJAB AND SIND BANK Mobile No:1234567890 MODEL TOWN LUDHIANA PUNJAB-141002	POONAMDEEP KAUR Mobile No: 1234567890 LUDHIANA LUDHIANA PUNJAB-141002

13

INVOICE SUMMARY

Booking Ref ID	
Number of Articles	1
Total Base Tariff	23.00
Total Prepayment	0.00
Total CGST	2.00
Total SGST	2.00
Total IGST	0.00
Total UTGST	0.00
Total Invoice Amount	27.00

Booking Office Name :
Booking Office Pincode :
Booking Office GST No :
Booking Date :

Thank you for using India Post

02-03-2026 18:07:16

पंजाब एंड सिंध बैंक
(भारत सरकार काउपक्रम)
शाखा मॉडल टाउन
लुधियाना
पंजाब- 141002
दूरभाष : 0161-5068052,
ई-मेल:
L0293@psb.co.in

ੴ ਸ੍ਰੀ ਵਾਹਿਗੁਰੂ ਜੀ ਕੀ ਫ਼ਤਹਿ

पी.एस.बी.

PUNJAB & SIND BANK
(A Government Of India Undertaking)
Branch- Model Town
Ludhiana
Punjab-141002
Phone: 0161-5068052,53
E-mail:L0293@psb.co.in

11. Your kind attention is invited to provisions of sub-Section (8) of Section 13 of the SARFAESI Act where under you can tender the entire amount of outstanding dues together with all costs, charges and expenses incurred by the Bank only before the date fixed for sale of the secured assets(s) by public auction, by inviting quotations, tender from public or by private treaty. Please also note that if the entire amount of outstanding dues together with the costs, charges and expenses incurred by the Bank is not tendered before the date fixed for sale of the secured assets by public auction, by inviting quotations, tender from public or by private treaty, you may not be entitled to redeem the secured asset(s).

You have committed default in the repayment of the dues of the Bank secured as aforesaid, thereby rendering the entire outstanding amount immediately due and payable.

I, therefore, by virtue of this notice, hereby call upon all of you i.e. addressees no. 1 to 5 jointly and severally to make the payment and discharge in full liabilities of Rs.100491597.83P(Rupees Ten Crore Four Lakh Ninety One Thousand Five Hundred Ninety Seven and Paise Eighty Three Only)in above said account no.02931600065385 and addressee no.1 to 4 jointly and severally to make the payment and discharge in full liabilities of Rs.35193685.30P (Rupees Three Crore Fifty One Lakh Ninety Three Thousand Six Hundred Eighty Five and Paise Thirty Only) in account no.02931200067815 along with inclusive of interest upto 28.02.2026 along with applicable future interest w.e.f 01.03.2026 + 02% P.A Penal Interest with monthly rests + plus other charges to the bank to discharge the full liability within 60 days from the receipt of this notice, failing which the bank shall be constrained to take measures under the provision of chapter III of SARFAESI Act, 2002, for recovery of above secured dues and in that case, you will also be jointly and severally liable to pay for all cost and other expenses arising there from.

Please note that copy of this notice has been retained in our office.

Yours Sincerely,

कृते पंजाब एंड सिंध बैंक
For PUNJAB & SIND BANK

(Authorized Officer)

प्राधिकृत अधिकारी
AUTH. OFFICER

Punjab & Sind Bank, Model Town
Branch, Ludhiana.

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ੴ ਸ੍ਰੀ ਵਾਹਿਗੁਰੂ ਜੀ ਕੀ ਫ਼ਤਹਿ

Punjab & Sind Bank

(A Govt. of India Undertaking)

Where service is a way of life

SYMBOLIC POSSESSION NOTICE

(for immovable property)

Whereas ,

The undersigned being the authorised officer of the Punjab & Sind Bank under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (54 of 2002) and in exercise of powers conferred under section 13(12) read with rule 3 of the Security Interest (Enforcement) Rules, 2002 issued a demand notice dated 02.03.2026 calling upon the borrower **1)** M/s Immortal Tyres Pvt. Ltd. # 247-D, Phase-VII, Focal Point, Ludhiana through its Directors Poonamdeep Kaur and Kanwar Karanjeet Singh; **and Guarantor/Mortgagor**

2. Poonamdeep Kaur Director, M/s Immortal Tyres Pvt. Ltd., # 247-D, Phase-VII, Focal Point, Ludhiana.

3. Kanwar Karanjeet Singh Director, M/s Immortal Tyres Pvt. Ltd.# 247-D, Phase-VII, Focal Point, Ludhiana.

4. Legal Heirs of Late Paramjeet Singh S/o S. Kartar Singh (who was Guarantor/Mortgagor in the credit facilities of M/s Immortal Tyres Pvt. Ltd.) (a) Poonamdeep Kaur (Wife) (b) Kanwar Karanjeet Singh (Son), Rs/o House No. 304-R, Model Town, Ludhiana.

5. Harminder Pal Singh S/o S. Ranbir Singh R/o H.No.446-C, Urban Estate, Phase-I, Focal Point, Ludhiana.

Second Addresses:-

i. Poonamdeep Kaur w/o late S. Paramjeet Singh R/o House No. 304-R, Model Town, Ludhiana.

ii. Poonamdeep Kaur w/o late S. Paramjeet Singh R/o Flat No.1002, 10th Floor, A Spen 1, Central Greens, Pakhowal Road, Ludhiana

i. Kanwar Karanjeet Singh S/o late S. Paramjeet Singh R/o House No. 304-R, Model Town, Ludhiana

ii. Flat No.84, 8th Floor, Kingston Tower, Omaxe Royal Residency, Ludhiana.

i. Harminder Pal Singh S/o S. Ranbir Singh R/o Villa No. 169, Near Ireo Water Front, AIPL, Ludhiana.

1

Model Town Ludhiana SO 141002
EP785047265IN, IVR No1: 6980785044444
18-05-2026 14:50:55, Counter No. 1,
To: IMMORTAL TYRES PVT LTD
FOCAL POINT , LUDHIANA, 141010
From: PUNJAB AND SIND BANK
L-0293 MODEL TOWN , LUDHIANA, 141002
Base Amt: 19.00
Wt:20gms(Phy.)
P.Mode: Cash
POD:No, www.indiapost.gov.in

Model Town Ludhiana SO 141002
EP785047274IW, IVR No1: 6980785044444
18-05-2026 14:50:55, Counter No. 1,
To: POONAMDEEP KAUR
FOCAL POINT , LUDHIANA, 141010
From: PUNJAB AND SIND BANK
L-0293 MODEL TOWN , LUDHIANA, 141002
Base Amt: 19.00
Wt:20gms(Phy.)
P.Mode: Cash
POD:No, www.indiapost.gov.in

Model Town Ludhiana SO 141002
EP785047280IW, IVR No1: 6980785044444
18-05-2026 14:50:55, Counter No. 1,
To: KANWAR KARANJEET SINGH
247 D FOCAL POINT , LUDHIANA, 141010
From: PUNJAB AND SIND BANK
L-0293 MODEL TOWN , LUDHIANA, 141002
Base Amt: 19.00
Wt:20gms(Phy.)
P.Mode: Cash
POD:No, www.indiapost.gov.in

Model Town Ludhiana SO 141002
EP785047393IW, IVR No1: 6980785044444
18-05-2026 14:50:55, Counter No. 1,
To: POONAMDEEP KAUR
MODEL TOWN , LUDHIANA, 141001
From: PUNJAB AND SIND BANK
L-0293 MODEL TOWN , LUDHIANA, 141002
Base Amt: 19.00
Wt:20gms(Phy.)
P.Mode: Cash
POD:No, www.indiapost.gov.in

2

Model Town Ludhiana SO 141002
EP785047314IW, IVR No1: 6980785044444
18-05-2026 14:50:55, Counter No. 1,
To: POONAMDEEP KAUR
MODEL TOWN , LUDHIANA, 141001
From: PUNJAB AND SIND BANK
L-0293 MODEL TOWN , LUDHIANA, 141002
Base Amt: 19.00
Wt:20gms(Phy.)
P.Mode: Cash
POD:No, www.indiapost.gov.in

Model Town Ludhiana SO 141002
EP785047305IW, IVR No1: 6980785044444
18-05-2026 14:50:55, Counter No. 1,
To: POONAMDEEP KAUR
PAKHOWAL ROAD , LUDHIANA, 141001
From: PUNJAB AND SIND BANK
L-0293 MODEL TOWN , LUDHIANA, 141002
Base Amt: 19.00
Wt:20gms(Phy.)
P.Mode: Cash
POD:No, www.indiapost.gov.in

Model Town Ludhiana SO 141002
EP785047291IW, IVR No1: 6980785044444
18-05-2026 14:50:55, Counter No. 1,
To: KANWAR KARANJEET SINGH
MODEL TOWN , LUDHIANA, 141001
From: PUNJAB AND SIND BANK
L-0293 MODEL TOWN , LUDHIANA, 141002
Base Amt: 19.00
Wt:20gms(Phy.)
P.Mode: Cash
POD:No, www.indiapost.gov.in

Model Town Ludhiana SO 141002
EP785047402IW, IVR No1: 6980785044444
18-05-2026 14:50:55, Counter No. 1,
To: KANWAR KARANJEET SINGH
MODEL TOWN , LUDHIANA, 141001
From: PUNJAB AND SIND BANK
L-0293 MODEL TOWN , LUDHIANA, 141002
Base Amt: 19.00
Wt:20gms(Phy.)
P.Mode: Cash
POD:No, www.indiapost.gov.in

Model Town Ludhiana SO 141002
EP785047288IW, IVR No1: 6980785044444
18-05-2026 14:50:55, Counter No. 1,
To: HARMINDER PAL SINGH
UREAN ESTATE , LUDHIANA, 141010
From: PUNJAB AND SIND BANK
L-0293 MODEL TOWN , LUDHIANA, 141002
Base Amt: 19.00
Wt:20gms(Phy.)
P.Mode: Cash
POD:No, www.indiapost.gov.in

ੴ ਸ੍ਰੀ ਵਾਹਿਗੁਰੂ ਜੀ ਕੀ ਫ਼ਤਹਿ

Punjab & Sind Bank

(A Govt. of India Undertaking)

Where service is a way of life

to repay the amount mentioned in the notice being Rs. **135685283.13 (Rs.Thirteen Crore Fifty Six Lakhs Eighty Five Thousand Two Hundred Eighty Three & paisa Thirteen only) as on 28.02.2026** within 60 days from the date of receipt of the said notice.

The borrower and and guarantor having failed to repay the amount, notice is hereby given to the borrower and guarantor and the public in general that the undersigned has taken possession of the property described herein below in exercise of powers conferred on him under sub section (4) of section 13 of the Act read with rule 8 of the Security Interest Enforcement Rules, 2002 on this 16th day of May of the year 2026.

The borrower and guarantor in particular and the public in general is hereby cautioned not to deal with the property and any dealings with the property shall be subject to the charge of the Punjab & Sind Bank for an amount Rs. **Rs. Rs.135685283.13 (Rs. Thirteen Crore Fifty Six Lakhs Eighty Five Thousand Two hundred Eighty Three & paisa Thirteen only) as on 28.02.2026** and interest thereon.

The borrower's and guarantor`s/mortgagor`s attention are invited to provisions of sub-section (8) of section 13 of the Act, in respect of time available, to redeem the secured assets.

Description of the immovable property

All that part and parcel of Land/property measuring 1912 sq. yds., comprised in Khasra No. 1230/870-873, 1229/871-872, 1232/869-873, 870-874/2, Khata No. 31/39-32/40-36/44, as per Jamabandi for the Year 2009-10, vide Sale Deed bearing Wasika No. 6932 dated 22.07.2010 situated at Mundian Kalan, HB No. 179, Abadi Guru Bag Colony, Tehsil Ludhiana.**belonging to addressee no.2 and 5 i.e.** Poonamdeep Kaur and Harminder Pal Singh`, Property bounded as under:

East	Street – 233'
West :	Neighbour – 212'
North :	Street – 77'-10"
South :	Neighbour – 83'-10"

Date:16.05.2026

Place: Ludhiana

कृते पंजाब एण्ड सिंध बैंक
FOR PUNJAB & SIND BANK

Authorised Officer

Punjab and Sind Bank

प्राधिकृत अधिकारी
AUTH. OFFICER

भारतीय डाक
India Post

Model Town Ludhiana SO 141002
EP785047447IN, IVR No1: 6980785047447
18-05-2026 14:50:55, Counter No. 1,
To: KANWAR KARANJEET SINGH
OMAXE ROYAL , LUDHIANA, 142022
From: PUNJAB AND SIND BANK
L-0293 MODEL TOWN , LUDHIANA, 141002
Base Amt: 47.00
Wt:20gms(Phy.)
P.Mode: Cash
POB:No, www.indiapost.gov.in

भारतीय डाक
India Post

Booking Ref.ID: 276601131805268[illegible]
No of Articles: 10
Total Base Tariff: 218
Total CGST: 20 Total SGST: 20
Prepaid: 0
Net Amount: 258
Track @ www.indiapost.gov.in

भारतीय डाक
India Post

Model Town Ludhiana SO 141002
EP785047433IN, IVR No1: 6980[illegible]
19-05-2026 15:02:48, Counter No.
To: HARMINDER PAL SINGH
DEWATWAL , LUDHIANA, 141102
From: PUNJAB AND SIND BANK
L-0293 MODEL TOWN , LUDHIANA, 141002
Base Amt: 47.00, CGST:4.00, SGST:4.00
Coll. Amt: 55.00, Wt:20gms(Phy.)
P.Mode: Cash
POB:No, www.indiapost.gov.in