

Ref. No. : SCB/103/CAD/SVS/21-22/912

The Board of Directors  
**PKH Ventures Limited**  
142, Garuda House, Upper Govind Nagar,  
Malad (East).  
Mumbai. 400097.

Dear Sir / Madam

**Re: Proposed initial public offering of equity shares (the "Equity Shares" and such offering, the "Issue") of PKH Ventures Limited (the "Company")**

We refer to the facilities availed by the Company from us and identified in **Appendix A** to this letter (the "Loans") and to your letter dated 15<sup>th</sup> July 2021 ("Request Letter") in relation to the above-captioned subject matter. Capitalised terms which are not defined herein have the same meaning as referred in the Request Letter.

We hereby confirm that Loans (as set out in **Appendix A**) comprise all sanctioned facilities or outstanding borrowings of the Company with us.

We note from the Request Letter that the Company is proposing to undertake the Issue. We hereby give our unconditional approval and consent to the Company to proceed with and consummate the Issue, and to do all other acts and deeds, including undertaking the Issue Related Actions, and execute all documents, forms and instruments in connection with the Issue.

Our consent and approval given hereunder satisfies all requirements, with respect to the Loans, to obtain consent for any of the Issue Related Actions and shall supersede all covenants and conditions that may be stipulated in the Loan Documentation.

The aforesaid confirmations, consents and no-objections given in this letter shall also be applicable for any other documentation that we may execute with the Company (including for any additional facilities, enhancements or renewal of existing facilities) until the consummation of the Issue, and shall be deemed to be in full force unless cancelled by us in writing prior to such date.

We further confirm that:

- (i) the accounts held by the Company, with us are regular and there have been no current or past defaults on account of repayment of interest or principal, or violation of any financial covenants or of any other provisions or conditions of the Loan Documentation
- (ii) there is no pending litigation, dispute, or notice initiated or issued by us against the Company or against any of the directors of the Company in relation to any of the borrowings of the Company, as on the date of this consent
- (iii) we have not issued any notices of default, sought any prepayments or accelerations in repayment or any lump sum payments, cancelled any of our available commitments, withheld any disbursements, imposed penal interest, sought for conversion of the loan amounts into Equity Shares, exercised step-in rights or overtaken management control or invoked any of our rights in relation to the security provided in relation to the borrowings till date; and

(iv) the Company is in compliance with, and there has been no breach of, any of the terms, conditions, and covenants in relation to the Loan Documentation.

We further confirm that the above information in relation to us is true and correct.

We further consent to the disclosure of details of the facilities granted by us along with outstanding loan amount(s) in any issue document(s) and any other related documents that may be issued in connection with the Issue. The contents of this certificate can also be disclosed in any document relating to the proposed Issue, as may be required or appropriate in accordance with applicable laws.

We represent that our execution, delivery and performance of this consent have been duly authorised by all necessary actions (corporate or otherwise).

We also authorize you to deliver a copy of this letter of consent to any stock exchange, registrar of companies and any other governmental / regulatory authorities as required under any applicable laws or if requested for by any such regulatory / governmental authority.

We confirm that this letter can be relied on by the Company and any other advisors appointed in relation to the Issue.

We undertake to keep strictly confidential the details of the proposed Issue, your request letter and this consent.

Yours sincerely,

For Saraswat Co-operative Bank Ltd.



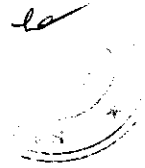
Shirish Shetye, G.M.  
Head-Credit Administration Dept.



**Appendix A**

S. No.	Description of borrowing (including nature and date of the sanction * letter(s) and loan agreement(s))	Sanctioned amount (In ₹ million)	Total amount outstanding as on the date of the letter (In ₹ million)
1.	Corporate Loan I	120.00	25.90
2.	Corporate Loan II	68.00	48.30
3.	Overdraft Against Property	50.00	49.90
4.	FITL	27.00	8.90
	Total Funded	265.00	133.00
	Total Non Funded	0.00	0.00
	Total funded + Non Funded	265.00	133.00

\* Limits reviewed/renewed (Interim) vide sanction letter reference no. SCB/102/CAD/NAG/628  
dtd.30.08.2021



Ref. No.: SCB/103/SME-VP/21-22/RRN/406

Dated: 25.02.2022

Dear Sir,

In reference to your email/letter dated February 23, 2022, we would like to state as below;

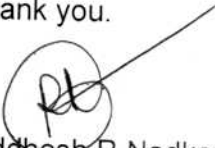
As per our NOC cum Consent letter dated December 15, 2021, we would further like to authorize you to disclose the following details of our bank as bankers to the company in your DRHP/RHP/Prospectus of your company

<b>Name of the Bank:</b>	Saraswat Co-operative Bank Limited, SME Vile Parle Branch
<b>Address:</b>	Bholanath CHS Ltd, Near Vile Parle Mahila Sangh School, Subhash Road, Vile Parle (East) Mumbai 400057
<b>Tel:</b>	022-42349960
<b>Fax:</b>	022-42349999
<b>Email:</b>	harshal.waradkar@saraswatbank.com
<b>Contact Person:</b>	Mr. Harshal V. Waradkar, Deputy General Manager
<b>Website:</b>	www.saraswatbank.com

We hope you the above in order

Thank you.



  
Siddhesh R Nadkarni  
Chief Manager  
SME Vile Parle  
Emp. Code: 03907

**Saraswat Co-operative Bank Ltd.** (Scheduled Bank)**SME - VILE PARLE BRANCH**1st Floor, Bholanath Co-operative Hsg. Soc. Ltd., 715, Subhash Road,  
Vile Parle (East), Mumbai 400 057.

Tel. : +91 22 4234 9999, Fax : +91-22 42349988

E-mail : sme vileparle@saraswatbank.com