

PSL DECLARATION

Category : MSME Loan
Date : 31/07/26
Applicant's Name : Sharad Zumberlal Kothari
Location : A. Nagar
Loan Applied for : Rs. 20,00,000/-
Sub : Declaration

To
The Manager
PNB Housing Finance Ltd

Sub:- Declaration in respect of PSL Classification.

Dear Sir,

For MSME Loan:	I / We hereby declare that I / We are engaged in: Manufacturing ☐ Trading / Services ☒
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I/We declare & confirm that the aforesaid loan shall be used by me/us solely for the purpose as mentioned in below table. Further, I/We also declare that the original cost of Plant & Machinery / Equipment acquired by us for running our business is as mentioned in below table.

Applicant's profile	Manufacturing	Trading / Services
	(Plant & Machinery)	(Office Equipment / Vehicles)
Investment in Gross Block	☐ <= 25 lacs	☐ <= 10 lacs
	☐ > 25 lacs & <= 500 lacs	☒ > 10 lacs & <= 200 lacs
	☐ > 500 lacs & <= 1000 lacs	☐ > 200 lacs & <= 500 lacs

I/We are aware that it is on the faith of this representation, declaration and confirmation that you have agreed to considered my aforesaid application for financial assistance as aforesaid. I/We also understand that the above declaration is required for reporting of the borrower category under PSL to the Reserve Bank of India.

Thanking You
Yours truly,

Borrower's Signature :

Borrower's Name: Sharad Kothari Sharad Kothari Mula Gases Private Limited

Date: 31/7/26

To,

PNB Housing Finance Limited

9th Floor, Antriksh Bhawan,

22 KG Marg,

New Delhi-110001

Subject: Confirmation cum Declaration Letter

Dear Sir,

1. I, the undersigned, have applied to PNB Housing Finance Limited, a company incorporated under the Companies Act, 1956, with Corporate Identity Number L65922DL1988PLC033856 and having its registered office at 9th Floor, Antriksh Bhawan, 22 Kasturba Gandhi Marg, New Delhi – 110001 (“PNBHFL”) for availing a financial facility aggregating to the tune of INR 20,000,000/- (Indian Rupees Twenty Crore Rupees only) (“Loan”) for the purpose of purchase of NHL.
2. I hereby confirm and declare that as on date, I am the owner of following dwelling units:
 - a) N/A
 - b) -
 - c) -
3. I hereby acknowledge and agree that as per the provisions of Master Direction – Non-Banking Financial Company – Housing Finance Company (Reserve Bank) Directions, 2021, bearing RBI/2020-21/73 and DOR.FIN.HFC.CC.No.120/03.10.136/2020-21 dated 17 February 2021, loans for third dwelling unit onwards to an individual will be treated as Commercial Real Estate (“CRE”) exposure.
4. I further confirm that I have not withheld any information from PNBHFL and all the information provided by me to PNBHFL is complete, true and accurate to the best of my knowledge and belief.

Thanking You,

Yours Faithfully,

Sharoni Mrs. S.S. Kothari Sharoni Mrs. S.S. Kothari
Name: Sharoni Kothari Suvarna Kothari Mula Gases Private Limited
Address: Sharoni Kothari Suvarna Kothari
Mob: 9822439510

END USE UNDERTAKING FROM CUSTOMER

To

PNB Housing Finance Ltd.

Pune

Dear Sir,

Sub: Declaration of end use of funds for application no NH/ANM5/0726/5152684 made to PNBHFL

I/We, Sharad Zumberlal Kothari refer to the Application

No. 5152684 dated 31/7/26 submitted by me to PNBHFL for availing loan of Rs 20,00,000

As stated in the application form the said loan is for the purpose of:

- Working Capital
- Business Expansion
- Purchase/Improvement of immovable property
- Education of children
- Marriage of children
- Medical Treatment

Any other (Please Specify) Personal use

I hereby represent, warrant and confirm that the aforesaid purpose is a valid purpose and is not speculative or illegal/antisocial in any manner.

I further agree, confirm & undertake that the purpose of use of funds under the loan shall not be changed in any manner during the tenure of the loan; or that such change in purpose shall take place only with the prior written permission of the PNBHFL.

I agree that any breach of default in complying with all or any aforesaid undertaking(s) will constitute an event of default under the loan agreement.

Yours sincerely,

Name	<u>Sharad Kothari</u>	<u>Suvarna Kothari</u>	<u>Mula Gases Private Ltd</u>	
Signature				

Yours sincerely,

Name				
Signature				

आयकर विभाग

INCOME TAX DEPARTMENT



SHARAD ZUMBERLAL KOTHARI

ZUMBERLAL MOTILAL KOTHARI

26/10/1959

Permanent Account Number

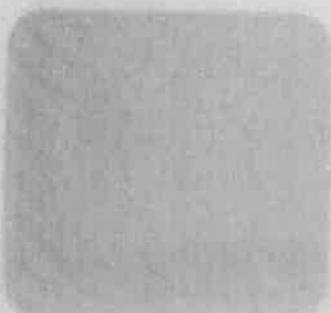
ACTPK5351P

Sharma

Signature

भारत सरकार

GOVT. OF INDIA



64102013

Sharma

Original Seen And Verified

Name- Prakash Ramobda

Emp.Code- PH05267

Sign -

an



भारत सरकार

Ministry of Information and Public Relations
Government of India

नौदणी क्रमांक: / Enrolment No.: 2006/21193/78587

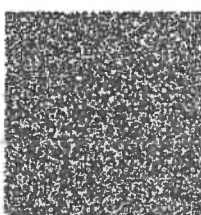
To

शरद झुंबरलाल कोठारी
Sharad Zumberlal Kothari
Silver Leaf, Flat No. 102
Rasane Colony
Opp. Oberoi Hotel
Sawedi
Ahmadnagar Maharashtra - 414003
9822434510

Download Date: 28/08/2019

Generation Date: 08/08/2019

Signature Valid



आपला आधार क्रमांक / Your Aadhaar No. :

2501

UID : 9173 3108 2045 5208

माझे आधार, माझी ओळख



भारत सरकार

Ministry of Information



शरद झुंबरलाल कोठारी
Sharad Zumberlal Kothari
वयन तारीख/DOB: 26/10/1959
पुरुष/ MALE

2501

UID : 9173 3108 2045 5208



OSR
Prakash Mahabadi
9805267

Prakash

आयकर विभाग
INCOME TAX DEPARTMENT



भारत सरकार
GOVT. OF INDIA

SUVARNA SHARAD KOTHARI
DHANRAJ UTTAMCHAND MUNOT

06/06/1963

Permanent Account Number

ABIPK4497Q

M.S.S. Kothari

Signature



M.S.S. Kothari.

Original Seen And Verified
Name- Pralash Manodighe
Emp.Code- PH05267
Sign -



भारत सरकार



आधार

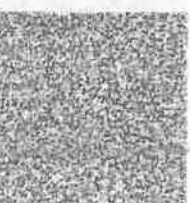
भारत सरकार
Unique Identification Authority of India
Government of India

नैवेदी क्रमांक/ Enrolment No.: 2006/21193/78583

Download Date: 20/09/2019
TO
सुवर्णा शरद कोठारी
Suvama Sharad Kothari
Silver Leaf, Flat No. 102
Rasane Colony
Opp. Oberoi Hotel
Sawedi
Sawedi Road
Ahmadnagar Maharashtra - 414003
9822434510

Generation Date: 08/09/2019

Signature Valid



QR Code with Photograph

आपला आधार क्रमांक / Your Aadhaar No. :

2531

VID : 9110 0550 7090 7034

माझे आधार, माझी ओळख



भारत सरकार
GOVERNMENT OF INDIA



सुवर्णा शरद कोठारी
Suvama Sharad Kothari
जन्म तारीख/DOB: 06/06/1963
महिला/ FEMALE

2531

माझे आधार क्रमांक / माझी ओळख

Original Seen And Verified
Name- Prayash Manohar
Emp.Code- PM05267
Sign -

Mrs S.S Kothari

Mrs S.S Kothari