

**TO WHOMSOEVER IT MAY CONCERN**

I, Balbir Verma, s/o Mr. Gurdip Singh, R/o House no. A-2/126, S/F Safdarjung Enclave, New Delhi- 110029, Director of JHS Svendgaard Retail Ventures Private Limited, do hereby confirm that I am not a fraudulent borrower and have not been categorized as a willful defaulter by any bank or financial institution or consortium thereof, in accordance with the guidelines on willful defaulters issued by Reserve Bank of India.



**Balbir Verma**

**Director**

**DIN: 08210364**

**Date: 29.10.2021**

**Place: New Delhi**

**TO WHOMSOEVER IT MAY CONCERN**

I, Pardeep Kumar Bhardwaj, S/o Mr. Shreenidhi Bhardwaj, R/o A-104, Vinayak Apartments, Plot-36, Sector-10, Dwarka, Dwarka Sector-6, S.O., New Delhi-110075, Additional Director of JHS Svendgaard Brands Limited, do hereby confirm that I am not a fraudulent borrower and have not been categorized as a willful defaulter by any bank or financial institution or consortium thereof, in accordance with the guidelines on willful defaulters issued by Reserve Bank of India.



**Pardeep Kumar Bhardwaj**

**Additional Director**

**DIN: 08608451**

**Date: 29.10.2021**

**Place: New Delhi**

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I, Pardeep Kumar Bhardwaj, S/o Mr. Shreenidhi Bhardwaj, R/o A-104, Vinayak Apartments, Plot-36, Sector-10, Dwarka, Dwarka Sector-6, S.O., New Delhi-110075, Additional Director of JHS Svendgaard Brands Limited, do hereby confirm that I am not a fraudulent borrower and have not been categorized as a willful defaulter by any bank or financial institution or consortium thereof, in accordance with the guidelines on willful defaulters issued by Reserve Bank of India.



**Pardeep Kumar Bhardwaj**

**Additional Director**

**DIN: 08608451**

**Date: 29.10.2021**

**Place: New Delhi**