LIC HFL
LIC HOUSING FINANCE LTD

30th October, 2026

The Manager,
Listing Department,
National Stock Exchange of India Ltd.,
Exchange Plaza, 5th Floor,
Plot No. C/1, G Block, Bandra-Kurla Complex,
Bandra (E), Mumbai – 400 051

Scrip ID: **LICHSGFIN EQ**
Email: cmlist@nse.co.in

Dear Sir/Madam,

Re.: Security Cover Certificate for the quarter ended September 30, 2026

Pursuant to regulation 54 of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 read with regulations 56(1)(d) as amended from time to time [in short 'SEBI (LODR), 2015, herewith submitting the Security Cover certificate for quarter ended September 30, 2026.

We request you to kindly take the same on record.

This is for your information and records.

Thanking you,

Yours faithfully,
For LIC Housing Finance Limited

VARSHA CHANDAR HARDASANI
Digitally signed by VARSHA CHANDAR HARDASANI
Date: 2026.10.30 21:37:25 +05'30'

LIC HOUSING FINANCE LIMITED REGD & CORPORATE OFFICE MUMBAI

Varsha Hardasani
Company Secretary & Compliance Officer
ACS: 50448

Encl. : a/a.

LIC HFL
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Statement of Security Cover as at September 30, 2026 (₹ in Crore)

Column A	Column B	Column C[i]	Column Dii	Column E (iii)	Column F (iv)	Column G(v)	Column Hvi	Column I	Column J	Column K	Column L	Column M	Column N	Column O	Column P
Particulars	Description of asset for which this certificate relate	Exclusive Charge	Exclusive Charge	Pari-Passu Charge	Pari- Passu Charge	Pari- Passu Charge			Elimination (amount in debt amount considered more than once (due to exclusive plus pari passu charge)	(Total C to H)	Related to only those items covered by this certificate				
		Debt for which this certificate being issued	Other Secured Debt	Debt for which this certificate being issued	Assets shared by pari passu debtholder (includes debt for which this certificate is issued & other debt with pari- passu charge	Other assets on which there is pari-Passu charge (excluding items covered in F)	Debts not backed by any assets offered as Security	Assets not offered as Security			Market Value for Assets charged on Exclusive basis	Carrying /book value for exclusive charge assets where market value is not ascertainable or applicable (For Eg. Bank	Market Value for Pari passu charge Assets[viii]	Carrying value/book value for pari passu charge assets where market value is not ascertainable or applicable (For Eg. Bank Balance, DSRA market value is not applicable)	Total Value(=K+L+M+ N)
		Book Value	Book Value	Yes/ No	Book Value	Book Value							Relating to Column F		
ASSETS															
Property, Plant and Equipment	Immovable Property	-	-	YES	0.34	-		180.34	-	180.68	-	-	4.51	-	4.51
Right of Use Assets		-	-	-	-	-		156.73	-	156.73	-	-	-	-	-
Goodwill		-	-	-	-	-		-	-	-	-	-	-	-	-
Intangible Assets		-	-	-	-	-		31.83	-	31.83	-	-	-	-	-
Intangible Assets under Development		-	-	-	-	-		-	-	-	-	-	-	-	-
Investments		-	-	-	-	-		4,828.83	-	4,828.83	-	-	-	-	-
Loans	Receivables from Mortgage	-	-	-	321,085.32	-		879.43	-	321,964.75	-	-	-	321,085.32	321,085.32
Trade Receivables		-	-	-	-	-			-	-	-	-	-	-	-
Cash and Cash Equivalents		-	-	-	-	-		235.23	-	235.23	-	-	-	-	-
Bank Balances other than Cash and Cash Equivalents		-	-	-	-	-		82.05	-	82.05	-	-	-	-	-
Others		-	-	-	-	-		2,593.51	-	2,593.51	-	-	-	-	-
Total		-			**321,085.67**	-		**8,987.94**	-	**330,073.61**	-	-	**4.51**	**321,085.32**	**321,089.83**
LIABILITIES															
Debt securities to which this certificate pertains	Secured NCDs	-	-	YES	129,828.64	-	-	-	-	129,828.64	-	-	-	129,828.64	129,828.64
Other debt sharing pari-passu charge with above debt		not to be filled	-	YES	129,935.39	-	-	-	-	129,935.39	-	-	-	129,935.39	129,935.39
Other Debt			-	-	-	-	814.69	-	-	814.69	-	-	-	-	-
Subordinated debt			-	-	-	-	1,885.42	-	-	1,885.42	-	-	-	-	-
Borrowings			-	-	-	-	-	-	-	-	-	-	-	-	-
Bank			-	-	-	-	-	-	-	-	-	-	-	-	-
Debt Securities			-	-	-	-	12,390.72	-	-	12,390.72	-	-	-	-	-
Others			-	-	-	-	10,249.92	-	-	10,249.92	-	-	-	-	-
Trade payables			-	-	-	-	66.78	-	-	66.78	-	-	-	-	-
Lease Liabilities			-	-	-	-	178.16	-	-	178.16	-	-	-	-	-
Provisions		-	-	-	-	-	307.44	-	-	307.44	-	-	-	-	-
Others			-	-	-	-	648.32	-	-	648.32	-	-	-	-	-
Total		-			259,764.03	-	26,541.44	-	-	286,305.48	-	-		259,764.03	259,764.03
Cover on Book Value															
Cover on Market Value[ix]															
		Exclusive Security Cover Ratio	-		Pari-Passu Security Cover Ratio	1.24									

[i] *This column shall include book value of assets having exclusive charge and outstanding book value of debt for which this certificate is issued.*

ii *This column shall include book value of assets having exclusive charge and outstanding book value of all corresponding debt other than column C.*

iii *This column shall include debt for which this certificate is issued having any pari passu charge - Mention Yes, else No.*

iv *This column shall include a) book value of assets having pari-passu charge b) outstanding book value of debt for which this certificate is issued and c). other debt sharing pari- passu charge along with debt for whi certificate is issued.*

v *This column shall include book value of all other assets having pari passu charge and outstanding book value of corresponding debt.*

vi *This column shall include all those assets which are not charged and shall include all unsecured borrowings including subordinated debt and shall include only those assets which are paid-for.*

vii *In order to match the liability amount with financials, it is necessary to eliminate the debt which has been counted more than once (included under exclusive charge column as also under pari passu). On the assets side, there shall not be elimination as there is no overlap.*

viii *Assets which are considered at Market Value like Land, Building, Residential/ Commercial Real Estate to be stated at Market Value. Other assets having charge to be stated at book value/Carrying Value.*

ix *The market value shall be calculated as per the total value of assets mentioned in Column O.*

x *Receivable under financing activities consist of large number of small ticket loans. This is part of the non trading book where loans are in the nature of held to maturity and created with a sole objective of collecting principal and interest. Therefore company has considered the carrying value (net of allowance) for this certificate.*

xi *The market value of ₹ 4.51 Crore consist of 4 immovable properties. Market value is considered on the basis of certified valuation done on 29th May 2025 (2 Properties) & 02nd June 2025 (for 2 properties)*

SHAH GUPTA & CO. MUMBAI FRN: 109574W CHARTERED ACCOUNTANTS

LIBOI & PURUHIT MUMBAI FRN. 101046W Chartered Accountants

LIC HOUSING FINANCE LIMITED REGD. & CORPORATE OFFICE MUMBAI

Annexure I

Statement of Information for listed Non-Convertible Debentures ("NCD"):

A. List of Listed NCD's issued during the quarter ended September 30, 2026

Sr. No.	Series	ISIN	Secured /Unsecured	Amount (₹ in Crore)
1	459	INE115A07RK8	Secured By Negative Lien	1,000.00

B. Listed NCD's outstanding as at September 30,2026

Sr. No.	Series	ISIN	Secured /Unsecured	Amount (₹ in Crore)
1	314	INE115A07KS6	Secured By Negative Lien	1000.00
2	320	INE115A07KY4	Secured By Negative Lien	1000.00
3	332	INE115A07LO3	Secured By Negative Lien	600.00
4	337	INE115A07LU0	Secured By Negative Lien	700.00
5	341-Option 3	INE115A07MC6	Secured By Negative Lien	500.00
6	353	INE115A07MQ6	Secured By Negative Lien	530.00
7	359	INE115A07MW4	Secured By Negative Lien	1477.00
8	365	INE115A07ND2	Secured By Negative Lien	912.00
9	367-Option 3	INE115A07NH3	Secured By Negative Lien	630.50
10	369-Option 2	INE115A07NL5	Secured By Negative Lien	274.90
11	372-Option 2	INE115A07NP6	Secured By Negative Lien	1606.00
12	376	INE115A07NU6	Secured By Negative Lien	1365.00
13	382	INE115A07OB4	Secured By Negative Lien	3400.00
14	386	INE115A07OF5	Secured By Negative Lien	2500.00
15	397	INE115A07OR0	Secured By Negative Lien	1120.00
16	411	INE115A07PH8	Secured By Negative Lien	320.00
17	415	INE115A07PL0	Secured By Negative Lien	975.00
18	411	INE115A07PH8	Secured By Negative Lien	420.00
19	417-Option 1	INE115A07PN6	Secured By Negative Lien	1000.00
20	417-Option 3	INE115A07PP1	Secured By Negative Lien	750.00
21	417-Option 3	INE115A07PP1	Secured By Negative Lien	250.00
22	417-Option 3	INE115A07PP1	Secured By Negative Lien	657.00
23	419-Option 2	INE115A07PR7	Secured By Negative Lien	500.00
24	419-Option 2	INE115A07PR7	Secured By Negative Lien	300.00
25	420-Option 1	INE115A07PT3	Secured By Negative Lien	1275.00
26	421	INE115A07PV9	Secured By Negative Lien	1000.00
27	417-Option 3	INE115A07PP1	Secured By Negative Lien	1350.00
28	421	INE115A07PV9	Secured By Negative Lien	1500.00
29	424-Option 1	INE115A07PY3	Secured By Negative Lien	1500.00
30	424-Option 1	INE115A07PY3	Secured By Negative Lien	2000.00
31	425	INE115A07QA1	Secured By Negative Lien	1500.00
32	353	INE115A07MQ6	Secured By Negative Lien	2500.00
33	425	INE115A07QA1	Secured By Negative Lien	300.00
34	427	INE115A07QC7	Secured By Negative Lien	500.00
35	430	INE115A07QF0	Secured By Negative Lien	1150.00
36	359	INE115A07MW4	Secured By Negative Lien	2011.00
37	432	INE115A07QH6	Secured By Negative Lien	1055.00
38	432	INE115A07QH6	Secured By Negative Lien	300.00
39	427	INE115A07QC7	Secured By Negative Lien	1730.00
40	433	INE115A07QI4	Secured By Negative Lien	1105.00
41	434-Option 1	INE115A07QJ2	Secured By Negative Lien	1040.00
42	434-Option 2	INE115A07QK0	Secured By Negative Lien	2880.00
43	434-Option 1	INE115A07QJ2	Secured By Negative Lien	1500.00
44	435	INE115A07QL8	Secured By Negative Lien	1250.00
45	436	INE115A07QM6	Secured By Negative Lien	941.00
46	433	INE115A07QI4	Secured By Negative Lien	2000.00
47	376	INE115A07NU6	Secured By Negative Lien	1000.00

SHAH GUPTA & CO. MUMBAI FRN: 109574W CHARTERED ACCOUNTANTS

BATLIBOI & PUROHIT MUMBAI FRN:101048W Chartered Accountants

LIC HOUSING FINANCE LIMITED REGD. & CORPORATE OFFICE MUMBAI

Sr. No.	Series	ISIN	Secured /Unsecured	Amount (₹ in Crore)
48	437	INE115A07QN4	Secured By Negative Lien	1300.00
49	372-Option 2	INE115A07NP6	Secured By Negative Lien	501.00
50	437	INE115A07QN4	Secured By Negative Lien	1642.30
51.	437	INE115A07QN4	Secured By Negative Lien	800.00
52	438	INE115A07QO2	Secured By Negative Lien	1005.00
53	438	INE115A07QO2	Secured By Negative Lien	1190.00
54	437	INE115A07QN4	Secured By Negative Lien	503.00
55	438	INE115A07QO2	Secured By Negative Lien	505.00
56	439	INE115A07QP9	Secured By Negative Lien	3470.00
57	417-Option 1	INE115A07PN6	Secured By Negative Lien	1780.00
58	440	INE115A07QQ7	Secured By Negative Lien	2105.00
59	441	INE115A07QR5	Secured By Negative Lien	1004.00
60	442	INE115A07QS3	Secured By Negative Lien	2570.00
61	440-Reissue 1	INE115A07QQ7	Secured By Negative Lien	1510.00
62	386-Reissue 1	INE115A07OF5	Secured By Negative Lien	752.00
63	441-Reissue 1	INE115A07QR5	Secured By Negative Lien	751.00
64	444	INE115A07QU9	Secured By Negative Lien	1050.00
65	445-Option I	INE115A07QV7	Secured By Negative Lien	1500.00
66	445 Option II	INE115A07QW5	Secured By Negative Lien	710.00
67	444-Reissue 1	INE115A07QU9	Secured By Negative Lien	2500.00
68	446	INE115A07QX3	Secured By Negative Lien	1625.00
69	445-Option I Reissue 1	INE115A07QV7	Secured By Negative Lien	1730.00
70	447	INE115A07QY1	Secured By Negative Lien	1300.00
71	445 Option II Reissue 1	INE115A07QW5	Secured By Negative Lien	1500.00
72	447 Reissue 1	INE115A07QY1	Secured By Negative Lien	1000.00
73	448	INE115A07QZ8	Secured By Negative Lien	1315.00
74	441 Reissue 2	INE115A07QR5	Secured By Negative Lien	1050.00
75	449	INE115A07RA9	Secured By Negative Lien	1275.00
76	419 Option II Reissue 2	INE115A07PR7	Secured By Negative Lien	605.00
77	447 Reissue 2	INE115A07QY1	Secured By Negative Lien	1635.00
78	450	INE115A07RB7	Secured By Negative Lien	1245.00
79	451	INE115A07RC5	Secured By Negative Lien	2745.00
80	445 Option II Reissue 2	INE115A07QW5	Secured By Negative Lien	1003.00
81	452	INE115A07RD3	Secured By Negative Lien	1000.00
82	448 Reissue 1	INE115A07QZ8	Secured By Negative Lien	700.00
83	452 Reissue 1	INE115A07RD3	Secured By Negative Lien	1225.40
84	453	INE115A07RE1	Secured By Negative Lien	1000.00
85	454	INE115A07RF8	Secured By Negative Lien	7000.00
86	452 Reissue 2	INE115A07RD3	Secured By Negative Lien	1000.00
87	448 Reissue 2	INE115A07QZ8	Secured By Negative Lien	1400.00
88	455	INE115A07RG6	Secured By Negative Lien	1210.00
89	455 Reissue 1	INE115A07RG6	Secured By Negative Lien	1100.00
90	456	INE115A07RH4	Secured By Negative Lien	3250.00
91	436 Reissue 1	INE115A07QM6	Secured By Negative Lien	1100.00
92	457	INE115A07RI2	Secured By Negative Lien	1,150.00
93	458	INE115A07RJ0	Secured By Negative Lien	3,500.00
94	459	INE115A07RK8	Secured By Negative Lien	1,000.00

SHAH GUPTA & CO. MUMBAI FRN:109574W CHARTERED ACCOUNTANTS

BATLIBOI & PUROHIT MUMBAI FRN:101048W Chartered Accountants

LIC HOUSING FINANCE LIMITED REGD. & CORPORATE OFFICE MUMBAI

Shah Gupta & Co.
Chartered Accountants
Bombay Mutual Building,
3rd Floor, Dr D N Road, Fort
Mumbai - 400001

Batliboi & Purohit
Chartered Accountants
204, National Insurance Building,
D N Road, Fort,
Mumbai – 400001

Independent Auditor's Certificate on Security Cover as at September 30, 2026 pursuant to Regulation 54 read with Regulation 56(1)(d) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 (as amended)

To,
The Board of Directors,
LIC Housing Finance Limited,
131, Maker Tower "F" Premises,
13th Floor, Cuffe Parade, Mumbai - 400005.

Dear Sirs,

1. This certificate is issued in accordance with the terms of our engagement letter dated September 05, 2025 with LIC Housing Finance Limited (the "Company").

2. We Shah Gupta & Co., Chartered Accountants and Batliboi & Purohit, Chartered Accountants, are Joint Statutory Auditors of the Company and have been requested by the Company to certify the accompanying Statement showing 'Security Cover' for the listed non-convertible debt securities ('NCDs') as at September 30, 2026 (the 'Statement') which has been prepared by the management of the Company for the purpose of its onward submission to Stock Exchanges in order to comply with the requirements of Regulation 54 read with Regulation 56(1)(d) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 (as amended) (the 'SEBI Regulations').

3. Accordingly, the Company has prepared the details of security cover available for debt securities in accordance with the unaudited standalone financial results as at September 30, 2026 and other relevant records/documents maintained by the Company as per attached Annexure 1. We have stamped the same for identification purposes only.

4. We understand that this certificate is required by the Company for the purpose of submission to BSE Limited, National Stock Exchange of India Limited and Debenture Trustees with respect to maintenance of security cover in respect of listed non-convertible debt securities of the Company as per Regulation 54 of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("Regulations") in the format notified by SEBI vide circular no. SEBI/HO/DDHS-PoD 1/P/CIR/2025/117 dated August 13, 2025.

Management Responsibility

5. The preparation of the "Statement" and "Annexure 1" is the responsibility of the Management of the Company including the preparation and maintenance of all accounting and other relevant supporting records and documents. This responsibility includes the design, implementation and maintenance of internal control relevant to the preparation and presentation of the Statement and applying an appropriate basis of preparation; and making estimates that are reasonable in the circumstances.

6. The Management of the Company is also responsible for ensuring that the Company complies with:

   a. The requirements of the Regulations and the Debenture Trust Deeds ('DTD') for all listed NCDs issued during the period ended / outstanding as at September 30, 2026 and for providing all relevant information to the Company's Debenture Trustees.
   b. Ensuring maintenance of the adequate security-cover available for listed NCDs as per Regulation 54 of the SEBI Regulations.
   c. Accurate computation of security-cover available for listed NCDs which is based on unaudited standalone financial results of the Company as at September 30, 2026.
   d. The Management of the Company is also responsible for ensuring that the Company complies with all the relevant requirements of the SEBI circular, SEBI Regulations, Companies Act, 2013 and other applicable laws and regulations, as applicable.

   This responsibility includes ensuring that the relevant records provided to us for our examination are correct and complete.

SHAH GUPTA & CO. MUMBAI FRN: 109574W CHARTERED ACCOUNTANTS

BATLIBOI & PUROHIT MUMBAI FRN:101048W Chartered Accountants

Auditor's Responsibility

7. Based on our examination of the security cover available for the listed NCDs, which has been prepared by the management from the unaudited standalone financial results for the quarter and half year ended September 30, 2026 and relevant records provided by the Company, pursuant to the requirements of the SEBI Regulations and the circular, it is our responsibility to provide a limited assurance as to whether as at September 30, 2026, the Company has maintained security cover as per the terms of the Information Memorandum / Placement Memorandum and Debenture Trust Deeds. This did not include the evaluation of adherence by the Company with all the applicable guidelines of the Regulations, Offer Document/ Information Memorandum and Debenture Trust Deeds entered between the Company and the Debenture Trustees of the Non-Convertible Debentures.

8. We have jointly carried out limited review of the unaudited standalone financial results of the Company for the quarter and half year ended September 30, 2026, and issued an unmodified conclusion vide our report dated October 30, 2026. We conducted our review of the financial results in accordance with the Standard on Review Engagements (SRE) 2410, "Review of Interim Financial Information Performed by the Independent Auditor of the Entity" issued by the Institute of Chartered Accountants of India. This standard requires that we plan and perform the review to obtain moderate assurance as to whether the financial results are free of material misstatement. A review of interim financial information consists of making inquiries, primarily of persons responsible for financial and accounting matters, and applying analytical and other review procedures. A review is substantially less in scope than an audit conducted in accordance with Standards on Auditing specified under section 143 (10) of the Companies Act, 2013 and consequently does not enable us to obtain assurance that we would become aware of all significant matters that might be identified in an audit. Further, we have not reviewed/audited any financial statements of the Company as of any date or for any period subsequent to September 30, 2026.

9. The procedures performed in a limited assurance engagement vary in nature and timing from, and are less in extent than for, a reasonable assurance engagement; and consequently, the level of assurance obtained in a limited assurance engagement is substantially lower than the assurance that would have been obtained had a reasonable assurance engagement been performed. We have performed the following procedures:

   Obtained and read on a test check basis, the Debenture Trust Deeds and the Information Memorandum in respect of the Debentures secured by way of negative lien and noted the particulars of security cover and the security cover percentage required to be maintained by the Company in respect of such Debentures as indicated in the Statement.and noted that there is no minimum-security cover percentage prescribed therein in respect of the such Debentures.

   a. Traced and agreed the principal amount of the Debentures outstanding as at September 30, 2026 to the financial results referred to in paragraph 7 above, and the books of account maintained by the Company as at September 30, 2026.
   b. Traced the book value of assets indicated in the Statement to the financial results as at September 30, 2026 referred to in paragraph 7 above and other relevant records maintained by the Company.
   c. Obtained the list of the securities created in the register of charges maintained by the Company and 'Form No. CHG-9' filed with the Ministry of Corporate Affairs. Traced the value of charge created against assets to the security cover indicated in the Statement on a test check basis.
   d. Examined whether the figures contained in the Statement are accurately extracted from the unaudited standalone financial results.
   e. Examined and verified the arithmetical accuracy of the computation of security cover indicated in the Statement.
   f. Performed necessary inquiries with the Management and obtained necessary representations.

10. Our scope of work did not involve us performing audit tests for the purposes of expressing an opinion on the fairness or accuracy of any of the financial information or the financial results of the Company taken as a whole. We have not performed an audit, the objective of which would be the expression of an opinion on the financial results, specified elements, accounts or items thereof, for the purpose of this certificate. Accordingly, we do not express such opinion.

11. We conducted our examination of the Statement and Annexure 1, on test check basis, in accordance with the Guidance Note on Reports or Certificates for Special Purposes issued by the Institute of Chartered Accountants of India. The Guidance Note requires that we comply with the ethical requirements of the Code of Ethics issued by the Institute of Chartered Accountants of India.

12. We have complied with the relevant applicable requirements of the Standard on Quality Control (SQC) 1, Quality Control for Firms That Perform Audits and Reviews of Historical Financial Information, and Other Assurance and Related Services Engagements, issued by the Institute of Chartered Accountants of India.

Conclusion

13. Based on the procedures performed by us, as referred to in paragraph 9 above and according to the information and explanations received and Management representations obtained, nothing has come to our attention that causes us to believe that as at September 30, 2026:

    a. The computation of security cover available for debenture holders contained in the Statement is not in agreement with the unaudited standalone financial results and the books of account and other relevant records and documents maintained by the Company.

    b. Security cover available for debenture holders is not 100% or more than the cover required as per Offer Document/ Information Memorandum in respect of listed debt securities.

Restriction on Use

14. This Certificate is addressed and provided to the Board of Directors of the Company solely for the purpose of submission to the Stock Exchanges and Debenture Trustees as stated in paragraph 4 above in accordance with the SEBI Regulations and should not be used for any other purpose. Our work was performed solely to assist you in meeting your responsibilities in relation to your compliance with the Regulations. Our obligations in respect of this certificate are entirely separate from, and our responsibility and liability are in no way changed by, any other role we may have (or may have had) as auditors of the Company or otherwise. We shall not be liable to the Company or to any other person concerned for any claims, liabilities or expenses relating to this assignment, except to the extent of fees relating to this assignment. Nothing in this certificate, or anything said or done in the course of or in connection with the services that are the subject of this certificate, will extend any duty of care we may have in our capacity as auditors of the Company. Accordingly, we do not accept or assume any liability or any duty of care for any other purpose or to any other person to whom this certificate is shown or into whose hands it may come without our prior consent in writing.

For **SHAH GUPTA & CO.,**
Chartered Accountants
Firm Registration No.: 109574W

Heneel K Patel
Partner
M. No. 114103
UDIN: 26114103NGXNPZ5678
Place: Mumbai
Date: October 30, 2026

For **BATLIBOI & PUROHIT**
Chartered Accountants
Firm Registration No.: 101048W

Parag Hangekar
Partner
M. No. 110096
UDIN: 26110096WUPZIV1650
Place: Mumbai
Date: October 30, 2026