

To,
The Board of Directors
Sammaan Capital Limited (formerly *Indiabulls Housing Finance Limited*)
A-34, 2nd & 3rd Floor, Lajpat Nagar-II,
New Delhi – 110 024

February 19, 2026

Independent Auditors' Revised Certificate certifying the proposed accounting treatment in the books of Sammaan Capital Limited, included in the Proposed Scheme of Arrangement between Sammaan Capital Limited (formerly known as Indiabulls Housing Finance Limited) ("Resulting Company" or "Company") and Sammaan Finserve Limited (Formerly known as Indiabulls Commercial Credit Limited) ("Demerged Company") and their respective shareholders and creditors in terms of the provisions of section(s) 230 to 232 read with Section 52 and 66 and other applicable provisions of the Companies Act, 2013 ("Proposed Scheme")

Dear Sir /Madam,

1. In relation to the proposed Scheme of Arrangement between Sammaan Capital Limited (formerly known as Indiabulls Housing Finance Limited) ("Resulting Company" or "Company") and Sammaan Finserve Limited (Formerly known as Indiabulls Commercial Credit Limited) ("Demerged Company") and their respective shareholders and creditors which provides for the demerger of the Demerged Company with the Resulting Company, we, Nangia & Co. LLP and M Verma & Associates, the joint statutory auditors of the Company:
 - i. Certify that the Resulting Company is capable of payment of interest/ repayment of principal amount of listed non-convertible debentures of the Demerged Company existing as at December 31, 2025 (Refer Annexure B)
 - ii. Certify that the proposed accounting treatment in the books of the Company specified in Clause 20.2 of Part C of the proposed Scheme, the extract of which is reproduced under Appendix I is in conformity with the SEBI (Listing Obligations and Disclosure Requirements Regulations, 2015 and circulars issued thereunder ("SEBI Regulations") and the applicable Indian Accounting Standards ("Ind AS") specified under Section 133 of the Companies Act, 2013 ("the Act") and other Generally Accepted Accounting Principles in India (Refer Annexure A and Appendix 1 attached herewith).
2. The responsibility for the preparation of the Proposed Scheme and compliance with relevant laws and regulations, including applicable Ind AS as aforesaid, is that of the boards of directors of the companies involved. Our responsibility is to examine and report whether the Proposed Scheme complies with the applicable Ind AS and Other Generally Accepted Accounting Principles in India. Nothing contained in this certificate, nor anything said or done in the course of, or in connection with the services that are subject to this certificate, will extend any duty of care that we may have in our capacity of the joint statutory auditors of any financial statements of the Company. We carried out our examination in accordance with the Guidance Note on Audit Reports and Certificates for Special Purposes, issued by the Institute of Chartered Accountants of India.
3. This revised certificate (the "Certificate") is issued at the request of the management of the Company pursuant to the requirements of the SEBI Regulations for onward submission to the BSE Limited, the National Stock Exchange of India Limited, SEBI, the National Company Law Tribunal and any other regulatory authorities in relation to the Proposed Scheme. This Certificate should not be used for any other purpose without our prior written consent.
4. This Certificate should be read together with Annexures of even date attached herewith (Annexures A and B and Appendix I).



Nangia & Co LLP
Chartered Accountants
4th Floor, Iconic Tower, Urmi Estate,
Ganpatrao Kadam Marg, Lower Parel (West),
Mumbai – 400 013

M Verma & Associates
Chartered Accountants
1209, Hemkunt Chambers,
89, Nehru Place,
New Delhi – 110 019

5. We had previously issued a certificate dated December 31, 2025 to the Board of Directors of the Company in respect of the proposed accounting treatment specified in 'Clause 20.2 – Accounting Treatment' of the Proposed Scheme and the Resulting Company's capability to pay interest/repay principal amount outstanding as on December 31, 2025 of listed non-convertible debentures of the Demerged Company, respectively, in relation to the Proposed Scheme. As requested by the Company to comply with the regulatory requirements, we are now issuing this revised certificate, which shall supersede our prior certificate dated December 31, 2025 as aforesaid, with no change in our opinion therein.

Yours faithfully,

For Nangia & Co LLP
Chartered Accountants
FRN: - 002391C/N500069



Jaspreet Singh Bedi
Partner
Membership No.: 601788

Place: Mumbai
Date: February 19, 2026

For M Verma & Associates
Chartered Accountants
FRN: - 501433C



Mohender Gandhi
Partner
Membership No.: 088396

Place: New Delhi
Date: February 19, 2026

Enclosed:

- Annexure A:** Independent Auditors' Reissued Certificate in relation to the proposed accounting treatment.
Annexure B: Independent Auditor's Revised Certificate in relation to capability to pay interest/repay principal.
Appendix 1: Proposed Accounting Treatment.

Annexure A to the Independent Auditors' certificate dated February 19, 2026

To,
The Board of Directors
Sammaan Capital Limited (formerly *Indiabulls Housing Finance Limited*)
A-34, 2nd & 3rd Floor, Lajpat Nagar-II,
New Delhi – 110 024

February 19, 2026

Independent Auditors' Reissued Certificate in relation to the proposed accounting treatment in the books of Sammaan Capital Limited (formerly known as Indiabulls Housing Finance Limited), included in the Proposed Scheme of Arrangement between Sammaan Capital Limited and Sammaan Finserve Limited ("Demerged Company") and their respective shareholders and creditors in terms of the provisions of section(s) 230 to 232 read with Section 52 and 66 and other applicable provisions of the Companies Act, 2013 ("Proposed Scheme")

1. This reissued certificate is issued in accordance with the terms of our engagement letter dated October 15, 2024 and in terms of the engagement letter dated December 31, 2025, read with addendum dated February 19, 2026.
2. We have been requested by the management of Sammaan Capital Limited (formerly known as Indiabulls Housing Finance Limited) ("Company" or "Resulting Company" or "SCL") to reissue the certificate in relation to the proposed accounting treatment specified in Clause 20.2 of Part C - Accounting Treatment of the Proposed Scheme of Demerger of Sammaan Finserve Limited (Formerly known as Indiabulls Commercial Credit Limited) ("Demerged Company") with the Company and their respective shareholders and creditors ("Proposed Scheme") and as reproduced in Appendix I to this certificate in terms of the provisions of Section 230 to 232 and other applicable provisions of the Companies Act, 2013 ("Act") and rules made thereunder with reference to its compliance with the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 and circulars issued thereunder ("SEBI Regulations") and the applicable Indian Accounting Standards ("Ind AS") specified under Section 133 of the Act and other generally accepted accounting principles in India.
3. The Proposed Scheme is approved by the Board of Directors of the Company and the Demerged Company on December 31, 2025, and is subject to approval of the respective Shareholders, the National Company Law Tribunal ("NCLT") and Statutory and Regulatory Authorities, as applicable. The appointed date for the purpose of the Proposed Scheme is effective date.

Management's Responsibility

4. The preparation of the Proposed Scheme as reproduced in the Appendix I and its compliance with the relevant provisions of the Act, the SEBI Regulations, other applicable laws and regulations, including the applicable Ind AS read with the Rules issued the Act and the Generally Accepted Accounting Principles in India is the responsibility of the management of the Companies involved, including the preparation and maintenance of all accounting and other relevant supporting records and documents.
5. This responsibility includes the design, implementation and maintenance of internal control relevant to the preparation and presentation of the Proposed Scheme including the accounting treatment as reproduced in Appendix 1 to this certificate, and making estimates that are reasonable in the circumstances.
6. The Company's management is also responsible for ensuring that the Company complies with the requirements of the Act, the SEBI Regulations and for providing all relevant information to the National Company Law Tribunal ("NCLT"), the Bombay Stock Exchange of India Limited ("BSE") and the National Stock Exchange of India Limited ("NSE").



Auditor's Responsibility

7. Pursuant to the requirements of provisions of Section 232 of the Act and the SEBI Regulations our responsibility is to provide a reasonable assurance whether the proposed accounting treatment specified in Clause 20.2 of Part C - Accounting Treatment of the Proposed Scheme and extract of which is reproduced in Appendix I to this certificate is in conformity with the SEBI Regulations and applicable Ind AS prescribed under Section 133 of the Act read with the rules issued thereunder and other Generally Accepted Accounting Principles in India.
8. We conducted our examination of the proposed accounting treatment referred to in Clause 20.2 of Part C of the Proposed Scheme and as reproduced in Appendix I in accordance with the Guidance Note on Reports or Certificates for Special Purposes ("Guidance Note") issued by the Institute of Chartered Accountants of India ("ICAI"). The Guidance Note requires that we comply with the ethical requirements of the Code of Ethics issued by the ICAI.
9. 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.

Opinion

10. Based on our examination and according to the information and explanations given to us and appropriate representations obtained from the Company, the proposed accounting treatment in the books of Sammaan Capital Limited as specified in Clause 20.2 of Part C - Accounting Treatment of the Proposed Scheme and extract of which is reproduced in Appendix I to this certificate, which has been initialed by us for the purpose of identification only, is in conformity with the SEBI regulations and applicable Ind AS prescribed under Section 133 of the Act and other generally accepted accounting principles in India.

Other Matter

11. We had previously issued our certificate dated December 31, 2025 (vide UDIN: 25601788GQKJYK5852 (Nangia & Co. LLP) and UDIN: 25080939BQRETZ8677 (M Verma & Associates)) to the Board of Directors of the Company in respect of the proposed accounting treatment specified in 'Clause 20.2 of Part C – Accounting Treatment' of the Proposed Scheme in relation to the Proposed Scheme. As requested by the Company, we have reissued this certificate on proposed accounting treatment specified in 'Clause 20.2 of Part C – Accounting Treatment' of the Proposed Scheme, with no changes therein. This certificate shall supersede our prior certificate dated December 31, 2025, as aforesaid.
12. Our limited review report dated February 4, 2026 on the limited reviewed standalone financial results of the Company for the quarter and nine months ended December 31, 2025 included the following Other Matter paragraph:

As mentioned in Note 14 to the Statement, the Board of Directors of the Company has approved the Scheme of Demerger for the demerger of NBFC business of Sammaan Finserve Limited, a wholly owned subsidiary, into the Company, (on a going-concern basis) under the relevant provisions of the Companies Act, 2013 and the Rules made thereunder. This proposed scheme is subject to all applicable statutory and regulatory approvals. The Scheme will become effective upon fulfilment of all the conditions set out in the Scheme including receipt of applicable regulatory approvals. Accordingly, accounting for scheme of demerger will be done on receipt of all the applicable approvals.

Our conclusion is not modified in respect of this matter.



13. The limited review report dated February 3, 2026 issued by the component auditor on the limited reviewed financial results of SFL for the quarter and nine months ended December 31, 2025 included the following Other Matter paragraph:

As mentioned in Note 5 to the Statement, the Company's Board of Directors have approved a Scheme of Arrangement involving demerger of NBFC business of the Company (on a going concern basis) into Sammaan Capital Limited, the Holding Company, under the relevant provisions of the Companies Act, 2013 and the Rules made thereunder. This proposed scheme is subject to all applicable statutory and regulatory approvals.

Our conclusion is not modified in respect of this matter.

Restriction on use

14. This certificate is reissued at the request of management of the Company solely for the purpose of onward submission by the Company to the BSE, NSE, Securities and Exchange Board of India ("SEBI"), the NCLT and any other regulatory authorities in relation to the Proposed Scheme pursuant to the requirements of the SEBI Regulations and Sections 230 to 232 of the Act read with relevant Rules made thereunder. This reissued certificate should not be used for any other purpose. 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 reissued certificate is shown or into whose hands it may come without our prior consent in writing.

Yours faithfully,

For Nangia & Co LLP
Chartered Accountants
FRN: - 002391C/N500069



Jaspreet Singh Bedi
Partner
Membership No.: 601788
UDIN: 26601788BRCFFO4583

Place: Mumbai
Date: February 19, 2026

For M Verma & Associates
Chartered Accountants
FRN: - 501433C



Mohender Gandhi
Partner
Membership No.: 088396
UDIN: 26088396AEEGVT5759


Place: New Delhi
Date: February 19, 2026

Appendix 1**ACCOUNTING TREATMENT BY THE DEMERGED COMPANY AND THE RESULTING COMPANY
IN THEIR RESPECTIVE BOOKS OF ACCOUNTS****20.2. Accounting treatment in the books of the Resulting Company, i.e. SCL**

With effect from the Appointed Date, and upon the Scheme becoming effective, the Resulting Company shall account for the demerger envisaged in the Scheme in its books of account as under:

- 20.2.1. the Resulting Company shall recognise the assets and liabilities of the Demerged Undertaking, vested in the Resulting Company pursuant to this Scheme at their respective carrying values and in the same form as appearing in the financial statement of the Demerged Company as on the Appointed Date;
- 20.2.2. the identity of the reserves of the Demerged Company in relation to the Demerged Undertaking, vested in the Resulting Company pursuant to this Scheme, shall be preserved and the Resulting Company shall record such reserves at their respective carrying values and in the same form as appearing in the financial statement of the Demerged Company;
- 20.2.3. the carrying value of investments in equity shares of the Demerged Company held by the Resulting Company, shall stand reduced to the extent of the carrying value of net asset to be retained by the Demerged Company, immediately after the Demerger;
- 20.2.4. the inter-company balances and transaction between the Resulting Company and the Demerged Undertaking of the Demerged Company, if any, shall stand cancelled;
- 20.2.5. the difference, being the excess or deficit, between the carrying value of the assets over the carrying values of the liabilities and identified reserves pertaining to the Demerged Undertaking, demerged from the Demerged Company and vested with the Resulting Company pursuant to this Scheme, after considering the effect of Clause 20.2.3 and Clause 20.2.4, shall be recognised in 'Other Equity'. The balance in 'Other Equity' and the debit balance in retained earnings in the books of the Resulting Company as on the Appointed Date will be credited to or stand adjusted against, firstly, the balance in the "capital reserve" account and thereafter, the balance difference, if any, against "Securities Premium" Account in the books of the Resulting Company.

For Sammaan Capital Limited (formerly Indiabulls Housing Finance Limited)


Name: Mukesh Garg
Designation: Chief Financial Officer
Place: New Delhi
Date: February 19, 2026



Annexure B to the Report dated February 19, 2026

To,
The Board of Directors
Sammaan Capital Limited (formerly *Indiabulls Housing Finance Limited*)
A-34, 2nd & 3rd Floor, Lajpat Nagar-II,
New Delhi – 110 024

February 19, 2026

Independent Auditor's Revised Certificate in relation to capability of Sammaan Capital Limited (formerly Indiabulls Housing Finance Limited) to pay interest/repay principal amount of listed non-convertible debentures of the Sammaan Finserve Limited (Formerly known as Indiabulls Commercial Credit Limited) existing as on December 31, 2025.

1. This certificate is issued in accordance with the terms of our engagement letter dated October 15, 2024 and the engagement letter dated December 31, 2025, read with addendum dated February 19, 2026.
2. We have been requested by the management of Sammaan Capital Limited (formerly known as Indiabulls Housing Finance Limited) ("Company" or "Resulting Company") to issue a revised certificate in relation to Resulting Company's capability to pay interest/ repayment of principal amount of listed non-convertible debentures of Sammaan Finserve Limited (Formerly known as Indiabulls Commercial Credit Limited) ("Demerged Company") existing as on December 31, 2025, pursuant to the requirements of the operational circular issued by SEBI bearing reference number SEBI/HO/DDHS/DDHS-PoD-1/P/CIR/2025/0000000103 dated July 11, 2025 ("SEBI Debt Circular") issued by Securities Exchange Board of India ("SEBI"), in relation to the proposed Scheme of Arrangement between the Resulting Company and the Demerged Company and their respective shareholders and creditors ("Proposed Scheme").
3. The Proposed Scheme and the Resulting Company's capability to pay interest/ repayment of principal amount of listed non-convertible debentures of the Demerged Company as at December 31, 2025 is approved by the Board of Directors of the Company on December 31, 2025, and is subject to approval of the respective Shareholders, the National Company Law Tribunal ("NCLT") and statutory and regulatory authorities, as applicable. The appointed date for the purpose of the Proposed Scheme is effective date.

Management's Responsibility

4. The management of the Company is responsible for providing all the information in relation to the preparation of this certificate 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 controls relevant to the details stated in the certificate and applying an appropriate basis of preparation, and making estimates that are reasonable in the circumstances.
5. The management of the Company is also responsible for ensuring that the Company complies with the requirements of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 and the SEBI Debt Circular issued thereunder, and providing all relevant information with respect to the Proposed Scheme to the BSE Limited and National Stock Exchange of India Limited and any other regulatory authorities, as applicable.



Auditor's Responsibility

6. Our responsibility is to certify, based on our procedures, that the Resulting Company is capable of payment of interest / repayment of principal amount of listed non-convertible debentures ("NCDs") of the Demerged Company existing as on December 31, 2025. In respect of certification of this subject matter, our examination is based on the audited standalone financial statements of the Company and the Demerged Company as at and for the year ended March 31, 2025, the limited reviewed standalone financial results of the Company and the Demerged Company for the quarter and nine months ended December 31, 2025 and management certified unaudited financial information of the Company and Demerged Company as at December 31, 2025.
7. In relation to paragraph 6 above, we have performed the following procedures:
 - a. We have read and evaluated disclosures related to borrowings, cash and bank balances and cash flows in the audited financial statements of the Company and the Demerged Company as at and for the year ended March 31, 2025. We have read and evaluated the management prepared unaudited proforma standalone balance sheet as at December 31, 2025 and proforma standalone statement of cash flows for the period ended December 31, 2025, of the Company and the Demerged Company.
 - b. Obtained the management prepared and certified schedule showing unencumbered liquid assets of the Resulting Company as at December 31, 2025 and amounts of principal and interest outstanding as at December 31, 2025 in respect of Listed, Non-Convertible Debentures of the Demerged Company and noted that the amount of unencumbered assets of the Resulting Company as at December 31, 2025 are in excess of the amounts of principal and interest outstanding as at December 31, 2025 in respect of Listed, Non-Convertible Debentures of the Demerged Company.
 - c. We have read and relied upon the auditor's report of the Demerged Company on the financial statements as at and for the year ended March 31, 2025 and the limited review reports of the Demerged Company on the unaudited financial results for the periods ended June 30, 2025, September 30, 2025 and December 31, 2025 for any qualification/adverse comments that may impact the interest payments/repayment of principal amount of NCDs of the Demerged Company.
 - d. We have relied upon management certified unaudited financial information related to all borrowings (including listed non -convertible debentures of the Demerged Company), standard loan assets, cash and bank balances, liquid investment balances, and undrawn credit limits as at December 31, 2025, of the Company and the Demerged Company.
 - e. We have obtained and read the DNBS 04 return on Structural Liquidity and Interest rate sensitivity as at December 31, 2025 prepared by the Company and the Demerged Company and submitted to Reserve Bank of India, which is based on certain assumptions, projections and estimates determined by the management of the Company. We have relied on the same and not performed independent review of such information.
 - f. We have performed inquiries with the management on the movement in balances of borrowings, cash and bank, standard loans (Stage I and Stage II) and liquid investments on the Asset Liability Management (ALM) position for the period from January 1, 2026 till the date of this certificate, of the Company and the Demerged Company.
 - g. We have relied on management representation that no material changes in liquidity position, Asset Liability Management return on Structural Liquidity and Interest rate sensitivity mismatches, quality of loan assets and quantum of outstanding NCDs have occurred from January 1, 2026 upto the date of this certificate, of the Company and the Demerged Company.



- h. We have obtained and read the certificate dated February 3, 2026 issued by auditor of the component auditor of Samman Finserve Limited on the Statement of Security Cover Certificate as per Regulation 54(3) of the Securities and Exchange Board of India (Listing Obligation and Disclosure Requirements) Regulations, 2015 as at December 31, 2025.
- i. We have read the minutes of the meetings of the Board of Directors and its committees of the Company and the Demerged Company during the period from October 1, 2025 to December 31, 2025.
- j. We have performed inquiries and obtained necessary representations from the management.
8. We conducted our examination in accordance with the Guidance Note on Reports or Certificates for Special Purposes (“Guidance Note”) issued by the Institute of Chartered Accountants of India (“ICAI”). The Guidance Note requires that we comply with the ethical requirements of the Code of Ethics issued by the ICAI.
9. 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

Conclusion

10. Based on our examination and according to the information and explanations given to us and appropriate representations obtained from the Company, we certify that the Resulting Company is capable of payment of interest / repayment of principal amount of listed non-convertible debentures of the Demerged Company. We, however, state that this is not an assurance as to the future viability of the Resulting Company. We further state that our reporting is based on the procedures performed as enumerated in Para 07 above with regards to financial assets and liabilities of the Company and as at December 31, 2025 and incrementally supplemented by management certified information of balances of NCDs and other select financial assets as at December 31, 2025. We neither give any guarantee nor any assurance that all liabilities will get discharged by the Resulting Company as and when they fall due.

Other Matter

11. We had previously issued a certificate dated December 31, 2025 (vide UDIN: 25601788NIOBQR6769 (Nangia & Co. LLP) and UDIN: 25080939QHZYCI3966 (M Verma & Associates)) to the Board of Directors of the Company in respect of the Resulting Company’s capability to pay interest/repay principal amount outstanding as on December 31, 2025 of listed non-convertible debentures of the Demerged Company, in relation to the Proposed Scheme. As requested by the Company, to comply with regulatory requirements, we are issuing this revised certificate which shall supersede our prior certificate dated December 31, 2025 as aforesaid.
12. The financial statements of the Demerged Company for the year ended March 31, 2025 and the financial results of the Demerged Company for the periods ended June 30, 2025, September 30, 2025 and December 31, 2025 were audited / reviewed by another auditor who expressed unmodified opinion / conclusions on those financial statements / financial results on May 15, 2025, August 13, 2025, October 30, 2025 and February 3, 2026 respectively.

Our conclusion is not modified in respect of this matter.



13. Our limited review report dated February 4, 2026 on the limited reviewed standalone financial results of the Company for the quarter and nine months ended December 31, 2025 included the following Other Matter paragraph:

As mentioned in Note 14 to the Statement, the Board of Directors of the Company has approved the Scheme of Demerger for the demerger of NBFC business of Sammaan Finserve Limited, a wholly owned subsidiary, into the Company, (on a going-concern basis) under the relevant provisions of the Companies Act, 2013 and the Rules made thereunder. This proposed scheme is subject to all applicable statutory and regulatory approvals. The Scheme will become effective upon fulfilment of all the conditions set out in the Scheme including receipt of applicable regulatory approvals. Accordingly, accounting for scheme of demerger will be done on receipt of all the applicable approvals.

Our conclusion is not modified in respect of this matter.

14. The limited review report dated February 3, 2026 issued by the component auditor on the limited reviewed financial results of SFL for the quarter and nine months ended December 31, 2025 included the following Other Matter paragraph:

As mentioned in Note 5 to the Statement, the Company's Board of Directors have approved a Scheme of Arrangement involving demerger of NBFC business of the Company (on a going concern basis) into Sammaan Capital Limited, the Holding Company, under the relevant provisions of the Companies Act, 2013 and the Rules made thereunder. This proposed scheme is subject to all applicable statutory and regulatory approvals.

Our conclusion is not modified in respect of this matter.

Restriction on use

15. This revised certificate is issued at the request of management of the Company solely for the purpose of onward submission by the Company to the BSE, NSE, Securities and Exchange Board of India ("SEBI"), the NCLT and any other regulatory authorities in relation to the Proposed Scheme pursuant to the requirements of the SEBI Regulations and Sections 230 to 232 of the Act read with relevant Rules made thereunder. This revised certificate should not be used for any other purpose. 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 revised certificate is shown or into whose hands it may come without our prior consent in writing.

Yours faithfully,

For Nangia & Co LLP
Chartered Accountants
FRN: - 002391C/N500069



Jaspreet Singh Bedi
Partner
Membership No.: 601788
UDIN: :26601788TMXPGY1967
Place: Mumbai
Date: February 19, 2026

For M Verma & Associates
Chartered Accountants
FRN: - 501433C



Mohender Gandhi
Partner
Membership No.: 088396
UDIN: 26088396CEOUYT4312
Place: New Delhi
Date: February 19, 2026