

kkc & associates llp

Chartered Accountants

(formerly Khimji Kunverji & Co LLP)

Independent Auditor's Review Report on unaudited financial results for the quarter ended 30 June 2025 of Hiranandani Financial Services Private Limited under Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended.

To
The Board of Directors of
Hiranandani Financial Services Private Limited

Introduction

1. We have reviewed the accompanying statement of unaudited financial results of Hiranandani Financial Services Private Limited ('the Company') for the quarter ended 30 June 2025 ('the Statement'), being submitted by the Company pursuant to the requirements of Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended ('Listing Regulations').
2. This Statement, which is the responsibility of the Company's Management and approved by the Board of Directors of the Company, has been prepared in accordance with the recognition and measurement principles laid down in the Indian Accounting Standard ('Ind AS') 34 'Interim Financial Reporting' specified in section 133 of the Companies Act, 2013, read with relevant rules issued thereunder the circulars, guidelines and directions issued by Reserve Bank of India ('RBI') from time to time ('RBI guidelines') and other accounting principles generally accepted in India and in compliance with Regulation 52 of the Listing Regulations. Our responsibility is to express a conclusion on the Statement based on our review.

Scope of Review

3. We conducted our review of the Statement 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 ('the ICAI'). This standard requires that we plan and perform the review to obtain moderate assurance as to whether the Statement is free of material misstatement. A review is limited primarily to inquiries of company's personnel and analytical procedures applied to financial data and thus provides less assurance than an audit. We have not performed an audit and accordingly, we do not express an audit opinion.

Conclusion

4. Based on our review conducted as above, nothing has come to our attention that causes us to believe that the accompanying Statement, prepared in accordance with the recognition and measurement principles laid down in the aforesaid Ind AS and other accounting principles generally accepted in India has not disclosed the information required to be disclosed in terms of Regulation 52 of the Listing Regulations, including the manner in which it is to be disclosed, or that it contains any material misstatement or that it has not been prepared in accordance with the relevant prudential norms issued by Reserve Bank of India in respect of income recognition, asset classification, provisioning and other related matters



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Other Matter

5. Attention is drawn to the fact that the figures for the quarter ended 31 March 2025 as reported in these financial results are the balancing figures between audited figures in respect of the full previous financial year and the published unaudited year to date figures up to the third quarter of the previous financial year. The figures up to the end of the third quarter of previous financial year had only been reviewed and not subjected to audit.
6. Attention is drawn to the fact that the figures for the corresponding quarter ended 30 June 2024 as reported in the Statement, are management certified and have been approved by the Board of Directors, which was not subject to limited review or audit.

For **KKC & Associates LLP**

Chartered Accountants

(formerly Khimji Kunverji & Co LLP)

Firm Registration Number: 105146W/W100621



Vinit Jain

Partner

ICAI Membership No: 145911

UDIN: 25145911BMNRBB8897



Place: Mumbai

Date: 08 August 2025

Hiranandani Financial Services Private Limited
(CIN: U65999MH2017PTC291060)

Regd. Office: 514, Dalamal Towers, 211 FPJ Marg, Nariman Point, Mumbai, Maharashtra, India - 400021
Telephone No.: 022-62093493 Email: compliance@hfs.in Website: https://hfs.in
Statement of Unaudited Financial Results for the quarter ended June 30, 2025

(Rs. in lakhs)

Sr. No.	Particulars	Quarter ended			Year ended
		June 30, 2025	March 31, 2025	June 30, 2024	March 31, 2025
		Unaudited	Audited (Refer Note 7)	Unaudited (Refer Note 8)	Audited
1	Revenue from operations				
	(i) Interest income	12,274.71	11,553.79	8,769.41	40,760.27
	(ii) Fees and commission income	448.34	329.44	231.48	1,313.25
	(iii) Net gain on fair value changes	194.23	102.71	288.93	714.75
	(iv) Net gain on derecognition of financial instruments under amortised cost category	11.26	7.03	-	226.62
	(v) Other operating income	305.10	603.57	428.84	1,829.47
	Total revenue from operations	13,233.64	12,596.54	9,718.66	44,844.36
2	Other income	10.59	16.08	8.15	47.09
3	Total income (1 + 2)	13,244.23	12,612.62	9,726.81	44,891.45
4	Expenses				
	(i) Finance costs	5,432.58	5,052.38	3,610.43	17,500.57
	(ii) Impairment on financial instruments	1,207.04	840.22	587.50	2,625.37
	(iii) Employee benefits expense	3,228.95	3,285.11	2,784.67	12,010.03
	(iv) Depreciation and amortisation expense	153.66	139.39	60.65	333.72
	(v) Other expenses	1,096.27	912.02	761.58	3,630.94
	Total expenses	11,118.50	10,229.12	7,804.83	36,100.63
5	Profit/(Loss) before exceptional items and tax (3-4)	2,125.73	2,383.50	1,921.98	8,790.82
6	Exceptional Items	-	-	-	-
7	Profit/(Loss) before tax (5-6)	2,125.73	2,383.50	1,921.98	8,790.82
8	Tax expense:				
	(i) Current tax	844.84	714.15	531.25	2,283.07
	(ii) Deferred tax	(311.32)	(163.32)	(24.79)	(75.01)
	Total tax expense (8)	533.52	550.83	506.46	2,208.06
9	Net Profit for the period/year (7 - 8)	1,592.21	1,832.67	1,415.52	6,582.76
10	Other comprehensive income				
	(i) Items that will not be reclassified to profit or loss				
	(a) Remeasurement gain / (loss) of defined benefit plans	-	(22.92)	-	(29.52)
	(b) Income tax relating to items that will not be reclassified to profit or loss	-	5.77	-	7.43
	(ii) Items that will be reclassified to profit or loss				
	(a) The effective portion of gain and (loss) on hedging instruments in a cash flow hedge	(123.09)	(92.83)	-	(92.83)
	(b) Income tax relating to items that will be reclassified to profit or loss	30.98	23.36	-	23.36
11	Total comprehensive income (9+ 10)	1,500.10	1,746.05	1,415.52	6,491.20
12	Paid-up equity share capital (Face value ₹ 10/- per share)	73,211.82	73,211.82	68,211.82	73,211.82
13	Earnings per equity share				
	(i) Basic (₹)*	0.22	0.27	0.21	0.96
	(ii) Diluted (₹)*	0.22	0.27	0.21	0.96

* (Not annualised except for the year ended March 31,2025)



Hiranandani Financial Services Private Limited
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Notes:

- 1 Hiranandani Financial Services Private Limited (the 'Company') has prepared its financial results (the 'Statement') for the quarter ended June 30, 2025 in accordance with Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 (the 'Listing Regulations, 2015') and the Indian Accounting Standards specified under section 133 of the Companies Act, 2013 read with the Companies (Indian Accounting Standards) Rules, 2015 as amended and the relevant provisions of the Companies Act, 2013, as applicable. The above unaudited financial results have been reviewed by the Audit Committee and have been approved by the Board of Directors at their meetings held on August 08, 2025.
- 2 The Company operates in a single reportable segment i.e. financing, since the nature of the loans are exposed to similar risk and return profiles hence they are collectively operating under a single segment. The Company operates in a single geographical segment i.e. domestic.
- 3 During the quarter ended June 30 2025, the Company has issued 5,000 Listed Secured, Rated, Redeemable, Non-Convertible Debentures on Private Placement Basis of Face value of Rs.100,000 each amounting to Rs.50 Crore.
- 4 All the Non Convertible Debentures of the Company as on June 30, 2025 are fully secured by pari passu charge on receivables of the Company to the extent stated in the respective Information Memorandum / Security Documents. Further, the Company has maintained sufficient asset cover to discharge the principal amount, interest accrued thereon and such other sums as mentioned therein, as per the respective Information Memorandum / Security documents.
- 5 Information as required by Regulation 52(4) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 as amended, is attached as Annexure 1.
- 6 Disclosures pursuant to RBI Notification - RBI/DOR/2021-22/86 DOR.STR.REC.51/21.04.048/2021-22 dated September 24, 2021 (updated as on December 28, 2023) for transfer through assignment of loan, acquisition of loans through assignment and acquisition/transfer of any stressed loan is as below:
 - a) The company has not acquired any loans through assignment in respect of loans not in default during the quarter ended June 30, 2025.
 - b) The company has not transferred any loans through assignment in respect of loans not in default during the quarter ended June 30, 2025.
 - c) The Company has not transferred/acquired any stressed loans during the quarter ended June 30, 2025
- 7 The figures of the quarter ended March 31, 2025 is the balancing figures between audited figures in respect of full financial year and the published/unaudited year to date figures upto the end of the third quarter of the respective financial year.
- 8 The results for the quarter ended June 30, 2024 are management figures and are not subject to any audit or limited review.
- 9 The previous period/year figures have been reclassified/regrouped to conform to the figures of the current period/year.

For and on behalf of Board of Directors
Hiranandani Financial Services Private Limited



Harsh Hiranandani
Director

Place : Mumbai
Date : August 08, 2025



Hiranandani Financial Services Private Limited

(CIN: U65999MH2017PTC291060)

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Annexure 1:

Disclosure in compliance with Regulation 52(4) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 as amended, for the quarter ended June 30, 2025

(Rs. in lakhs)

Sr. No.	Particulars	Quarter ended			Year ended
		June 30, 2025	March 31, 2025	June 30, 2024	March 31, 2025
		Unaudited	Audited (Refer Note 7)	Unaudited (Refer Note 8)	Audited
1	Debt equity ratio (No. of times) ¹	2.65	2.54	2.25	2.54
2	Debt service coverage ratio ²	NA	NA	NA	NA
3	Interest service coverage ratio ²	NA	NA	NA	NA
4	Outstanding redeemable preference shares	NA	NA	NA	NA
5	Capital redemption reserve/debenture redemption reserve	NA	NA	NA	NA
6	Net worth ³	88,238.19	86,736.78	75,796.29	86,736.78
7	Net profit / (loss) before tax	2,125.73	2,383.50	1,921.98	8,790.82
8	Net profit / (loss) after tax	1,592.21	1,832.67	1,415.52	6,582.76
9	Earning per equity share (Not annualised except for the year ended March 31,2025 and March 31,2024):				
	(a) Basic (₹)	0.22	0.27	0.21	0.96
	(b) Diluted (₹)	0.22	0.27	0.21	0.96
10	Current ratio ²	NA	NA	NA	NA
11	Long term debt to working capital ²	NA	NA	NA	NA
12	Bad debts to account receivable ratio ²	NA	NA	NA	NA
13	Current liability ratio ²	NA	NA	NA	NA
14	Total debts to Total assets ⁴	71.14%	70.77%	67.77%	70.77%
15	Debtors turnover ratio ²	NA	NA	NA	NA
16	Inventory turnover ²	NA	NA	NA	NA
17	Operating margin ²	NA	NA	NA	NA
18	Net profit margin (%) ⁵	12.02%	14.53%	14.55%	14.66%
19	Gross stage 3 loans (%) ⁶	2.84%	2.01%	1.20%	2.01%
20	Net stage 3 loans (%) ⁶	1.77%	1.23%	0.71%	1.23%
21	Capital to risk assets ratio ⁷	28.96%	30.63%	33.36%	30.63%
22	Operating cost to Net revenue ⁸	57.34%	57.36%	58.97%	58.32%

Note:

- Debt-equity ratio= (Debt securities+ Borrowings (other than debt securities)+ Subordinated liabilities) / Net worth.
- The Company is a Non-Banking Financial Company registered under the Reserve Bank of India Act, 1934, hence these ratios are not applicable.
- Net worth is calculated as defined in section 2(57) of Companies Act 2013.
- Total debts to total assets= (Debt securities+ Borrowings (other than debt securities)+ Subordinated liabilities) / Total assets.
- Net profit margin = Net profit/(loss) after tax/ Total income.
- Gross stage 3 loans (%) = Gross stage 3 loans / Gross loans
Net stage 3 loans (%) = (Gross stage 3 loans - impairment allowance on stage 3 loans) / (Gross loans- impairment allowance on stage 3 loans)
- Capital to risk assets ratio = (Tier 1 Capital + Tier 2 Capital) / Aggregate of risk weighted assets
- Operating cost to Net revenue = (Total expense excluding impairment and finance cost) / (Total income net of finance cost)



To
The Board of Directors
Hiranandani Financial Services Private Limited

Independent Auditor's Certificate on the Statement of maintenance of security cover and compliance with financial covenants in respect of listed non-convertible debentures

- 1 This Certificate is issued in accordance with the terms of our addendum to engagement letter dated 23 July 2025 with Hiranandani Financial Services Private Limited ('the Company').
- 2 We, KKC & Associates LLP (formerly Khimji Kunverji & Co LLP), the statutory auditors of the Company, have examined the accompanying statements (Annexure A) of the computation of security cover as at 30 June 2025 and compliance with financial covenants in respect of the listed Non-Convertible Debentures ('NCDs') of the Company outstanding as at 30 June 2025 (Annexure B) (collectively referred to as the 'Statements'). The Statements have been prepared by the management of the Company (the 'Management') and stamped and initialed by us for identification purpose only.

Management's Responsibility

- 3 The preparation of the Statement is the responsibility of the Management including the preparation and maintenance of relevant supporting records and documents. The Management is also responsible for ensuring compliance with the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, SEBI/HO/MIRSD/MIRSD_CRADT/CIR/P/2022/67 dated 19 May 2022, as updated from time to time (collectively referred to as 'Regulations') & other applicable circular, compliance with all the terms & condition including financial covenants of the listed NCDs as given in the Debenture Trust Deeds and Deed of Hypothecation as well as calculation of security cover, as presented in the attached statements.
- 4 This responsibility includes the design, implementation, and maintenance of internal controls relevant to the preparation and presentation of the Statements and applying an appropriate basis of preparation; and making estimate that are reasonable in the circumstances. The Management is also responsible for ensuring that the Company complies with the requirements, including those given in the Regulations and provides all relevant information to the Debenture Trustee.

Auditor's Responsibility

- 5 Our responsibility for the purpose of this certificate is to express limited assurance as to whether anything has come to our attention that causes us to believe that:
 - a. The Company, during the quarter ended 30 June 2025, has not complied, in all material respects, with the financial covenants in respect of the listed NCDs of the Company outstanding as at 30 June 2025.



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- b. The amounts considered in the statement, in relation to the computation of security cover, have not been accurately extracted from the unaudited financial statement for the quarter ended 30 June 2025 or that the computation thereof is arithmetically inaccurate.
- 6 We have performed verification procedures, in accordance with the Guidance Note on Audit Reports and Certificates for Special Purposes issued by the Institute of Chartered Accountants of India ('ICAI').
- 7 We have complied with the relevant applicable requirements of the Standard on Quality Control ('SQC') 1, on Quality Control for Firms that perform Audits and Reviews of Historical Financial Information, and other Assurance and Related Service Engagements.
- 8 For the purpose of our examination, we have relied on the representation received from the management for completeness of information and records provided to us and carried out following procedures:
- Obtained the unaudited financial information of the Company for the quarter ended 30 June 2025 and obtained list of listed NCDs outstanding as at 30 June 2025;
 - Traced the amounts in the Statement, in relation to the computation of Security Cover, to the unaudited financial statement for the quarter ended 30 June 2025 and other documents;
 - Ensured arithmetical accuracy of the computation of security cover in the Statement;
 - Performed necessary inquiries with the management regarding any instances of non-compliance with financial covenants during the quarter ended 30 June 2025;
 - Obtained necessary representations.
- 9 The unaudited financial results for the quarter ended 30 June 2025, referred to in paragraph 5 and 8 above, have been reviewed by KKC & Associates LLP (formerly Khimji Kunverji & Co LLP) on which we have issued an unmodified conclusion, vide our report dated 08 August 2025. Our review of the unaudited financial results was conducted in accordance with the Standard on Review Engagements 2410 'Review of Interim Financial Information Performed by the Independent Auditor of the Entity', issued by ICAI. A review is limited primarily to inquiries of the company personnel and analytical procedures applied to the financial data, and thus, provides less assurance than an audit. We have not performed an audit and accordingly, we did not express an audit opinion. Further, such review was not planned and performed in connection with any transaction to identify matters that may be of potential interest to third parties.

Conclusion

- 10 Based on the procedures performed mentioned in paragraph 8, evidences obtained, and the information and explanations given to us, along with the representations provided by the Management, nothing has come to our attention that causes us to believe that:
- The Company, during the period ended 30 June 2025, has not complied, in all material respects, with the financial covenants in respect of the listed NCDs of the Company outstanding as at 30 June 2025.



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- b. The amounts considered in the Statement, in relation to the computation of Security Cover, have not been accurately extracted from the audited financial statement as at and for the period ended 30 June 2025, or that the computation thereof is arithmetically inaccurate.

Restriction on Use

- 11 This certificate is issued for the purpose of submission by the Company to its Debenture Trustee and should not be used, referred to or distributed for any other purpose without our prior written consent.

For **KKC & Associates LLP**

Chartered Accountants

(Formerly Khimji Kunverji & Co LLP)

Firm Registration Number: 105146W/ W100621



Vinit K Jain

Partner

ICAI Membership No.: 145911

UDIN: 25145911BMNRBC4029



Place: Mumbai

Date: 08 August 2025

Statement of Security Cover as at June 30, 2025

Column A	Column B	Column C	Column D	Column E	Column F	Column G	Column H	Column I	Column J	Column K	Column L	Column M	Column N	Column O	
Particulars	Description of asset for which this certificate relate	Exclusive Charge	Other Secured Debt	Debt for which this certificate being issued	Other Secured Debt	Assets shared by pari passu debt holder (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 column F)	Assets not offered as Security	Elimination (amount in negative)	(Total C to I)	Market Value for Exclusive Assets charged on Exclusion basis	Carrying/book value for charge assets where market value is not ascertainable or applicable (For Eg. Bank Balance, DSA market value is not applicable)	Market Value for Pari passu charge Assets	Carrying value/book value for pari passu charge assets where market value is not ascertainable or applicable (For Eg. Bank Balance, DSA market value is not applicable)	Total Value=(K+L+M+N)
		Book Value	Book Value	Book Value	Book Value	Book Value	Book Value						Referring to Column F		
ASSETS															
Property, Plant and Equipment		-	-	-	-	399.12	-	399.12	-	-	-	-	-	-	
Capital Work in Progress		-	-	-	-	57.22	-	57.22	-	-	-	-	-	-	
Right of Use Assets		-	-	-	-	1,306.26	-	1,306.26	-	-	-	-	-	-	
Goodwill		-	-	-	-	-	-	-	-	-	-	-	-	-	
Intangible Assets		-	-	-	-	212.23	-	212.23	-	-	-	-	-	-	
Intangible Assets under Development		-	-	-	-	17.44	-	17.44	-	-	-	-	-	-	
Investments		-	-	-	-	1,205.19	-	1,205.19	-	-	-	-	-	-	
Loans	Refer note 1	-	18,181.64	-	2,65,834.39	-	-	-	2,84,016.03	-	-	18,181.64	2,65,834.39	2,84,016.03	
Inventories		-	-	-	-	-	-	-	-	-	-	-	-	-	
Trade Receivables		-	-	-	-	17,941.60	-	17,941.60	-	-	-	-	-	-	
Cash and Cash Equivalents		-	-	-	-	13,850.68	-	13,850.68	-	-	-	-	-	-	
Bank Balances other than Cash and Cash Equivalents		-	5,802.72	-	-	-	-	-	19,653.40	-	-	-	-	-	
Others		-	-	-	-	3,332.26	-	3,332.26	-	-	-	-	-	-	
Total		-	23,984.36	-	2,65,834.39	-	-	86,327.01	3,28,140.76	-	-	18,181.64	2,65,834.39	2,84,016.03	
LIABILITIES															
Debt securities to which this certificate pertains	Non convertible debentures listed (Refer Note 4)	-	-	-	-	15,100.86	-	(102.67)	14,998.19	-	-	-	-	-	
Other debt sharing pari passu charge with above debt		-	-	-	-	-	-	-	-	-	-	-	-	-	
Other Debt		-	-	-	-	-	-	-	-	-	-	-	-	-	
Subordinated debt		-	-	-	-	-	-	-	-	-	-	-	-	-	
Borrowings	Borrowings from Financial Institution (Refer Note 2)	-	506.00	-	36,512.89	-	-	-	37,018.89	-	-	-	-	-	
Bank	Borrowings from Bank (Refer Note 3)	-	13,739.31	-	1,67,669.36	-	-	3.88	1,81,412.55	-	-	-	-	-	
Debt Securities		-	-	-	-	-	-	-	-	-	-	-	-	-	
Others		-	-	-	-	-	-	-	-	-	-	-	-	-	
Trade payables		-	-	-	-	34.68	-	34.68	-	-	-	-	-	-	
Lease liabilities		-	-	-	-	1,268.29	-	1,268.29	-	-	-	-	-	-	
Provisions		-	-	-	-	476.45	-	476.45	-	-	-	-	-	-	
Others (Including Equity)		-	-	-	-	92,931.71	-	92,931.71	-	-	-	-	-	-	
Total		-	14,245.31	-	2,19,289.11	-	-	94,612.34	3,28,140.76	-	-	-	-	-	
Cover on Book Value		-	1.68	-	1.21	-	-	-	-	-	-	-	-	-	
Cover on Market Value		-	-	-	-	-	-	-	-	-	-	-	-	-	

Footnote to Asset Cover Certificate

- i) Includes book value of assets having exclusive charge and outstanding book value of debt for which this certificate is issued.
- ii) Includes book value of assets having exclusive charge and outstanding book value of all corresponding debt other than column C.
- iii) Includes debt for which this certificate is issued having any pari passu charge.
- iv) Includes 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 which certificate is issued.
- v) Includes book value of all other assets having pari passu charge and outstanding book value of corresponding debt.
- vi) Includes 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) There is no Asset counted more than once (i.e. included in exclusive charge as well as under pari passu)

Notes :

- 1) Loans referred in column F is net of ECL provision and includes Principal outstanding, interest receivable and IND AS adjustments
- 2) Borrowings from financial institution referred in column F includes Principal outstanding, interest accrued and IND AS adjustments
- 3) Borrowings from Bank referred in column F includes Principal outstanding, interest accrued and IND AS adjustments
- 4) Non convertible debentures listed in column H includes IND AS adjustments

For Hiranandani Financial Services Private Limited



Handwritten signature

Harsh Hiranandani
Director

Place : Mumbai
Date : August 08, 2025



Annexure B

Statement of compliance with covenants as on June 30, 2025

Details of outstanding Secured Non- Convertible Debentures as at June 30, 2025:

Sr No.	Series	ISIN	Facility	Date of Debenture Trust Deed (DTD)	Amount in Lakhs	DTD Reference to covenants clause as per Debenture Trust Deed	Compliance with Covenants
1	NCD 1	INE07UF07018	NCD	24-09-2024	5,000.00	Part B	Complied
2	NCD 2	INE07UF07026	NCD	24-02-2025	5,000.00	Part B	Complied
3	NCD 3	INE07UF07026	NCD	07-05-2025	5,000.00	Part B	Complied

For Hiranandani Financial Services Private Limited



Harsh Hiranandani
Director

Place : Mumbai
Date : August 08, 2025

