



Date: January 16, 2026

SAMMAANCAP/EQ, SCLPP
National Stock Exchange of India Limited
“Exchange Plaza”,
Bandra-Kurla Complex, Bandra (E).
MUMBAI – 400 051

Scrip Code – 535789, 890192
BSE Limited
Phiroze Jeejeebhoy Towers,
Dalal Street,
MUMBAI – 400 001

Sub: Allotment of Secured, Rated, Listed, Taxable, Redeemable, Fully Paid-Up Non-Convertible Debentures on Private Placement basis – Intimation under SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 (the “Listing Regulations”).

Dear Sir(s),

Pursuant to the applicable provisions of the Listing Regulations, we wish to inform that in terms of the Board authorization dated September 3, 2025, read with resolution passed by the Securities Issuance and Investment Committee on January 12, 2026, Sammaan Capital Limited (*formerly known as Indiabulls Housing Finance Limited*) (the “**Company**”) has today i.e. on January 16, 2026, allotted 11,500 secured, rated, listed, redeemable, non-convertible debenture (hereinafter “**NCDs**” or “**Debentures**”) of the face value of INR 1,00,000 each aggregating to INR 115,00,00,000 (Indian Rupees One Hundred Fifteen Crores only) (hereinafter referred to as “**Issue**”) on a private placement basis, as per below mentioned details:

| Sl. No | Particulars | Fresh Issuance |
|--------|--|---|
| | | ISIN - INE148I07YJ0 |
| 1 | Issue size | INR 115 Crore |
| 2 | Security Name | 9.05% Sammaan Capital Ltd January 2036 |
| 3 | Type of Securities | Secured, Rated, Listed, Taxable, Redeemable, Fully Paid-up Non-Convertible Debentures |
| 4 | Type of Issue | Private Placement of Non-Convertible Debentures |
| 5 | Proposed to be listed | On National Stock Exchange of India Limited and BSE Limited |
| 6 | Date of Allotment | January 16, 2026 |
| 7 | Tenor | 10 Years |
| 8 | Date of Maturity | January 16, 2036 |
| 9 | Coupon Rate | 9.05% p.a. Fixed Rate |
| 10 | Details of coupon/interest offered, Schedule of payment of coupon/interest and principal | Refer to the Cash Flows table below |

Sammaan Capital Limited (formerly known as Indiabulls Housing Finance Limited) (CIN: L65922DL2005PLC136029)

Corp. Off. 1st Floor, Tower 3A, DLF Corporate Greens, Sector-74A, Gurgaon, Narsinghpur, Haryana – 122 004, India. T. +91 1246048213 F. +91 1246048214
Reg. Off. A-34, 2nd & 3rd Floor, Lajpat Nagar-II, New Delhi – 110 024, India. T. +91 1148147506 F. +91 1148147501
Email. homeloans@sammaancapital.com Web. www.sammaancapital.com

| Sl. No | Particulars | Fresh Issuance |
|--------|--|---|
| | | ISIN - INE148I07YJ0 |
| 11 | Security, if any, created over the assets | <p>A charge by way of hypothecation in favor of the Debenture Trustee, on the financial and non-financial assets (including investments) of the Company, both present and future; and on present and future loan assets of the Company, including all monies receivable for the principal amount and interest thereon (collectively referred to as “Hypothecated Properties”, which term shall exclude the Excluded Assets (as defined below)), on a first <i>pari-passu</i> basis with all other secured lenders to the Issuer holding <i>pari-passu</i> charge over the security.</p> <p><i>Excluded Assets shall mean such portion of High Quality Liquid Assets (as defined in Liquidity Risk Management Framework for Non-Banking Financial Companies and Core Investment Companies, 2019, read with the Reserve Bank of India (Non-Banking Financial Companies – Asset Liability Management) Directions, 2025 dated November 28, 2025 in each case as amended, replaced or substituted from time to time (the “RBI LRM Framework”)) which shall remain unencumbered in accordance with the RBI LRM Framework. For the avoidance of doubt, Excluded Assets will at no point of time form part of the Hypothecated Properties.</i></p> <p>The NCDs will have a minimum asset/ security cover of one point one (1.1) time of the principal amount and interest thereon. The Issuer reserves the right to sell or otherwise deal with the receivables, both present and future, including without limitation to create a charge on <i>pari passu</i> or exclusive basis thereon for its present and future financial requirements, provided that a minimum-security cover of one point one (1.1) time of the principal amount and accrued interest thereon, is maintained, on such terms and conditions as the Issuer may think appropriate, without the consent of, or intimation to, the NCD Holders or the Debenture Trustee in this connection. However, if consent and/or intimation is required under Applicable Laws, then the Company shall obtain such consents and/ or intimation in accordance with such law. We have received necessary consents from the relevant debenture trustees and security trustees for ceding <i>pari passu</i> charge in favour of the Debenture Trustee in relation to the NCDs.</p> |
| 12 | Special right / interest / privileges attached to the instrument, and changes thereof | No |
| 13 | Delay in payment of interest / principal amount for a period of more than three months from the due date or default in payment of interest / principal | In case of default in payment of interest and/or principal redemption on the due dates, additional interest of at least @ 2% p.a. over the coupon rate shall be payable by the company for the defaulting period. |
| 14 | Details of any letter or comments regarding payment/ non-payment of interest, principal on due dates, or any other matter concerning the security and /or the assets along with its comments thereon, if any | Nil |
| 15 | Details of redemption of preference shares indicating the manner of redemption (whether out of profits or out of fresh issue) and debentures | N.A. |

| Sl. No | Particulars | Fresh Issuance |
|--------|-------------------------------------|--|
| | | ISIN - INE148I07YJ0 |
| 16 | Interest Payment Frequency | Semi-annually from the deemed date of allotment & at maturity |
| | Coupon payment dates | 16 July 2026 18 January 2027 16 July 2027 17 January 2028 17 July 2028 16 January 2029 16 July 2029 16 January 2030 16 July 2030 16 January 2031 16 July 2031 16 January 2032 16 July 2032 17 January 2033 18 July 2033 16 January 2034 17 July 2034 16 January 2035 16 July 2035 16 January 2036 |
| 17 | Details of redemption of debentures | Redemption Date: January 16, 2036 |

Cash flows

The illustrative cash flows per Debenture (bearing face value of ₹ 1,00,000) is as under:

| NCDs | | | | |
|-------------|-----------------|-----------------|------------|----------------|
| Cash flow | Due Date | Payment date | No of Days | Amount per NCD |
| Principal | 16 January 2026 | 16 January 2026 | | -100000.00 |
| 1st Coupon | 16 July 2026 | 16 July 2026 | 181 | 4487.8082 |
| 2nd Coupon | 16 January 2027 | 18 January 2027 | 184 | 4562.1918 |
| 3rd Coupon | 16 July 2027 | 16 July 2027 | 181 | 4487.8082 |
| 4th Coupon | 16 January 2028 | 17 January 2028 | 184 | 4549.7268 |
| 5th Coupon | 16 July 2028 | 17 July 2028 | 182 | 4500.2732 |
| 6th Coupon | 16 January 2029 | 16 January 2029 | 184 | 4562.1918 |
| 7th Coupon | 16 July 2029 | 16 July 2029 | 181 | 4487.8082 |
| 8th Coupon | 16 January 2030 | 16 January 2030 | 184 | 4562.1918 |
| 9th Coupon | 16 July 2030 | 16 July 2030 | 181 | 4487.8082 |
| 10th Coupon | 16 January 2031 | 16 January 2031 | 184 | 4562.1918 |
| 11th Coupon | 16 July 2031 | 16 July 2031 | 181 | 4487.8082 |
| 12th Coupon | 16 January 2032 | 16 January 2032 | 184 | 4549.7268 |
| 13th Coupon | 16 July 2032 | 16 July 2032 | 182 | 4500.2732 |
| 14th Coupon | 16 January 2033 | 17 January 2033 | 184 | 4562.1918 |
| 15th Coupon | 16 July 2033 | 18 July 2033 | 181 | 4487.8082 |
| 16th Coupon | 16 January 2034 | 16 January 2034 | 184 | 4562.1918 |
| 17th Coupon | 16 July 2034 | 17 July 2034 | 181 | 4487.8082 |



| NCDs | | | | |
|---------------------------|-----------------|-----------------|------------|----------------|
| Cash flow | Due Date | Payment date | No of Days | Amount per NCD |
| 18th Coupon | 16 January 2035 | 16 January 2035 | 184 | 4562.1918 |
| 19th Coupon | 16 July 2035 | 16 July 2035 | 181 | 4487.8082 |
| 20th Coupon + Maturity | 16 January 2036 | 16 January 2036 | 184 | 104549.7268 |

The same is for your information and record.

Yours truly,

For **Sammaan Capital Limited**
(Formerly known as *Indiabulls Housing Finance Limited*)

Amit Jain
Company Secretary

CC:
Singapore Exchange Securities Trading Limited (SGX)
India International Exchange (IFSC) Ltd (India INX)
NSE IFSC Limited (NSE IX)