



Date: August 04, 2025

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 a Private Placement basis – Intimation under SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 (the “Listing Regulations”).

Dear Sirs,

Pursuant to the applicable provisions of the Listing Regulations, we wish to inform that in terms of the Board authorization dated March 15, 2024, read with resolution passed by the Securities Issuance and Investment Committee on July 30, 2025, Sammaan Capital Limited (formerly Known as Indiabulls Housing Finance Limited) (the “**Company**”) has today i.e. on August 04, 2025, allotted 5,000 Secured, Rated, Listed, Taxable, Redeemable, Fully Paid-Up Non-Convertible Debentures of face value ₹ 1,00,000/- (Rupees One Lakh only) each, aggregating to ₹ 50,00,00,000/- (Rupees Fifty Crore only), on a private placement basis, as per below mentioned details:

Sl. No	Particulars	Fresh Issue [ISIN - INE148107YC5]
1	Issue size (Rs. in crore)	₹ 50 Crores
2	Security Name	9.20% Sammaan Capital Limited August 2028
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	August 04, 2025
7	Tenor	3 Years
8	Date of Maturity	August 04, 2028
9	Coupon Rate	9.20% (payable quarterly)
10	Details of coupon/interest offered, Schedule of payment of coupon/interest and principal	Refer to the Cash Flows table below
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, as amended 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</i></p>

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

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		<p>will at no point of time form part of the Hypothecated Properties.</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 law, 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.
16	Interest Payment Frequency	Quarterly from the date of allotment & at Maturity
	Coupon payment dates	November 04, 2025, February 4, 2026, May 4, 2026, August 4, 2026, November 4, 2026, February 4, 2027, May 4, 2027, August 4, 2027, November 4, 2027, February 4, 2028, May 4, 2028 and August 4, 2028.
17	Details of redemption of debentures	Redemption Date: August 04, 2028

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

Cash flow	Due Date	Payment Date	No of Days	Amount per NCD (in ₹)
Principal	Monday, August 4, 2025	Monday, August 4, 2025		-100000
Coupon I	Tuesday, November 4, 2025	Tuesday, November 4, 2025	92	2318.9041
Coupon II	Wednesday, February 4, 2026	Wednesday, February 4, 2026	92	2318.9041
Coupon III	Monday, May 4, 2026	Monday, May 4, 2026	89	2243.2877
Coupon IV	Tuesday, August 4, 2026	Tuesday, August 4, 2026	92	2318.9041
Coupon V	Wednesday, November 4, 2026	Wednesday, November 4, 2026	92	2318.9041
Coupon VI	Thursday, February 4, 2027	Thursday, February 4, 2027	92	2318.9041



Cash flow	Due Date	Payment Date	No of Days	Amount per NCD (in ₹)
Coupon VII	Tuesday, May 4, 2027	Tuesday, May 4, 2027	89	2243.2877
Coupon VIII	Wednesday, August 4, 2027	Wednesday, August 4, 2027	92	2318.9041
Coupon IX	Thursday, November 4, 2027	Thursday, November 4, 2027	92	2318.9041
Coupon X	Friday, February 4, 2028	Friday, February 4, 2028	92	2318.9041
Coupon XI	Thursday, May 4, 2028	Thursday, May 4, 2028	90	2262.2951
Coupon XII + Principal	Friday, August 4, 2028	Friday, August 4, 2028	92	102312.5683

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 (INX)