



Investor Presentation | FY26

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# IHC is the New Promoter of Sammaan Capital



## Transaction Update, Board & Operational Integration



Sammaan Capital is now a part of IHC Group



Transaction closed, with share allotment to IHC completed on March 31, 2026



IHC's current equity ownership stands at 28.5%; IHC will own 43.5% of Sammaan after warrant conversion



IHC is the promoter and strategic shareholder of the company; Mr. Alwyn Crasta appointed as Nominee Director



IHC has direct operating oversight through nominee directors and hereon via board sub committees



SCL's operating teams directly engaging IHC Group experts across IT, AI, Risk, Credit, and Finance

**Received ₹ 5,652 Cr (\$ 592 Mn) on issuance of equity shares & 25% upfront payment on warrants; Balance ₹ 3,198 Cr (\$ 335 Mn)  
(to be received over 18 months on conversion of warrants)**

# Transaction Recognised in India – UAE Strategic Investment



**Ministry of External Affairs**  
Government of India

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### Prime Minister's visit to the United Arab Emirates (May 15, 2026)

📅 May 15, 2026

Prime Minister Shri Narendra Modi paid an official visit to the United Arab Emirates today. He was received at the airport by His Highness Sheikh Mohammed bin Zayed Al Nahyan, President of the UAE and accorded a ceremonial welcome.

5. The two Leaders welcomed the announcement of USD 5 billion in investment into India by UAE entities. This includes investment of USD 3 billion by the Emirates NBD in the RBL Bank of India, USD 1 billion by the Abu Dhabi Investment Authority (ADIA) with the National Infrastructure & Investment Fund of India (NIIF) in priority infrastructure projects in India, and USD 1 billion by the International Holding Company in Sammaan Capital of India. These investments underscore UAE's sustained and long-term commitment to India's growth story, while strengthening the bilateral strategic investment partnership.

- The transaction has been acknowledged within the official India–UAE bilateral engagement framework
- Signals long-term UAE commitment to India's financial sector and to Sammaan Capital's growth platform

## UAE Seeks Deeper Ties With India Inc in Strategic Sectors

UAE seeks India partnerships to tap new markets in Africa and Asia

**Dilisha Seth**

**Dubai:** The next phase of India-UAE partnership would be driven by joint investments, logistics connectivity, and deeper private-sector collaboration, UAE Minister of Foreign Trade Thani bin Ahmed Al Zeyoudi said at a closed-door industry event.

He said that he expects more private sector-led investment deals between the two countries, adding that strategic sectors should be prioritised to deepen economic integration.

"One of my priorities over the coming months is to encourage more large projects driven by private sector partnerships between India and the UAE. We need to work together on strategic sectors that positively impact people in both countries... It's time for joint ventures, collaboration, and large scale investments led by businesses," Al Zeyoudi said at the India UAE Business Council UAE Chapter closed-door event.

His remarks came days after Prime Minister Narendra Modi's UAE visit, during which there were investment commitments worth nearly \$5 billion. These include \$3 billion investment by Emirates NBD to acquire a 60% stake in RBL Bank, a \$1 billion investment by Abu Dhabi Investment Authority (ADIA) in India's National Investment and Infrastructure Fund (NIIF), and a \$1 billion



yond. "If the UAE and India join forces, we can do amazing work in Africa and surrounding regions. That was also one of the key purposes behind CEPA as well. It is about connectivity between both nations," he said. He underscored that the UAE is not just a market of 10-12 million people, but through its connectivity and agreements, it provides access to markets covering billions of people.

The remarks come as the UAE recalibrates supply-chain and investment strategies amid prolonged geopolitical instability in the region. Al Zeyoudi said that recent disruptions had reinforced the need to diversify sourcing networks and logistics to avoid overdependence on any one geography.

"One of the main lessons for us is that we will not depend on any country for more than 50% of any commodity," he said. "We will ensure diversified sourcing so that disruption in one part of the world does not disable our supply chains."

The UAE is also planning to expand investment in logistics and infrastructure, technology, pharmaceuticals, and strategic sectors that proved critical during disruption.

The UIBC-UC is the official joint chamber, established under the patronage of India's Ministry of External Affairs and the UAE's Ministry of Foreign Affairs and International Cooperation to promote innovative economic collaboration between the two sides. The event was also attended by Indian ambassador to the UAE Deepak Mittal, Consul General of India in Dubai and the Northern Emirates Satish Kumar Singh alongside a group of officials, business leaders and investors from both countries.

**ET Article Dated: 20<sup>th</sup> May-26**  
**Thani bin Ahmed Al Zeyoudi — UAE Minister of Foreign Trade emphasizes prioritizing large-scale private-sector joint ventures and strategic investments between India and UAE in key sectors**

# IHC : The Promoter Story



# About IHC: A Permanent Strategic Partner

## IHC's Key numbers\*

Market Cap	Total Assets	Revenue/Net Profit	Total Equity	EPS	Cash & Bank Balance
\$233 bn	\$121.3 bn	\$8.6 bn/\$ 2.2 bn (Q1 26)	\$67.9 bn	\$0.6 (+246.3% YoY)	\$20.4 bn

## IHC's Global Footprint & Key Investee Companies

<b>1,300+</b> Subsidiaries	<b>100+</b> Countries
<b>85+</b> JVs & Associates	<b>US &amp; India</b> Focus Geographies
Technology	Infrastructure
Consumer	Financial Services



\*Numbers are for Quarter 1 i.e as on Mar 31, 2026; 1 USD = 3.67 AED

# SCL: IHC's India Flagship & Future Consolidation Vehicle

<b>USD 1 Bn+</b>
Committed to SCL;

1

**SCL Is IHC's Anchor Investment In Indian Financial Services**

- Indian financial services are a key strategic focus area for IHC

2

**Strong Tech and AI Prowess**

- IHC is strategically focused on technology and AI, viewing them as key multipliers of long-term growth
- SCL will leverage IHC's strong digital and AI capabilities to support better decisions, operational efficiency, new business creation and stronger governance

3

**IHC's India Commitment**

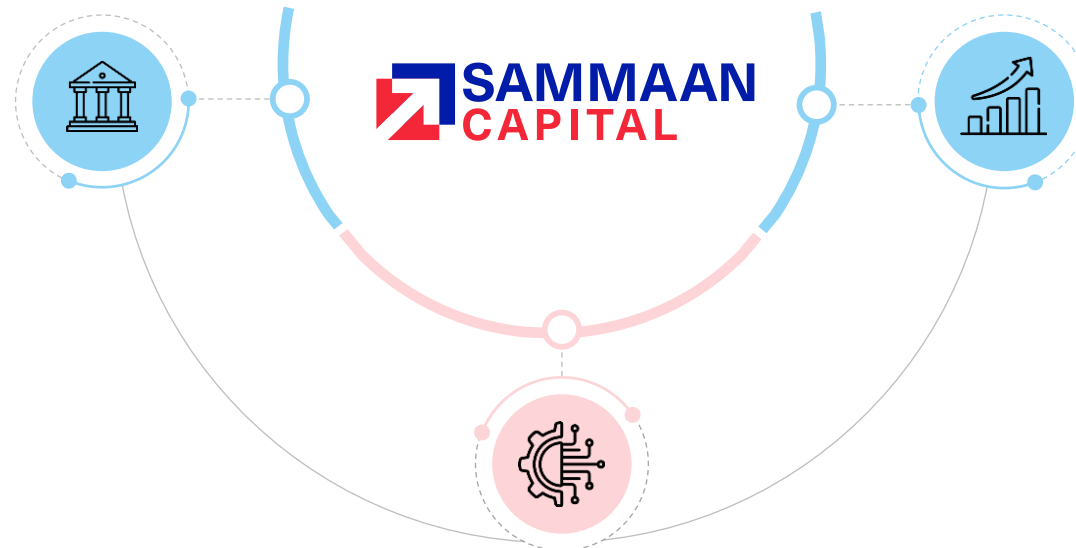
- India is one of the key countries identified by IHC for deepened investment
- IHC has previously invested in Adani Group and Haldiram's, reinforcing India as a flagship investment destination

# Benefits Of IHC As A Strategic Promoter

A reputed global institution with strong financial services expertise and shared conviction in SCL's accelerated growth strategy

## IHC's Superior Risk Management & Governance

- Superior Compliance
- Better asset quality
- Stronger Board-led Governance
- Technology Oversight
- Continuity & Succession Planning



## Balance Sheet Fortified for Growth

- Rating upgrades unlocks lower borrowing costs
- Diversified & Matched borrowing program
- IHC as promoter provides backstop comfort
- Lenders & Rating agencies gain confidence
- Accelerates path to lower cost of funds

## Tech Led Initiatives

- Accelerated digital transformation to facilitate growth
- Improve credit underwriting to reduce credit cost
- Cost income Efficiency

**Strong Balance Sheet levered by debt at lowest cost of debt funds enables capacity to tap ORGANIC and INORGANIC GROWTH opportunities**

# The IHC Era: Springboard to Growth



# Primed for Growth: Provision Buffer, Fortress Balance Sheet, Two-Decade Knowledge

- **One unified Opening AUM, zero NPA:** No incremental net provisions required in future on Opening AUM of ₹ 53,160 Cr
- **Provision Buffers Capture Terminal credit costs:** ~1.9% annualized credit cost on total disburseals of ~₹ 3.60 Lakh Crore which has run-down to an Opening AUM of ₹ 53,160 with ZERO gross/net NPA
- **Demonstrated book quality:** The Opening AUM is cashflow tested and has serviced borrowings which stood at ~₹ 1.35 Lakh Crore at the end of Sept-18. Net servicing of ~₹ 1.3 Lakh Crore since Sept-18 – creating business history of the highest ever deleveraging program in corporate India
- **Institutional Knowledge:** Management has seen cycles, learnt from mistakes, knows the dos & dont's
- **Proven Asset-Light Model at Scale:** ~₹ 1.05 Lakh Crore (\$ 11 Bn) sold down across 24 bank & NBFI relationships; co-lending and DA playbook fully operational

FY26	
<b>Net Worth (₹ Cr)</b>	<b>Total AUM (₹ Cr)</b>
<b>18,991</b> (\$ 1.9 Bn)	<b>53,160</b> (\$ 5.6 Bn)
<b>GNPA   NNPA %</b>	
<b>NIL</b>	
<b>PAT (₹ Cr)</b>	<b>Gearing</b>
<b>(7,145)</b> (\$ -748 Mn)	<b>2.7x</b>

Management bandwidth freed to focus on growth. Largest MNC NBFC — With the Agility of a Startup

# The Fuel for Growth: Profit from Fully De-risked Book to Fund Growth

Product Portfolio	AUM (₹ Crore)	Cumulative Collection Efficiency (%)	Yield Range	Actuarial Tenure	Prospective Funding Strategy
Residential housing finance including affordable housing	30,962 (\$ 3.2 bn)	98.8%	8.5% - 13%	~ 5 years	<b>Source to sell to banks:</b> Prime, mass-market loans [yield: 8.5% - 10.0%] <b>Source to hold:</b> Affordable and semi-urban [yield: 10.0% - 13%]
Secured Business loan and Home Quity Loan to Individual, SMEs, Corporates & Micro LAP	10,592 (\$ 1.1 bn)	99.8%	9.5% - 13.5%	~ 3 years	<b>Source to sell to banks:</b> Prime, mass-market loans [yield: 9.5% - 11.0%] <b>Source to hold:</b> Affordable, semi-urban and Micro LAP Loans [yield: 11.0% - 13.5%]
CRE, Project Loans, Plot Loans, LRD	10,346 (\$ 1.1 bn)	99.3%	12% - 17%	~ 3 years	Source to co-originate with credit funds in a pari-passu structure without any credit guarantee
Other Loans including unsecured Business & Personal Loans	1,260 (\$ 132 Mn)	99.6%	10% - 16%	~ 1.5 years	Source to hold
<b>Total</b>	<b>53,160 (\$ 5.6 bn)</b>	<b>99.1%</b>			



**Substantial provision buffers. Prospective recoveries to support earnings**



**25 Years of proven track: Institutional knowledge and experience**

- ₹ 3.6 Lakh Cr. Of disbursal down to ₹ 53,160 Cr.
- Well matured book of terminal, already provided for annualised credit cost of 1.9%
- Has supported borrowing repayment of debt which stood at ₹ 1.35 Lakh Cr at the end of September 2018. Since then, to date, net repayment (including interest) of ₹ 1.3 Lakh Cr has been made.

**Opening AUM of ₹ 53,160 with necessary capital & provision buffers and ROA of 1.6% will support growth**

\*Cumulative Collection Efficiency = Collection/Billing

## Growth Driven by IHC's Financial Power: Rating Upgrade & CoF Compression

### Rating Upgrade

- Ratings upgrade to AA+: CRISIL (09<sup>th</sup> April-26), CARE (12<sup>th</sup> May-26) & ICRA (20<sup>th</sup> May-26)
- All three leading domestic credit rating agencies have upgraded within 50 days of IHC investment
- Upgrade driven by
  - Strategic backing and Integration with IHC
  - Enhanced financial flexibility & funding access
  - Strengthened Governance, Oversight & Long-term growth platform

Rating Agency	New	Old
CRISIL (1 Notch)	AA+/ Stable	AA/ Stable ▲
CARE (2 Notches)	AA+/ Stable	AA-/ Watch ▲▲
ICRA (1 Notch)	AA+/ Stable	AA/Stable ▲

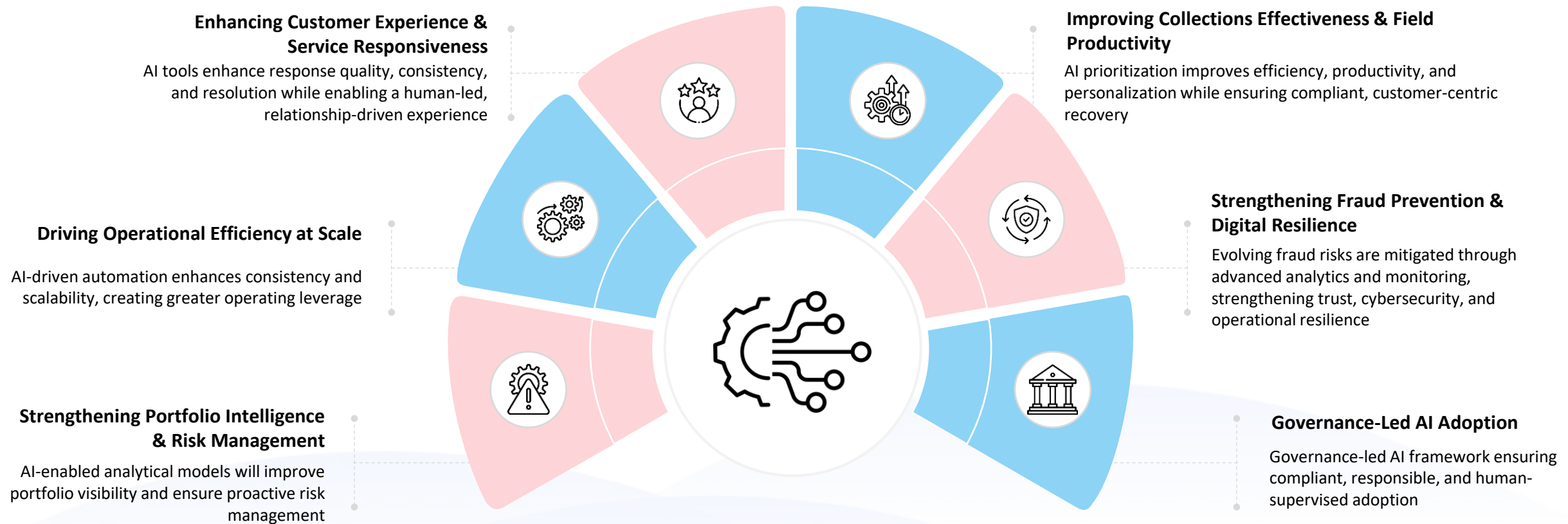
### Yield Movement: Post IHC Announcement & Approval

- SCL bond yields tightened by ~100 bps since the ratings upgrade
- Market response indicates stronger credit confidence and funding outlook



**Credit rating upgrades and bond yield compression following IHC's investment are expected to steadily reduce SCL's cost of borrowings to be at par with best in-class peers**

# Growth from IHC-led Digital & AI Transformation





Our strategic approach is intentionally disciplined, business-led, and governance-first helping us improve our execution quality, strengthen operational scalability, and support sustainable long-term value creation.



# Growth from IHC-led Digital & AI Transformation: AI Use Cases at Sammaan

Use Case	What it does
 Customer Service Co-pilot	Agent-assist replies & history.
 Vernacular Voice Bot	24x7 chat in 9 languages.
 Document AI / KYC OCR	Auto-extracts KYC & income data.
 Income & Bureau Underwriting	ML scorecards: bureau + banking + surrogate.
 Fraud & AML Detection	Real-time anomaly on apps + txns.
 Early Warning System	Predicts 90+ DPD months ahead
 Collections Optimizer	Propensity-to-pay; right channel + time.
 Internal Knowledge Assistant	Gen-AI search over policies & SOPs.

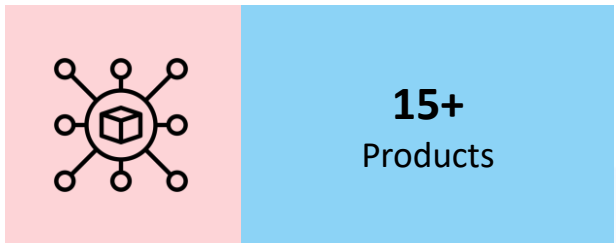
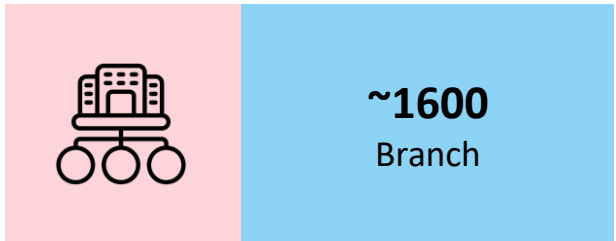
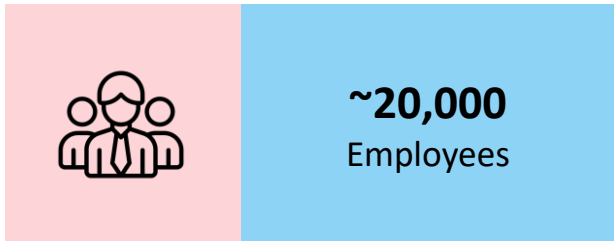
## Translating Into Tangible Outcomes

<b>Agent Productivity</b>	 30% increase by FY27
<b>Loan TAT</b>	 Reduce from current ~5-7 days to ~2-3 days by FY27
<b>Fraud Detection Rate</b>	 30% to 40% increase by FY27
<b>Cost to Income Ratio</b>	 Will be ~26% by FY30

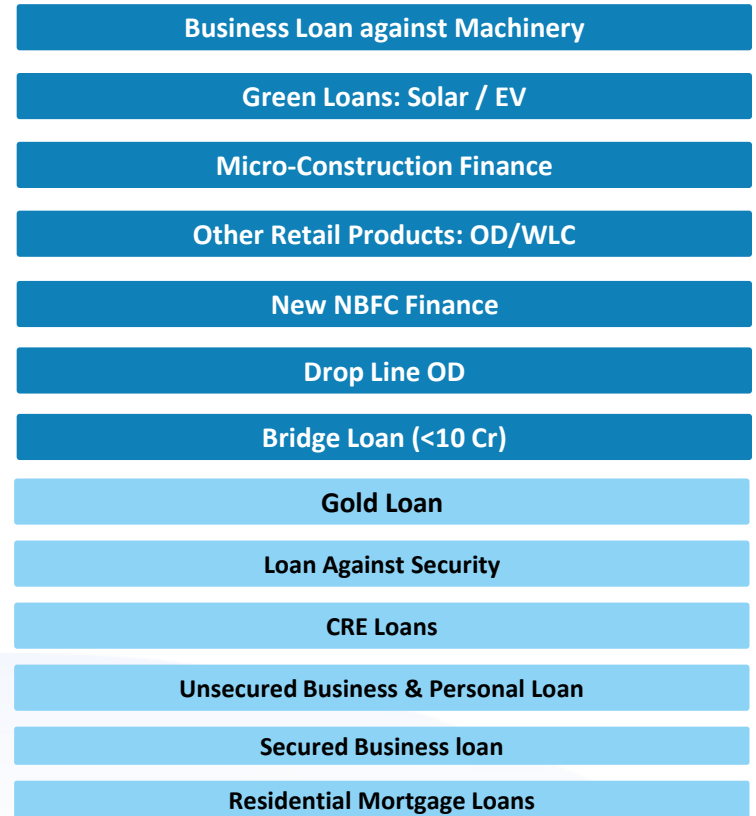
# Growth Driven by IHC's Financial Services Vision: Full Suite Lender

## FY30 Targets

FY27/FY28 growth will be driven primarily by proven products, with newer products expected to gain scale in FY29/FY30



■ Current Products  
■ New Products



FY27

FY28-FY30 P\*

\*The products reflected are proposed / indicative in nature and may be revised based on market opportunity, execution readiness, regulatory requirements, and strategic priorities  
 OD: Over-Draft, WLC: White Label Cards

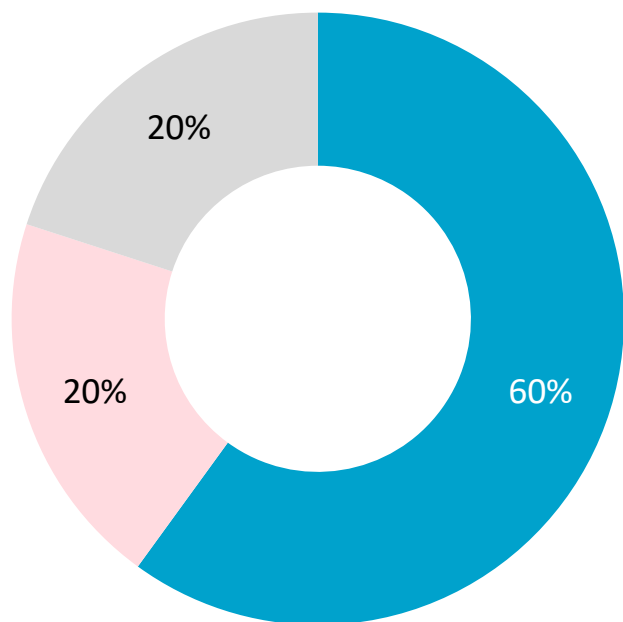
# Business Projections

Particulars	FY27	FY28	FY29	FY30
Disbursals	30,100	50,500	72,500	92,000
Net Worth	22,300	25,500	28,200	31,600
AUM	70,700	1,03,000	1,42,000	1,94,000
Loan Book	53,000	73,500	97,500	1,30,500
PAT	1,400	3,200	4,500	5,600
Dividend	570	1,300	1,800	2,200
NIM %	3.5%	5.8%	7.2%	8.1%
COF %	9.3%	8.9%	8.0%	7.8%
Cost to Income	49.0%	34.1%	29.6%	26.2%
ROA	1.8%	3.7%	4.4%	4.4%
ROE	6.8%	13.5%	16.9%	18.7%
ROMA	1.5%	2.9%	3.3%	3.1%
Branches	~270	~800	~1,300	~1,600
Employees	~8,000	~12,500	~16,500	~20,000
New Customers	~2,40,000	~6,50,000	~13,00,000	~22,00,000
<b>Book value per share</b>	<b>162</b>	<b>170</b>	<b>189</b>	<b>212</b>

**Opening AUM of ₹ 53,160 Crs with ROA of 1.6% will Support Business Growth and Capacity Expansion**

# Prudent Approach to Risk: Portfolio Guardrails

## Target Portfolio Mix



■ - Secured Retail Lending  
 ■ - Unsecured / Semi Secured  
 ■ - Commercial / Wholesale

## To be Maintained till Perpetuity

CRAR  
**>20%**

Gearing Capped  
**@ 3.5x - 4x**

Liquidity - **6 months** repayments in cash or **10-15%** of borrowings whichever is higher

Asset Light: ~30% of Total Disbursal

Steady Policy of Dividend Payout @>25% of PAT

**Responsible growth staying within guardrails will ensure steady multi-decade compounding, best in class ROA & ROE**

# Financial Statements



# Consolidated Income Statement

Particulars (in ₹ Cr)	Q4FY26	Q4FY25	Q3FY26	FY26	FY25
Revenue from operations					
(i) Interest Income	1,104.87	1,494.62	1,500.16	5,586.91	7,179.68
(ii) Fees and commission Income	30.47	38.89	59.41	193.26	126.27
(iii) Net gain on fair value changes	116.94	382.0	518.7	969.33	535.6
(iv) Net gain on derecognition of financial instruments under amortized cost category	105.38	191.92	79.27	1,416.66	781.78
<b>Total Revenue from operations</b>	<b>1,357.66</b>	<b>2,107.43</b>	<b>2,157.54</b>	<b>8,166.16</b>	<b>8,623.33</b>
Other Income	3.66	25.02	0.33	24.07	59.92
<b>Total Income</b>	<b>1,361.32</b>	<b>2,132.45</b>	<b>2,157.87</b>	<b>8,190.23</b>	<b>8,683.25</b>
Expenses					
Finance Costs	1,678.56	1,050.20	1,457.67	5,618.36	4,791.36
Impairment on financial instruments (net of recoveries / written back)	2,958.08	288.86	-25.15	3,627.94	5,068.50
Employee Benefits Expenses	183.78	201.33	103.48	673.05	738.45
Depreciation and amortization	25.04	24.7	21.12	88.43	83.02
Other expenses	113.31	112.37	181.68	467.70	377.49
<b>Total expenses</b>	<b>4,958.77</b>	<b>1,677.46</b>	<b>1,738.30</b>	<b>10,475.48</b>	<b>11,058.82</b>
Profit before tax and Exceptional items	-3,597.45	454.99	419.07	-2,285.25	-2,375.57
Exceptional items	-6,499.17			-6,499.17	
Tax expense					
Current tax Expense/ (Credit)	-3.57	-0.66	-2.24	5.36	-9
Deferred Tax Charge	-1,991.64	131.61	107.23	-1,645.22	-559.11
Total Tax Expense	-1,995.21	130.95	104.99	-1,639.86	-568.11
<b>Profit for the period</b>	<b>-8,101.41</b>	<b>324.04</b>	<b>314.08</b>	<b>-7,144.56</b>	<b>-1,807.46</b>

# Consolidated Balance Sheet

Particulars (in ₹ Cr)	FY26	FY25
<b>ASSETS</b>		
(1) Financial Assets		
(a) Cash and cash equivalents	9,027.43	3,349.63
(b) Bank Balance other than (a) above	1,932.99	1,383.90
(c) Derivative financial instruments	771.05	63.28
(d) Receivables		
(l) Trade Receivables	18.58	13.86
(e) Loans	36,026.26	44,914.85
(f) Investments	17,518.17	14,218.99
(g) Other Financial assets	3,349.48	2,798.55
(h) Financial assets held for sale		
<b>Sub-Total financial Assets</b>	<b>68,643.96</b>	<b>66,743.06</b>
(2) Non-financial Assets		
(a) Current tax assets (Net)	891.96	659.3
(b) Deferred tax Assets (Net)	2,569.17	762.1
(c) Investment Property		-
(d) Property, Plant and Equipment	100.22	91.42
(e) Right-of-use assets	217.47	265.44
(f) Goodwill on Consolidation		-
(g) Other Intangible assets	22.86	33.9
(h) Other non-financial assets	1,330.86	588.34
(i) Assets Held for Sale	466.92	1,037.49
(j) Non-financial assets held for sale		
<b>Sub-Total - Non-financial Assets</b>	<b>5,599.46</b>	<b>3,437.99</b>
<b>Total Assets</b>	<b>74,243.42</b>	<b>70,181.05</b>

# Consolidated Balance Sheet

Particulars (in ₹ Cr)	FY26	FY25
<b>LIABILITIES AND EQUITY</b>		
<b>LIABILITIES</b>		
(1) Financial Liabilities		
(a) Derivative financial instruments	-	57.61
(b) Payables		
(l) Trade Payables		
(i) total outstanding dues of micro enterprises and small enterprises	-	-
(ii) total outstanding dues of creditors other than micro enterprises and small enterprises	0.55	1.91
(c) Debt Securities	24,661.23	16,585.16
(d) Borrowings (Other than Debt Securities)	23,000.06	22,057.05
(e) Subordinated Liabilities	3,942.53	4,083.43
(f) Other financial liabilities	2,944.64	5,099.70
(g) Lease Liabilities	249.25	295.88
<b>Sub-total - Financial Liabilities</b>	<b>54,798.26</b>	<b>47,884.86</b>
(2) Non-Financial Liabilities		
(a) Current tax liabilities (Net)	1.19	2.17
(b) Provisions	142.54	98.17
(c) Deferred tax Liabilities (Net)		-
(d) Other non-financial liabilities	309.96	373.4
(e) Non-financial liabilities in respect of assets held for sale		
<b>Sub-total - Non-Financial Liabilities</b>	<b>453.69</b>	<b>473.74</b>
(3) EQUITY		
(a) Equity Share capital	228.76	162.7
(b) Other Equity	18,762.71	21,659.75
<b>Sub-total – Equity</b>	<b>18,991.47</b>	<b>21,822.45</b>
<b>Total Liabilities and Equity</b>	<b>74,243.42</b>	<b>70,181.05</b>

# Appendix



# Distinguished Board of Directors



**Mr. Subhash Sheoratan Mundra**  
(Chairman & Independent Director)

- Former Deputy Governor of RBI
- Expertise in banking, supervision & administration
- Other directorships: Airtel Payments Bank, Havells



**Mr. Alwyn Crasta**  
(Non-Executive & Non-Independent Director)

- Group CFO at IHC (PJSC)
- Over 25 years of leadership experience across financial services, FMCG



**Mr. Achuthan Siddharth**  
(Independent Director)

- Former Partner at Deloitte, Haskins & Sells
- Other Directorships: Reliance Industrial Infra, Jio Payments Bank, Alok Industries



**Mr. Dinabandhu Mohapatra**  
(Independent Director)

- Former MD & CEO of Bank of India
- Experienced in treasury operations, HR, PSL, international banking, marketing & recovery



**Mrs. Shefali Shah**  
(Independent Director)

- Retired Indian Revenue Services Officer
- Chairperson, Quality Review Board, Government of India, which sets quality standards for members of ICAI



**Mr. Rajiv Gupta**  
(Nominee Director of LIC of India)

- Ex-Director & Chairman of LICHFL AMC Ltd
- Expertise in CRM, IT, and risk management



**Mr. Gagan Banga**  
(MD & CEO)

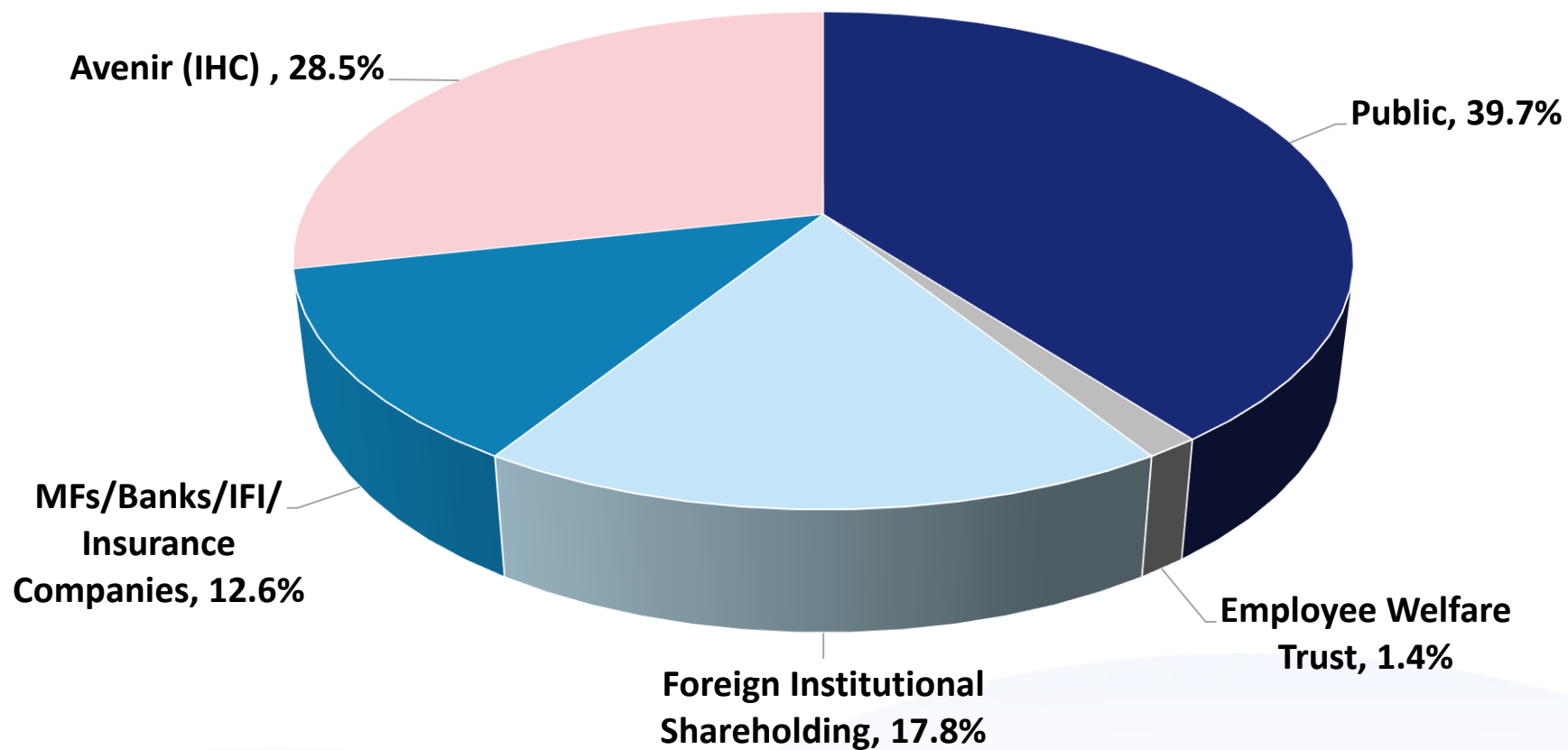
- Over 24 years of industry experience
- Key driver of SCL success story



**Mr. Sachin Chaudhary**  
(Executive Director & COO)

- Over 25 years of industry experience
- Experience spanning all operational functions

# Shareholding Pattern



**Note: Avenir (IHC) current stake is 28.5%; this is to increase to ~43.5% upon ~₹3,198 Crs warrant infusion, subject to conversion**

*Note – the above shareholding pattern has been derived from number of ordinary shares outstanding after the exercise of rights (Partly-Paid)  
 MF: Mutual Funds; IFI: Indian Financial Institutions*

# Thank You

COMPANY :



**Sammaan Capital Limited**

CIN : L65922DL2005PLC136029

[ibsecretarial@sammaancapital.com](mailto:ibsecretarial@sammaancapital.com)

[investor.relations@sammaancapital.com](mailto:investor.relations@sammaancapital.com)

[www.sammaancapital.com](http://www.sammaancapital.com)

INVESTOR RELATIONS ADVISORS :



**MUFG Intime India Private Limited**

A part of MUFG Corporate Markets, a division of MUFG Pension & Market Services

Mr. Nikunj Jan

[nikunj.jain@in.mpms.mufg.com](mailto:nikunj.jain@in.mpms.mufg.com)

Mr. Aryan Sumra

[aryan.sumra@in.mpms.mufg.com](mailto:aryan.sumra@in.mpms.mufg.com)