

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

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
KUMAR JAIN
Amit Jain
Company Secretary

Digitally signed by
AMIT KUMAR JAIN
Date: 2026.01.16
12:35:19 +05'30'

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