

Social Media Policy

At Sammaan Capital Limited (formerly known as **Indiabulls Housing Finance Limited**) ("SCL"), we are well aware of how online social platforms—such as blogs, wikis, social networks, and social media - are transforming the way we interact nowadays. It can be fun and rewarding to share moments of your life and opinions with family, friends and co-workers around the world. However, use of social media also presents certain risks and carries with it certain responsibilities especially when it can impact the organization.

This policy has been developed for all members of SCL to adhere to when using social media in reference to SCL.

Guidelines

In the rapidly expanding world of electronic communication, social media can mean many things. Social media includes all means of communicating or posting information or content of any sort on the Internet, including to your own or someone else's web log or blog, journal or diary, personal web site, social networking or affinity web site, web bulletin board or a chat room, whether or not associated or affiliated with SCL, as well as any other form of electronic communication.

The same principles and guidelines found in SCL policies and three basic beliefs apply to your activities online. Ultimately, you are solely responsible for what you post online. Before creating online content, consider some of the risks and rewards that are involved. Keep in mind that any of your conduct that adversely affects your job performance, the performance of fellow associates or otherwise adversely affects members, customers, suppliers, people who work on behalf of SCL or SCL's legitimate business interests may result in disciplinary action up to and including termination.

Know and follow the rules

Carefully read the guidelines, the SCL Statement of Ethics Policy, the SCL Information Policy and the Discrimination & Harassment Prevention Policy, and ensure your postings are consistent with these policies. Inappropriate postings that may include discriminatory remarks, harassment, and threats of violence or similar inappropriate or unlawful conduct will not be tolerated and may subject you to disciplinary action up to and including termination.

Be respectful

Always be fair and courteous to fellow colleagues, customers, suppliers or to the company while posting content. Also, keep in mind that you are more likely to resolved work-relate complaints by speaking directly with your co-workers or by utilizing our Open Door Policy than by posting complaints to a social media outlet. Nevertheless, you should avoid using statements, photographs, video or audio that reasonably could be viewed as malicious, obscene, and threatening or intimidating, that disparage colleagues, customers or suppliers, or that might constitute harassment or bullying. Examples of such conduct might include offensive posts meant to intentionally harm someone's reputation or posts that could contribute to a hostile work environment on the basis of race, sex, disability, religion or any other status protected by law or company policy. Disciplinary actions will be taken in such cases,

Be honest and accurate

Make sure you are always honest and accurate when posting any information or news especially about SCL, and if you make a mistake, correct it quickly. Be open about any previous posts you have altered. Remember that the Internet archives almost everything; therefore, even deleted postings can be searched. Never post any information or rumors that you know to be false about SCL, fellow colleagues, customers, suppliers, and people working on behalf of SCL or competitors.

Maintain Confidentiality

Maintain the confidentiality of SCL's information regarding the development of systems, processes, products, know-how and technology. Do not post internal reports, policies, procedures or other internal business-related confidential communications. If you are uncertain about what is considered confidential, then please check with the Human Resources Department and/or your supervisor.

Respect financial disclosure laws. It is illegal to communicate or give a "tip" on inside information to others so that they may buy or sell stocks or securities. Such online conduct may also violate the Insider Trading Policy.

It is prohibited to create link from your blog, website or other social networking site to SCL website.

Maintain disclaimer

Express only your personal opinions. Never represent yourself as a spokesperson of SCL. If SCL is a subject of the content you are creating, be clear and open about the fact that you are an employee and views are of your own and that you are not speaking on behalf of SCL. It is best to include a disclaimer such as "The postings on this site are my own and do not reflect the views of SCL."

Obtain permission

You should obtain appropriate permission before referring to or posting images of current or former colleagues / employees, vendors, suppliers and customers.

You also need to get appropriate permission to use a third party's logo, copyrights, copyrighted material, trademarks, service marks or other intellectual property.

Using social media at work

Refrain from using social media while on work time or on equipment we provide, unless it is work-related as authorized by your manager. Do not use SCL email addresses to register on social networks, blogs or other online tools utilized for personal use.

Retaliation is prohibited

SCL prohibits taking negative action against any employee for reporting a possible deviation from this policy or for cooperating in an investigation. Any employee who retaliates against another employee for reporting a possible deviation from this policy or for cooperating in an investigation will be subject to disciplinary action, up to and including termination.

Media contacts

Employees should not speak to the media on behalf of SCL without contacting the Corporate Affairs Department/ PR Department. All media inquiries should be directed to them.

Keep in mind that any of your conduct that violates the violates SCL's social media policy may result in disciplinary action up to and including termination.

For more information, if you have questions or need further guidance, please contact -

mediaquery@sammaancapital.com