

## DISCLAIMERS

\*For further details refer to section titled “Issue Related Information” on page 371 of the Tranche IV Prospectus dated July 08, 2025.

\*\*\*Allotment in the public issue of debt securities should be made on the basis of date of upload of each application into the electronic book of the stock exchange. However, on the date of oversubscription and thereafter, the allotments should be made to the applicants on proportionate basis.

\*\*The Tranche IV Issue shall remain open for subscription on Working Days from 10:00 a.m. to 5:00 p.m. during the period indicated in Tranche IV Prospectus, except that the Tranche IV Issue may close on such earlier date or extended date as may be decided by the Board of Directors of the Company or Securities Issuance and Investment Committee thereof, subject to compliance with Regulation 33A of the SEBI NCS Regulations and receipt of necessary approvals. In the event of an early closure or extension of the Tranche IV Issue, the Company shall ensure that notice of the same is provided to the prospective investors through an advertisement on or before such earlier or extended date of Issue closure in which pre-issue advertisement and advertisement for opening or closure of the Tranche IV Issue have been given. Applications Forms for the Tranche IV Issue will be accepted only from 10:00 a.m. to 5:00 p.m. or such extended time as may be permitted by BSE and NSE, on Working Days, during the Tranche IV Issue Period. On the Issue Closing Date, the Application Forms will be accepted only between 10:00 a.m. to 3:00 p.m. (Indian Standard Time) and uploaded until 5:00 p.m. or such extended time as may be permitted by BSE and NSE. Further, pending mandate requests for bids placed on the last day of bidding will be validated by 5:00 p.m. (Indian Standard Time) on one Working Day post the Tranche IV Issue Closing Date. For further details please refer to the section titled “Issue Related Information” on page 371 of the Tranche IV Prospectus.

## DISCLAIMER

Sammaan Capital Limited (formerly Indiabulls Housing Finance Limited) (“Company”), subject to market conditions, and other considerations, is proposing a public issue of secured redeemable non-convertible debentures (“NCDs”) and has filed Tranche IV Prospectus dated July 08, 2025 (“Tranche IV Prospectus”) which should be read together with the Shelf Prospectus dated August 28, 2024 (the “Shelf Prospectus”), the Corrigendum cum Addendum to the Shelf and Tranche I Prospectus dated September 04, 2024 (“Corrigendum”) and Corrigendum cum Addendum to the Tranche II Prospectus read with Shelf Prospectus dated December 10, 2024 (“Second Corrigendum”) and addendum to the Tranche III prospectus dated March 1, 2025 (“Addendum”). (together with the Tranche IV Prospectus, the “Prospectus”) with the Registrar of Companies, Delhi and Haryana at New Delhi (“RoC”), BSE Limited (“BSE”), National Stock Exchange of India Limited (“NSE” along with “BSE”, the Stock Exchanges) and Securities and Exchange Board of India (“SEBI”). The Tranche IV Prospectus is available on the website of the Company at [www.sammaancapital.com](http://www.sammaancapital.com), on the website of BSE at [www.bseindia.com](http://www.bseindia.com), on the website of NSE at [www.nseindia.com](http://www.nseindia.com), on the website of the lead managers at [www.nuvama.com](http://www.nuvama.com), [www.elaracapital.com](http://www.elaracapital.com), [www.trustgroup.in](http://www.trustgroup.in) and on the website of SEBI at [www.sebi.gov.in](http://www.sebi.gov.in). Investors proposing to participate in the Issue should invest only on the basis of the information contained in the Shelf Prospectus and Tranche IV Prospectus. Investors should note that investment in the NCDs involves a high degree of risk and for details in relation to the same, refer to the Tranche IV Prospectus, including the section titled “Risk Factors” on page 21 and “Material Developments” on page 252 of the Tranche IV Prospectus.

Capitalised terms not defined herein shall have the same meaning as assigned to such terms in the Shelf Prospectus dated August 28, 2024 and Tranche IV Prospectus dated July 08, 2025.

Investors proposing to participate in the Issue should note that investment in the NCDs involves a high degree of risk and for details in relation to the same, refer to the Tranche IV Prospectus, including the section titled “Risk Factors” on page 21 and “Material Developments” on page 252 of the Tranche IV Prospectus. The Issuer and the Lead Managers accept no responsibility for statements made otherwise than in the Tranche IV Prospectus or in the advertisement or any other material issued by or at the instance of the Company and that anyone placing reliance on any other source of information would be doing so at their own risk.

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**DISCLAIMER CLAUSE OF USE OF NSE ELECTRONIC PLATFORM:** It is also to be distinctly understood that the approval given by the Exchange is only to use the software for participating in system of making application process. It is to be distinctly understood that the permission given by the NSE to use their network and online platform for facilitating applications for public issue of NCDs shall not in any way be deemed or construed as compliance with various statutory and other requirements by the Company, LMs etc.; are cleared or approved by NSE; nor does it warrant in any manner, certify or endorse the correctness or completeness of any of the compliance with the statutory and other requirements nor does it take any responsibility for the financial or other soundness of the Issuer, its promoters, its management or any scheme or projects of the Issuer. It is also to be distinctly understood that the approval given by NSE should not in any way be deemed or construed that the prospectus has been cleared or approved by NSE; nor does it in any manner warrant, certify or endorse the correctness or completeness of any of the contents of the Prospectus; nor does it warrant that the securities will be listed or will continue to be listed on NSE.

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