



Jiyo Sammaan Se

Investor Presentation | Q3FY26

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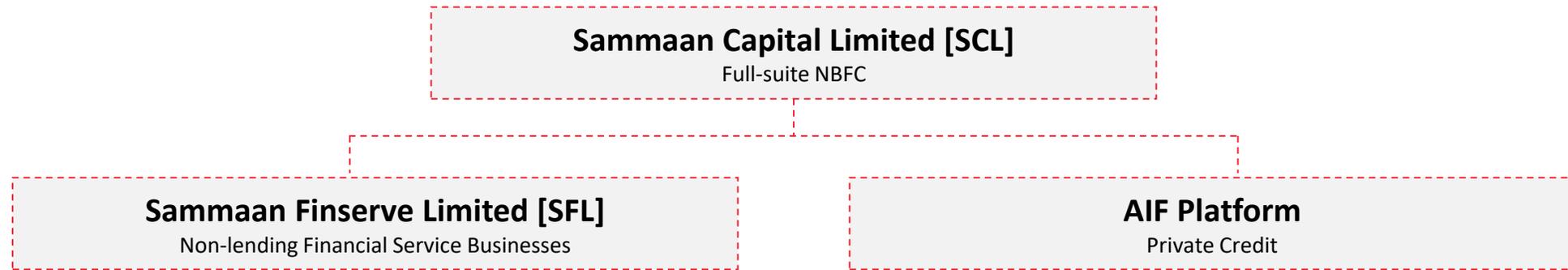
Merger of SFL's NBFC Business into SCL



Consolidation of lending business and distribution [manpower and branches] : SCL to offer full suite of mortgage-backed loans



Creates structure for SCL to evolve into multi-product NBFC and pursue broader financial services opportunities through subsidiaries



Through SFL, SCL shall leverage upon IHC's extensive expertise, resources, and capabilities in the financial services and fintech domains to expand into non-lending financial services and fintech businesses



Private and Structured Credit through AIF: leveraging SCL's AIF platform proven track record in managing ~₹ 6,200 Crore in private/structured credit for residential real estate and office equity across top 8 cities



Stream-lining of operation, cleaner organisational structure and enhanced Governance controls



Upon the merger becoming effective, SFL will surrender its NBFC-ICC registration

Preferential Issue: Shareholder and CCI Approval Received. RBI Approval Awaited



Company to allot securities to IHC within 15 days of receipt of last such approval from regulatory authorities including RBI and SEBI



Regulatory compliance that no other group entity, other than SCL holds an NBFC license will further support the approval process

IHC and SCL are both actively engaged with regulators for the necessary approvals

Note: 1) SEBI approval required for indirect change in control of Sammaan Asset Management Ltd under SEBI (Portfolio Managers Regulations), 2020 and under SEBI (Alternative Investment Funds) Regulations, 2012

Consolidated Financial Highlights [YoY]

Net Worth [₹ Cr]

22,423	20,331
Q3FY26	Q3FY25

Growth AUM [₹ Cr]

44,038	34,952
Q3FY26	Q3FY25

Legacy Loans [₹ Cr]

20,162	26,995
Q3FY26	Q3FY25

Total AUM [₹ Cr]

64,200	61,947
Q3FY26	Q3FY25

PBT [₹ Cr]

419	417
Q3FY26	Q3FY25

PAT [₹ Cr]

314	302
Q3FY26	Q3FY25

Gearing

2.2x	2.2x
Q3FY26	Q3FY25

Credit Rating

**AA/Credit Watch
CRISIL/ICRA**

NIM %

5.3%	5.2%
-------------	-------------

GNPA %

1.2%	1.1%
Q3FY26	Q3FY25

NNPA %

0.7%	0.7%
Q3FY26	Q3FY25

Consolidated Financial Highlights [9M-YoY]

Net Worth [₹ Cr]

22,423	20,331
9MFY26	9MFY25

Growth AUM [₹ Cr]

44,038	34,952
9MFY26	9MFY25

Legacy Loans [₹ Cr]

20,162	26,995
9MFY26	9MFY25

Total AUM [₹ Cr]

64,200	61,947
9MFY26	9MFY25

PBT [₹ Cr]

1,312	(2,831)
9MFY26	9MFY25

PAT [₹ Cr]

957	(2,132)
9MFY26	9MFY25

Gearing

2.2x	2.2x
9MFY26	9MFY25

Credit Rating

**AA/Credit Watch
CRISIL/ICRA**

NIM %

5.3%	5.2%
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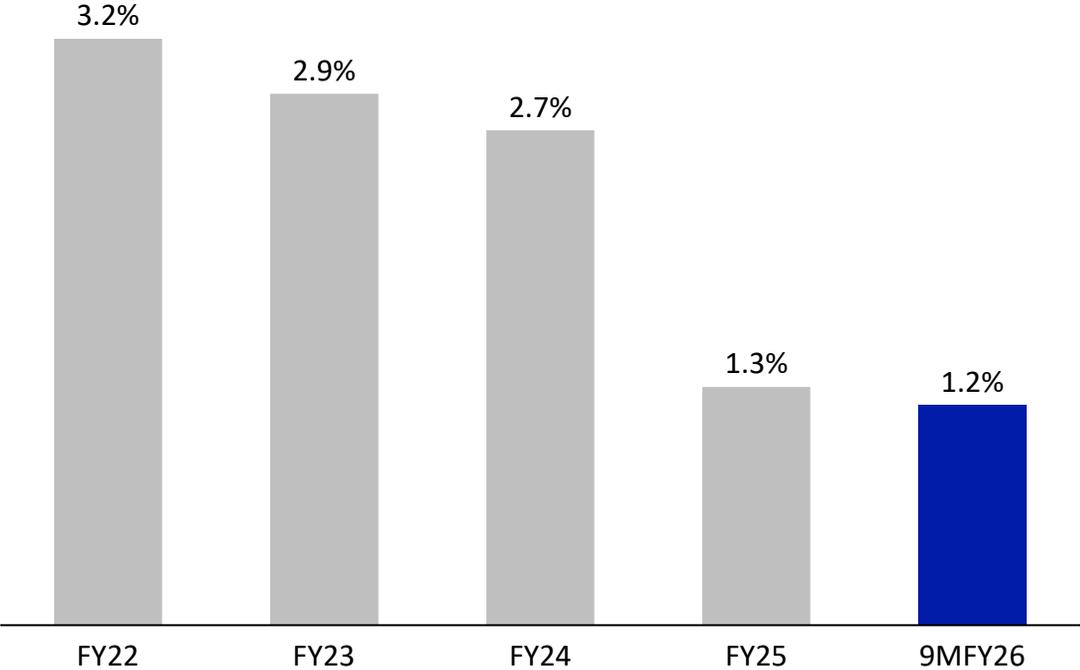
GNPA %

1.2%	1.1%
9MFY26	9MFY25

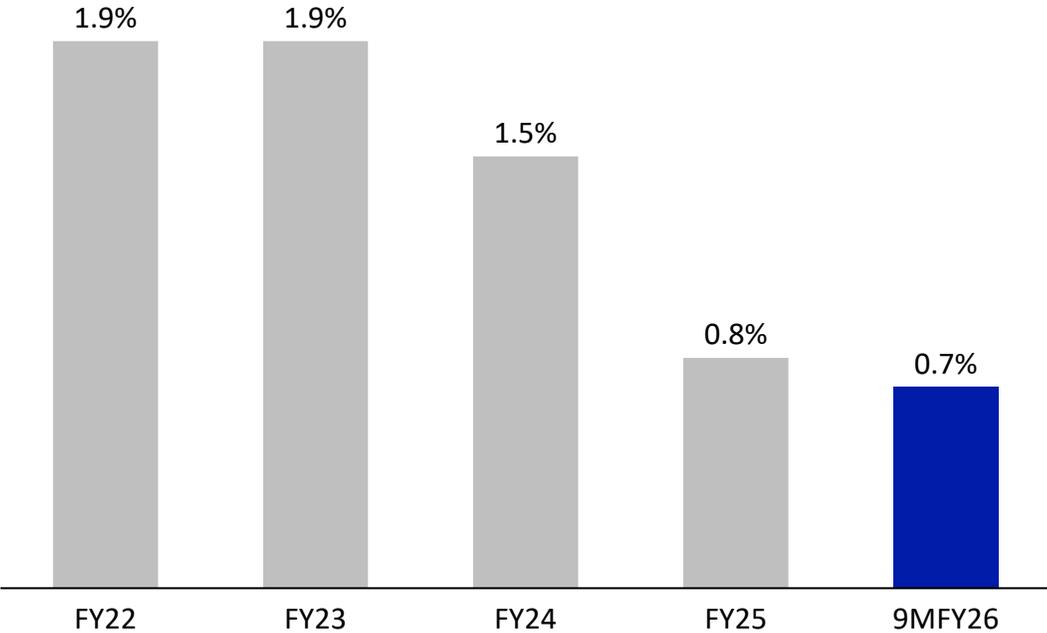
NNPA %

0.7%	0.7%
9MFY26	9MFY25

Gross Stage 3



Net Stage 3



Growth Business Update



Complete Suite of Mortgage Loans in SCL

	Prime		Affordable	
	Home Loans	LAP	Home Loans	LAP
Average Loan Size [₹ lacs]	30	75	15	25
Proportion of Disbursals	60%	40%	50%	50%
Yield [%]	9.4%	10.5%	11.5%	13.0%
Loan to Value [Average at Origination]	75%	50%	85%	60%
Average Loan Term [Years]	15	7	15	7
AUM Funding Mix	75% CLM; 25% DA		40% on-books; 30% CLM; 30% DA	
RoA	4.8%	6.4%	3.8%	5.7%
Customer Profile	Salaried: Self-employed 50:50	Small businesses, manufacturing units, service providers	Salaried: Self-employed 50:50	Small businesses, manufacturing units, service providers
Primary Security	Mortgage of property financed		Mortgage of property financed	
Repayment Type	Principal amortizing equated monthly instalments		Principal amortizing equated monthly instalments	
Median Transunion CIBIL	~750		~675	
Basis of Credit Appraisal	Affordable and sustainable FOIR	Business cash flow analysis based	Affordable and sustainable FOIR	Business cash flow analysis based

LAP: Loan Against Property; FOIR: Fixed Obligation to Income Ratio; CLM: Co-lending Model; DA: Direct Assignment

New Co Lending Regulations: Unlocking Scalability

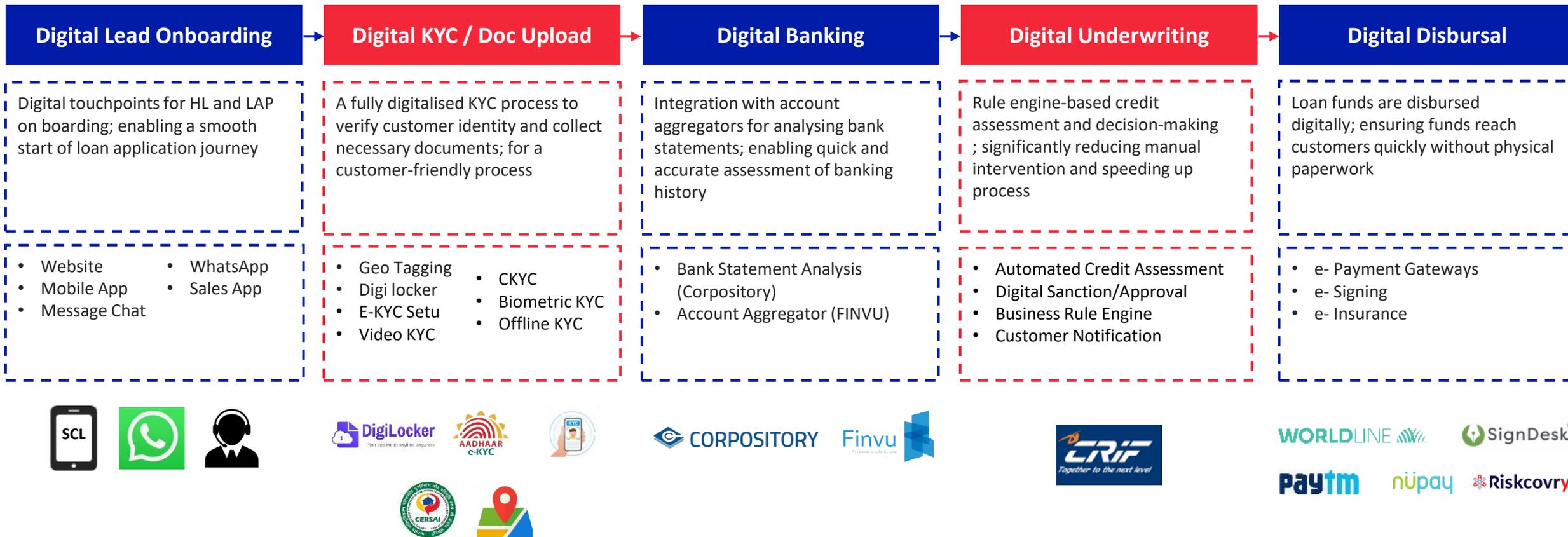
Features	Previous guidelines	Current guidelines
Scope	Only for Priority Sector Lending	Includes Non-Priority Sector also
Eligible Entities	Banks / NBFC / HFC	Banks, NBFC / HFC and All India Financial Institutions
Participation	Bank with NBFC	Bank with Bank, NBFC with NBFC/HFC. NBFC with AFI
Minimum Retention Ratio	20%	10%
Interest Rate	Separate rates by Bank and NBFC	Blended rate to borrower
Change in Rate of Interest	No specific clause	Effect on Blended rate of customer on real time basis
Disclosure	Minimal	Detailed - Quarterly/Annual as applicable on Quantum of CLA, weighted interest rate, fee, sectors, performance, default loss guarantee
Reporting to Credit Information Company	As per agreed policy	Respective share of loans
Underwriting by Bank/Partner RE	Discretion to select loans	Irrevocable commitment to take loan in its book through a window given to assign under Direct assignment after MHP if RE can't transfer.

Progress made with partners banks:

- **Successfully operationalized CLA framework:** with private banks, enabling pre-approval processes and 90% reimbursement within 15 days of disbursement
- **Seamless migration to new regulatory framework:** CLM continuity until limit exhaustion. Transition to CLA agreements with all partners
- **VDI-based solution:** Tie ups with Yubi and Knight Fintech for API-driven seamless integration across partner banks and NBFCs. 7-18% cost savings

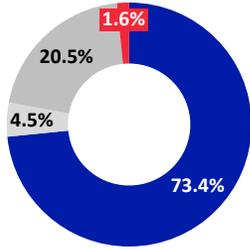
Technology-led Product Initiative

eMortgage: End-to-End Online Loan Fulfilment



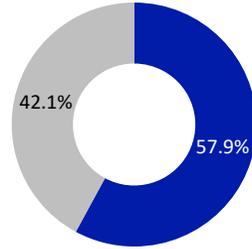
eMortgage offers paperless loan fulfilment up to disbursement. BRE [Business Rule Engine] AI integration automates credit decisioning. Up to 60% of customers will come through this channel by end of FY26

Collateral Split



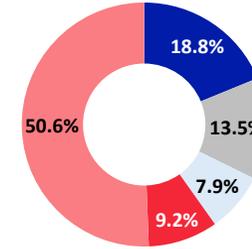
■ Residential Property ■ Commercial Property
■ Under-construction Residential Property ■ Plot- Residential

Sourcing Split



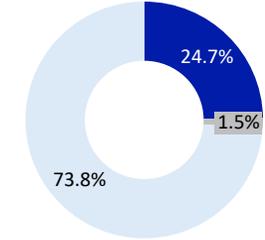
■ Own Sourcing ■ Direct Selling Associates

Income Band



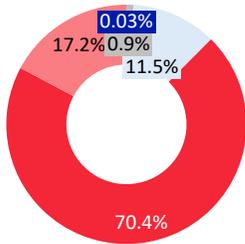
■ <INR 6 L ■ INR 9L - 12L ■ >INR 18 L
■ INR 6L - 9L ■ INR 12L - 18L

Occupation Type



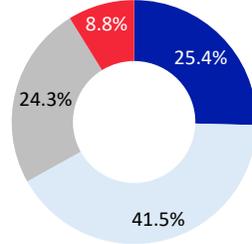
■ Salaried ■ Self Emp- Prof ■ Self Emp- Non Prof

CIBIL Score



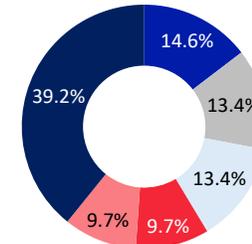
■ Upto 650 ■ 701-750 ■ 800+
■ 651-700 ■ 751-800

LTV



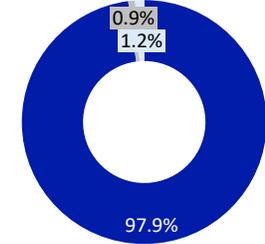
■ Less than 50 ■ 70-80
■ 50-70 ■ Above 80

Geographical Distribution



■ Maharashtra ■ Uttar Pradesh ■ Gujrat
■ Delhi ■ Karnataka ■ Others

Staging



■ Stage 1 ■ Stage 2 ■ Stage 3

₹ 6,008 Cr disbursed in 9MFY26 in Asset-light business model: ₹ 3,374 Cr of HL; ₹ 2,633 Cr of LAP

73%+ of the growth book is residential property backed

Geographically distributed across the country, with no concentration risk

Target borrowers are self-employed businessmen & professionals, salaried employees with annual median income of ~₹ 16 lacs

~25% of the borrowers are salaried

Moderate LTV with average home loan LTV of 70% and MSME LAP LTV of 55%

* LTV is at origination

Retail Loan Book of Superior Quality

Portfolio performance of all sold down pools of ₹ 1,03,080 Cr

Loan Pool Type	Initial Pool Details			Months on Book	Pool Principal [₹ Cr]	Amortisation [On sell down]	of Initial POS	
	Disbursement [₹ Cr]	Average Ticket Size [at disbursement] [₹ Lakh]	Sold Down Principal [₹ Cr]				90+ dpd %	180+ dpd %
HL Pools	65,797	25.7	52,693	77	11,695	77.81%	0.52%	0.40%
LAP Pools	37,283	53.9	29,904	57	6,151	79.43%	0.57%	0.41%
Total	1,03,080	31.6	82,597	69	17,846	78.39%	0.54%	0.40%

Portfolio performance of all live sold down DA pools is monitored by the credit bureau Experian. Automated data flow to partner banks for CLM. Remainder PTC/PCG pools are being monitored by respective agencies that rated the initial PTC/PCG pools.

Technology-leveraged processes

Common, standard credit policy parameters across partner banks

Standardised credit appraisal documents

Standardised credit process flow

Standardised credit appraisal memos and other relevant formats

SCL has 24 ongoing relationships with banks/ financial institutions for sell down

Axis Bank	Bank of Baroda	Bank of India	Canara Bank
ICICI Bank	Central Bank of India	Deutsche Bank	IDFC First Bank
IDBI Bank	Indian Bank	Indian Overseas Bank	Kotak Mahindra Bank
Punjab National Bank	State Bank of India	RBL Bank	UCO BANK
Union Bank of India	Punjab & Sind Bank	HDFC Bank	Yes Bank
Aditya Birla	Ares IM	Davidson Kempner	Oaktree

Public Sector Banks



Private Sector Banks

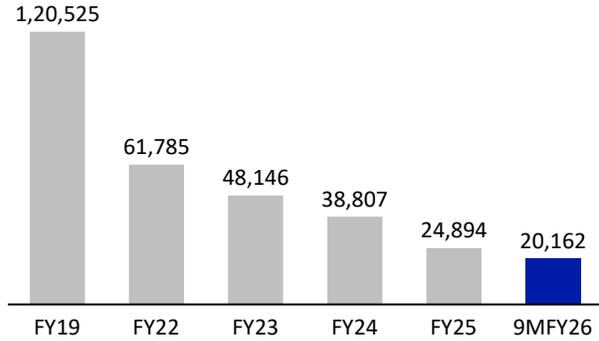


LAP: Loan Against Property; FOIR: Fixed Obligation to Income Ratio; CLM: Co-lending Model; DA: Direct Assignment

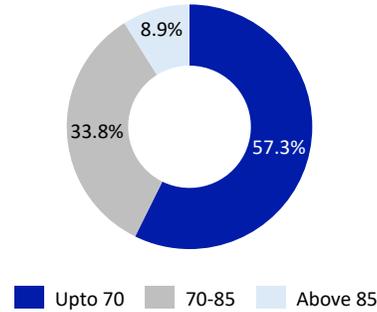
The background image shows a person in a grey shirt working at a desk. In the foreground, there is a small white model house with a dark roof and a red chimney, several stacks of gold and silver coins, and some loose coins. The scene is set on a wooden desk with a laptop and an open book in the background. A large blue and red diagonal graphic is overlaid on the left side of the image.

Update on Legacy Business

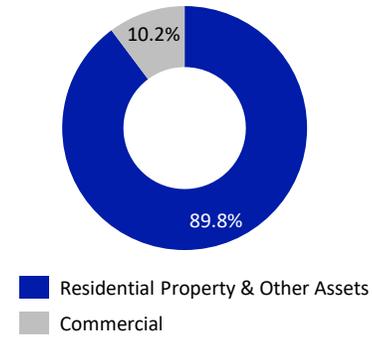
Legacy Run-Down



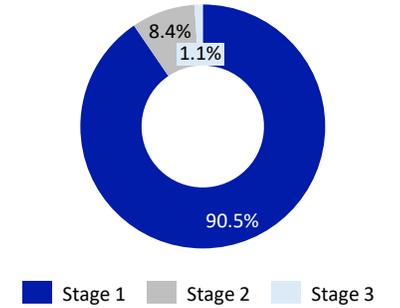
LTV



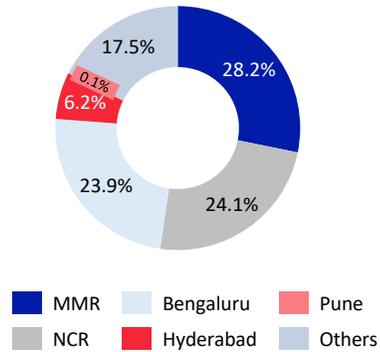
Collateral Split



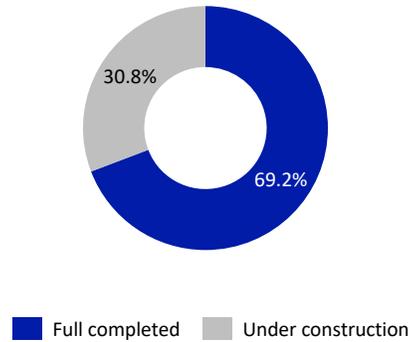
Staging



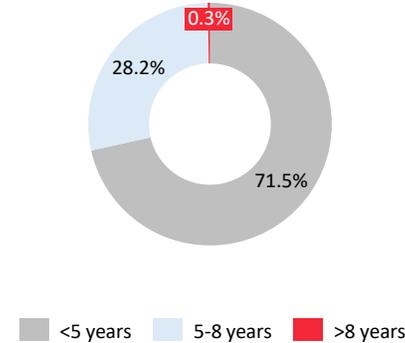
Geographical Distribution



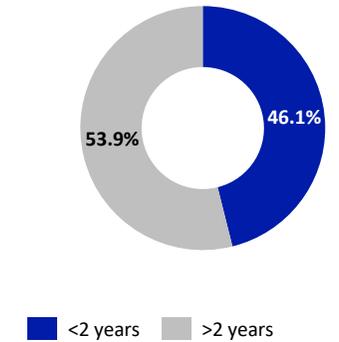
Construction Stage



Split by Vintage

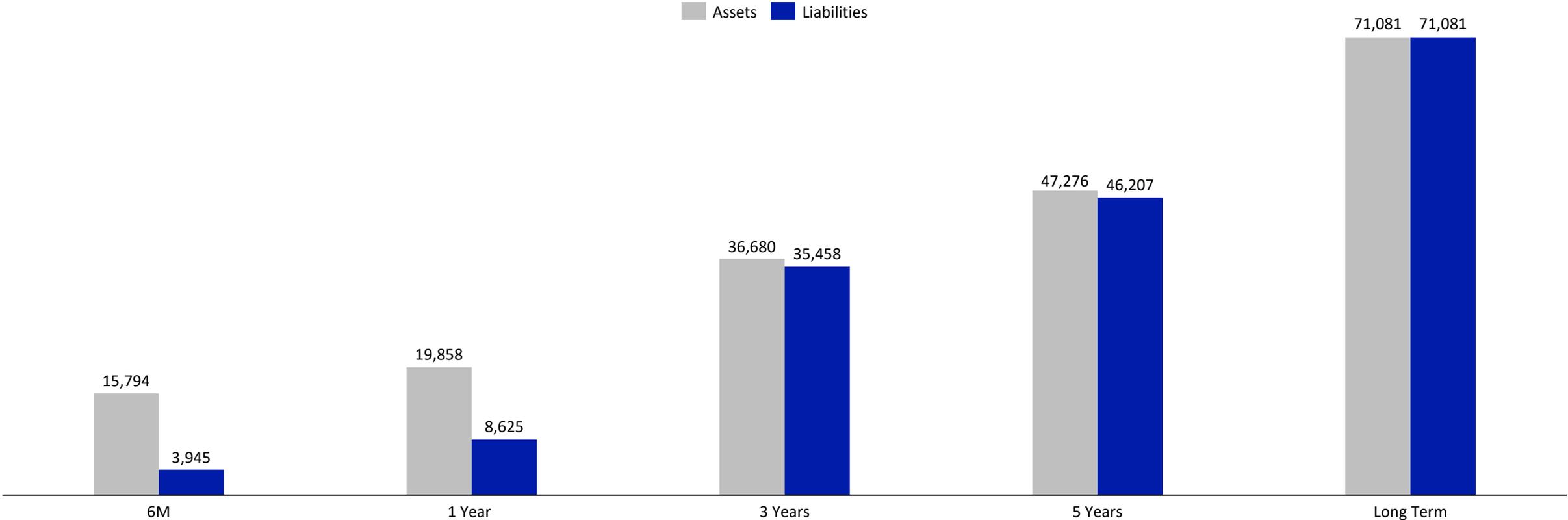


Contractual Repayment



Other Operating Updates





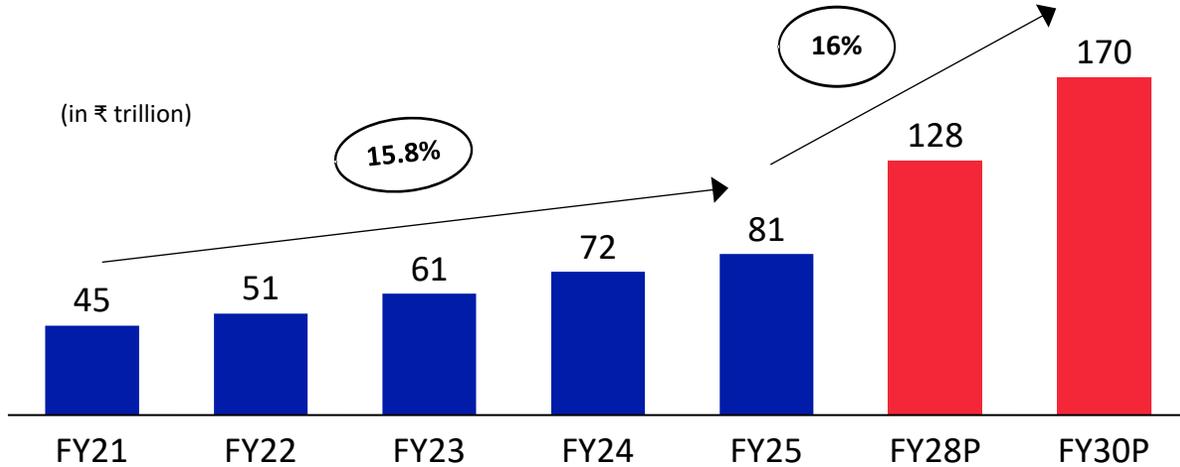
Liquidity Coverage Ratio [LCR] as on Dec 31, 2025, stands at 211% against regulatory requirement of 100%
[This is RBI defined High Quality Liquid Assets [HQLA] applicable to NBFCs, and excludes liquid investments such as fixed deposits etc]

Amount in ₹ crores

Industry Updates



Retail Credit Growth



Retail credit mix share in overall systemic credit is expected to increase further from current 40% in FY25 to 42% in FY28E

The Indian retail credit market has grown at 16% over FY21-25 and is expected to grow further at 14-16% between over FY25-30

Reduction in repo rates have improved credit affordability, driving retail loan growth and supporting stronger consumer spending

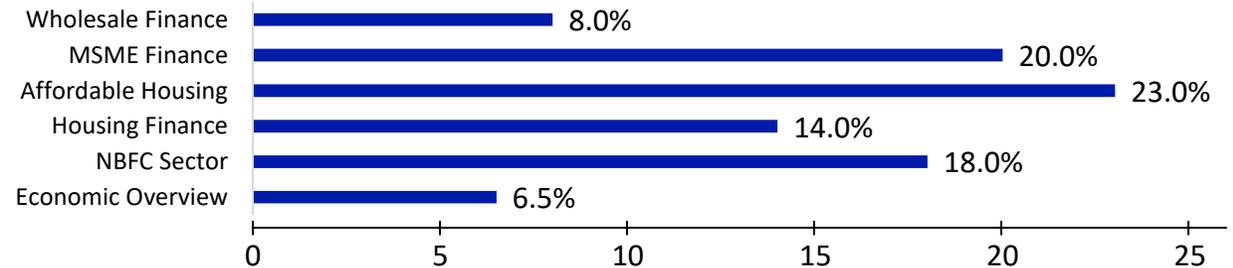
NBFCs are growing faster and gaining market share in MSME lending

Type	Share in book FY25 (%)	Book (₹ billion) FY25	CAGR (%) FY20-25	Growth in FY25 (%)	Growth Outlook for FY26P (%)	Growth Outlook for FY27P (%)
HFCs/NBFCs	26%	11,090	19.3%	26.4%	26-28%	27-29%
Banks	74%	30,786	17.5%	16.5%	18-20%	19-21%
Overall	100%	41,876	18.0%	19.0%	20-22%	21-23%

MSME lending surges on digital platforms, govt support (CGTMSE/ECLGS), and cash flow underwriting. NBFCs outpace banks at 26% FY25 growth (vs 19% system), gaining share to 26% of ₹42 tn book, deepening formal credit and MSME economic role.

Source: CRISIL, ICRA, Capri Global DRHP, RBI, Company Reports, Crisil Intelligence

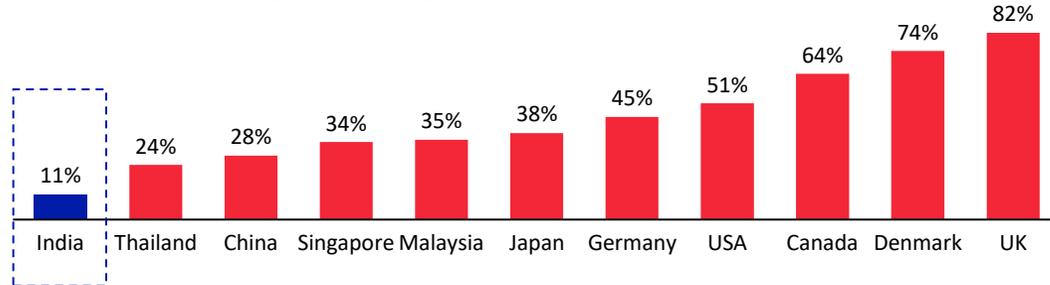
Growth FY26 Outlook (%)



FY25 saw robust wholesale credit growth, led by MSME and supported by improving asset quality across segments. The FY26 outlook remains positive at 17-19% for NBFCs, aided by repo rate cuts, GST relief, and strong domestic demand.

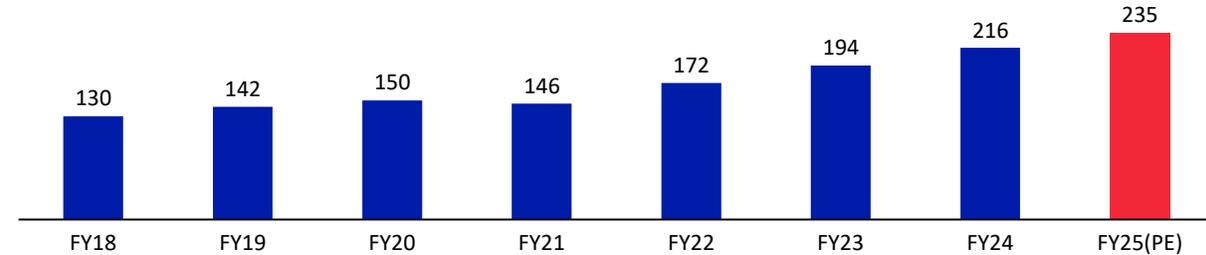
Long-term growth drivers & low housing penetration in India provide abundant opportunities for growth in mortgage finance

^Total outstanding home mortgage loans as % of GDP



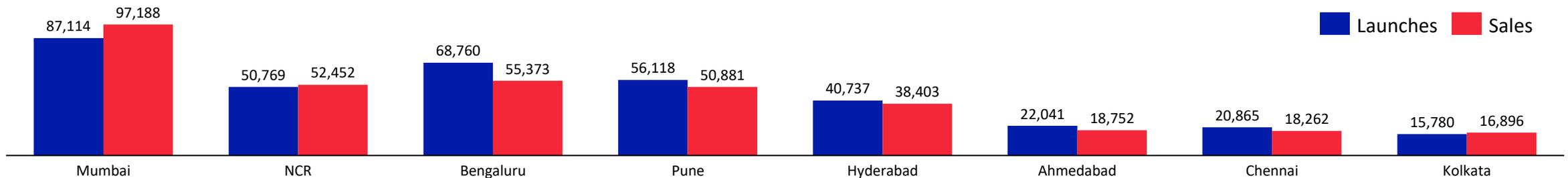
India's mortgage penetration, though low, is improving owing to ease of financing, tax incentives and increasing reach of financiers

Per capita income (in ₹ '000)



Rising income levels lead to higher disposable income, and therefore increased affordability

Cumulative Residential Housing Sales and Launches in Top 8 Cities



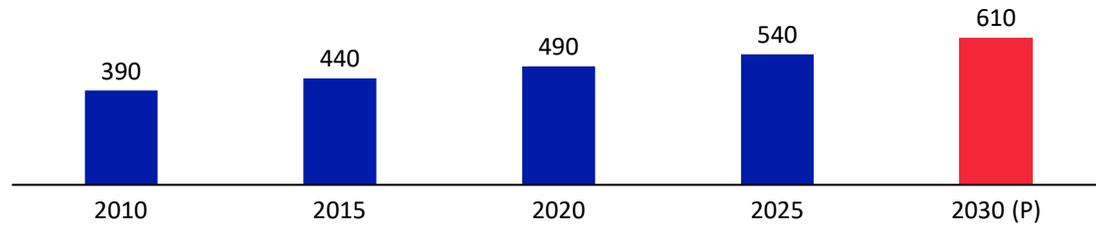
- The residential market maintained strong momentum in 2025, supported by stable macro-fundamentals, improved liquidity conditions, and selective pricing adjustments that helped sustain end-user demand across major cities
- Premium homes (over ₹10 Mn) achieved stable growth due to lower borrowing costs and expanding the pool of funds available for credit
- **Three out of eight cities** recorded sales growth, with Mumbai delivering standout performance, while NCR and Kolkata remained dynamic hubs with nominal growth

Source : Knight Frank India real estate 2025, NAREDCO ^-European Mortgage Federation and HOFINET; PE: Provisional Estimates

Macro Pillars Behind Housing Expansion (2/3)

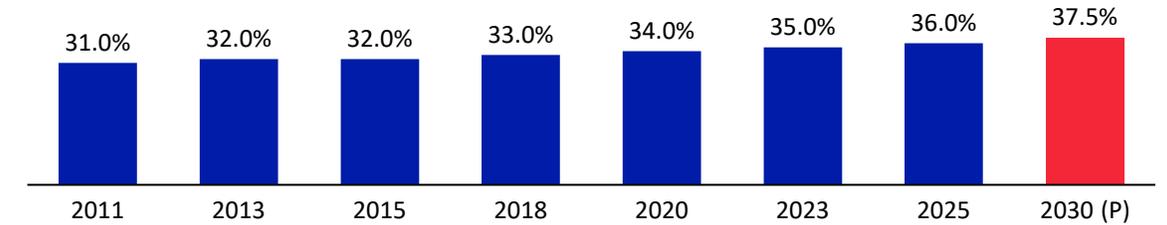
Urban Population

In Millions



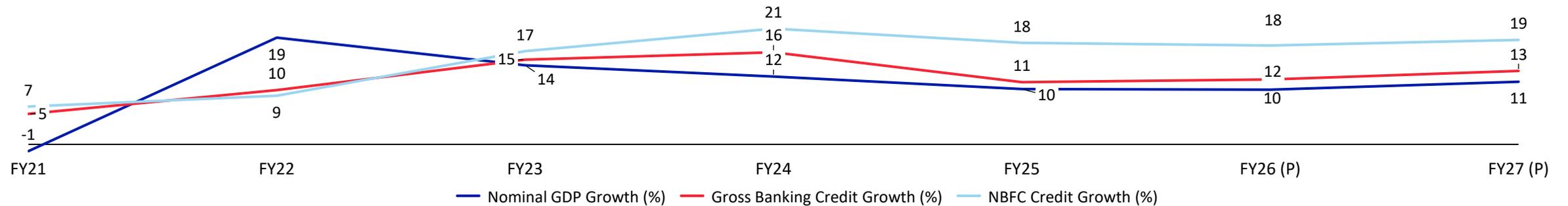
Urbanisation rate

(Urbanisation %)



India's move from joint to nuclear households, supported by rising incomes and mobility, is reshaping preferences towards compact, self-owned urban homes. With over 40% of Indians expected to live in cities by 2030, housing demand will intensify, particularly in the EWS/LIG segments where the urban shortage was estimated at about 18.8 million units during 2012–17 and has likely risen since.

Credit growth of NBFCs to remain healthy in fiscals 2026 and 2027

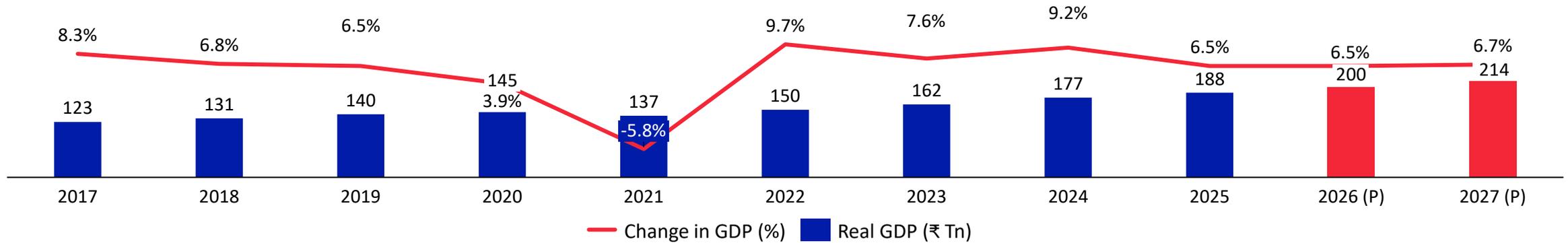


- Robust income growth, upbeat job sentiment and favourable demographics power housing demand surge (14.6% FY25 growth, 14-15% FY26P), aided by PMAY ₹35 bn allocation and repo cuts
- Stable mortgage ecosystem and consolidation sharpen efficiency, boosting real estate confidence amid Tier-II/III demand and SWAMIH 2.0
- Digitalisation and resilient retail appetite enable NBFCs to sustain credit growth (17-18% FY26P), supporting sector expansion

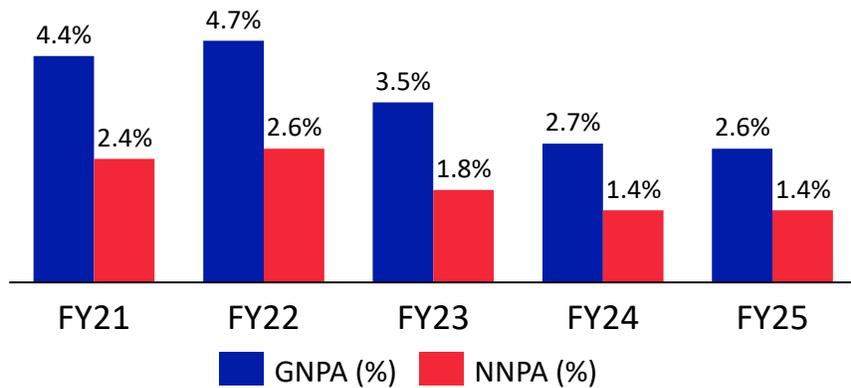
Source: CRISIL, NITI Aayog, Urban Planning Capacity Report

Macro Pillars Behind Housing Expansion (3/3)

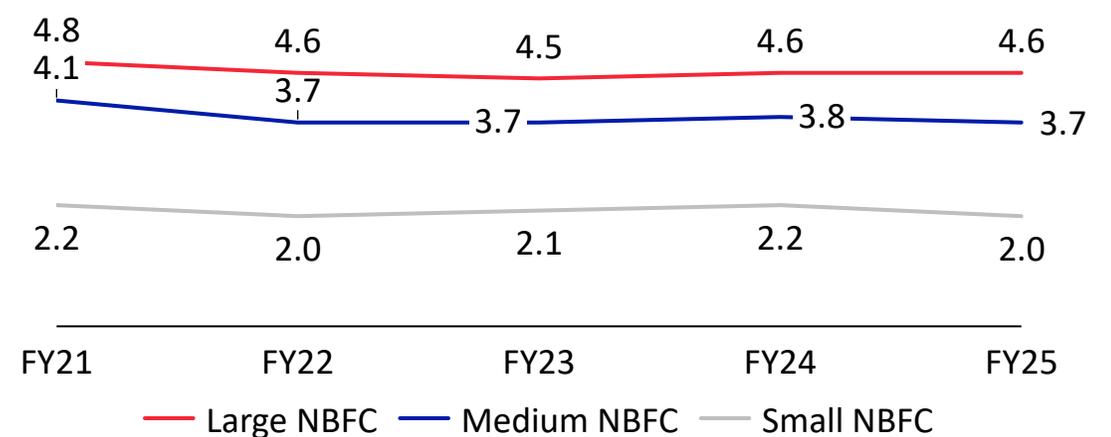
India's economy is expected to grow at 6.5% in fiscal 2025 & 2026



NBFC's Asset Quality



Gearing ratios improved across all NBFCs



Asset quality trends remain benign, with Gross and Net NPAs having significantly gravitated downwards

**Company Overview,
Board of Directors and
Shareholding Pattern**

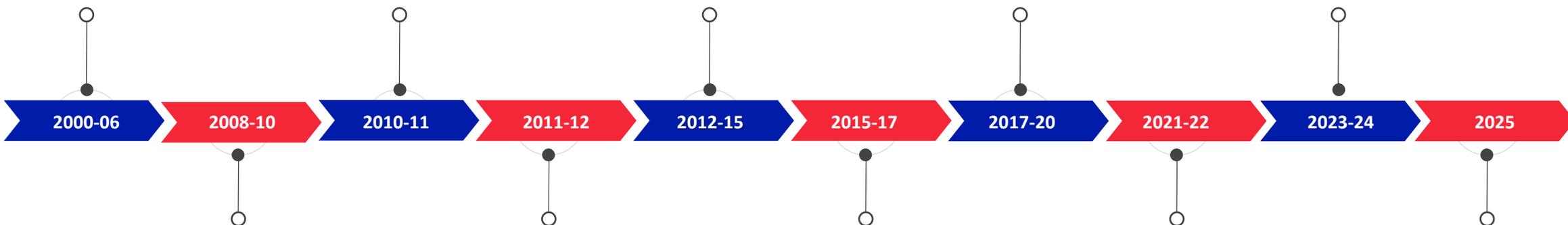
- Started as an NBFC
- IPO and listing, Multi-product lending: Launched secured mortgage and commercial vehicle loans

- Mortgage finance focused growth plan. Home loans to prime salaried segments, Retail mortgage constitutes 70% of loan book
- In-house sales team ramped up to over 1,000 employees
- Credit rating upgraded to AA
- Balance sheet crosses ₹ 200 Bn, RoE : 17%

- Conversion to HFC
- India's 3rd largest HFC by size
- PAT ₹ 12.7 Bn, RoE: 26%
- Credit rating upgraded to AAA (CARE and Brickworks)
- Gross disbursements cross ₹ 1,000 Bn
- Balance sheet: ₹ 572.3 Bn, PAT: ₹ 19.0 Bn
- RoE: 29%

- Credit rating upgraded to AAA by CRISIL [an S&P Global Company] and ICRA [a Moody's Investors Service Company]
- Balance sheet: ₹ 1.32 Tn
- PAT: ₹ 38.5 Bn, RoE: 30%
- Debut USD bond issue of US\$350mn
- Initiation of Run-Down of Legacy Book

- De-promoterisation completed
- Asset light model fully operational
- ₹ 3,700cr rights issue (2x oversubscription)
- US\$350mn Social Bond issuance, (2.7x oversubscription)
- S&P Global assigned B (positive) rating
- Moody's upgraded to B2 (stable) rating



- Credit rating of AA-
- Loan book crosses ₹ 100 Bn
- Exit from unsecured personal and business loans

- Credit rating upgraded to AA+
- PAT crosses ₹ 10 Bn
- Balance sheet crosses ₹ 300 Bn, RoE: 22%

- Balance sheet: ₹ 764.4 Bn, PAT: ₹ 23.4 Bn
- ₹ 40 Bn raised through QIP issue
- Net worth: ₹ 107 Bn
- Balance sheet: ₹ 1.04 Tn.; Net worth: ₹ 121 Bn
- Launched India's first digital home loans platform: eHome Loans
- IBHFL included in Nifty50 index

- ₹ 2,700cr equity capital raised from QIP and partial sale of stake in OakNorth Bank and ₹ 1,100 Cr raised through convertible bonds
- Asset-light model conceptualized
- Moody's revised to stable from negative rating outlook

- Conversion to NBFC-ICC and name change to "Sammaan Capital Limited"
- ₹ 1,300cr QIP issue
- **S&P Global** upgraded to B+ rating
- Moody's upgraded to B2 (Positive) rating

Journey of Consolidation, Stabilization to Growth

FY18 – FY23: Journey of Consolidation and Build-Out of Co-lending model

FY24- FY25: Stabilization and growth

Parameters (in ₹ cr)	FY18	FY19	FY20	FY21	FY22	FY23	FY24	FY25
		<i>IL&FS Crisis</i>	<i>COVID Headwinds</i>		<i>Russia/Ukraine War, 2023 US Small Bank Crisis</i>		<i>Global Macro Volatility</i>	
Total AUM	1,22,578	1,20,525	93,021	80,741	72,211	67,020	65,335	62,346
Net Worth	13,424	16,482	15,538	16,134	16,674	17,361	19,792	21,822
Borrowings ⁽¹⁾	1,10,257	1,05,756	79,410	68,666	61,161	52,098	48,305	42,430
Debt to Equity	8.2x	6.4x	5.1x	4.3x	3.7x	3.0x	2.4x	1.9x
Capital Adequacy	20.9%	26.3%	27.1%	30.7%	32.6%	31.2%	33.3%	34.8%
Gross NPA	0.8%	0.9%	1.8%	2.7%	3.2%	2.9%	2.7%	1.3%
Net NPA	0.3%	0.7%	1.2%	1.6%	1.9%	1.9%	1.5%	0.8%

Transition to asset light model

- **Equity:** Shored up capital structure via raising ~ ₹ 7,957 Cr in equity since FY20
- **Debt:** Total Gross and Net Debt repayment of ~₹ 2,00,000 Cr and ~₹ 76,000 Cr (net) since Sep'2018
- **Transition into Professionally run Board Governed Company:** Erstwhile promoter exited the board and sold their entire stake
- **Strong Growth Opportunity:** Largest HFC exited the non-bank space

**Fortress Balance Sheet through disciplined de-leveraging with gearing reduced from 8.2x in FY18 to 1.9x in FY25;
Targeting future growth by focusing on (1) High Capital Adequacy; (2) Moderate Gearing; (3) Stable Asset Quality; and (4) High Liquidity**

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. 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)

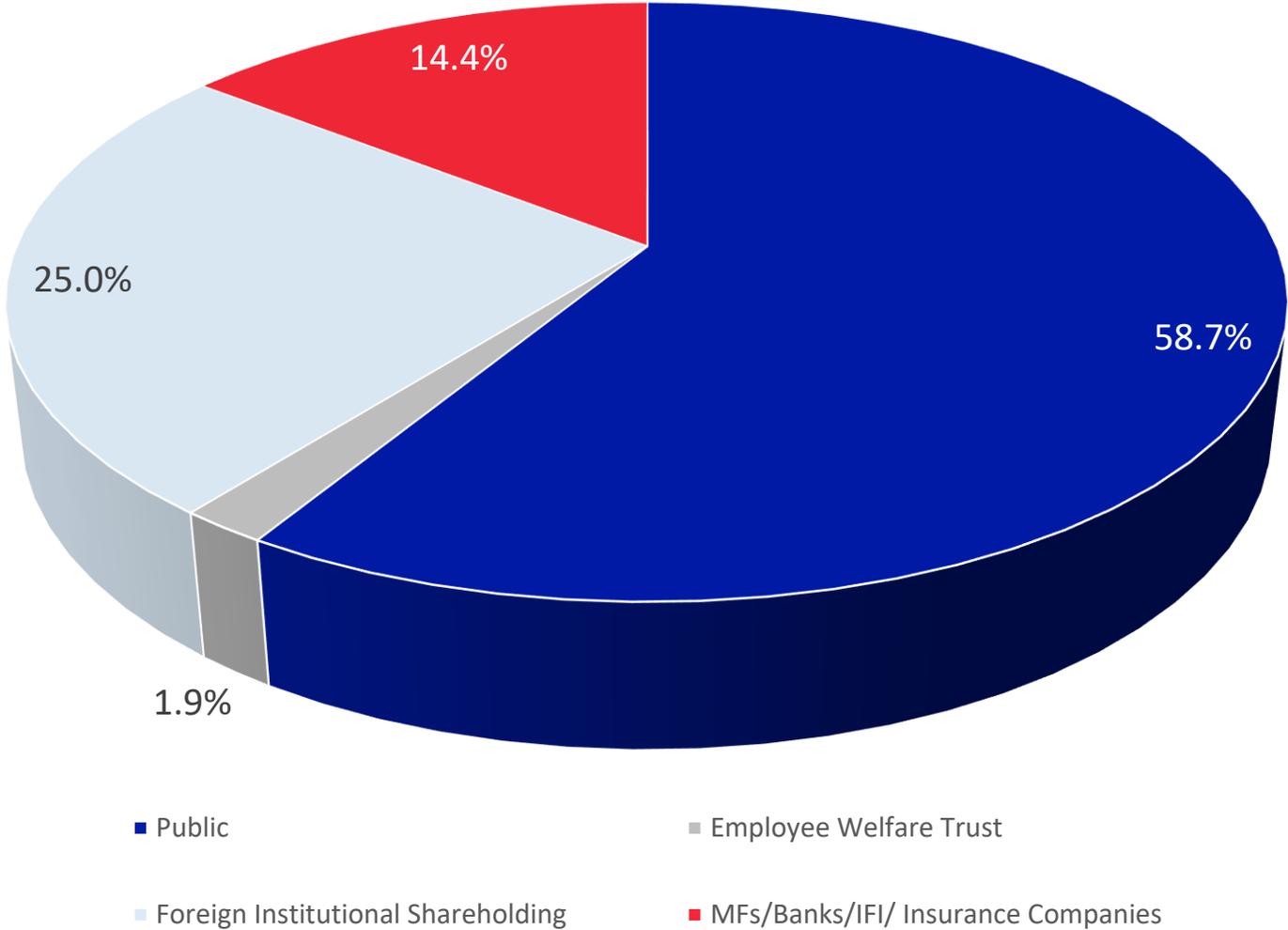
- Over 24 years of industry experience
- Key driver of SCL success story



Mr. Sachin Chaudhary

(Executive Director & COO)

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



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



Financial Performance

Consolidated Income Statement

Particulars (in ₹ crs)	Q3FY26	Q3FY25	Q2FY26	9MFY26	FY25
Revenue from operations					
(i) Interest Income	1,500.16	1,890.25	1,449.02	4,512.84	7,179.68
(ii) Fees and commission Income	59.41	26.99	41.13	162.78	126.27
(iii) Net gain on fair value changes	518.70	-	291.64	852.39	535.60
(iv) Net gain on derecognition of financial instruments under amortized cost category	79.27	99.28	468.81	1,280.49	781.78
Total Revenue from operations	2,157.54	2,016.52	2,250.60	6,808.50	8,623.33
Other Income	0.33	2.62	9.92	19.32	59.92
Total Income	2,157.87	2,019.14	2,260.52	6,827.82	8,683.25
Expenses					
Finance Costs	1,457.67	1,193.58	1,286.00	3,939.79	4,791.36
Net loss on fair value changes	-	129.78	-	-	-
Impairment on financial instruments (net of recoveries / written back)	-25.15	6.77	229.03	669.86	5,068.50
Employee Benefits Expenses	103.48	180.48	201.71	489.28	738.45
Depreciation and amortization	21.12	19.67	21.24	63.38	83.02
Other expenses	181.68	71.61	97.51	353.30	377.49
Total expenses	1,738.80	1,601.89	1,835.49	5,515.61	11,058.82
Profit before tax	419.07	417.25	425.03	1,312.21	(2,375.57)
Tax expense					
Current tax Expense/ (Credit)	(2.24)	1.42	5.78	8.93	(9.00)
Deferred Tax Charge	107.23	113.39	110.78	346.42	(559.11)
Total Tax Expense	104.99	114.81	116.56	355.35	(568.11)
Profit for the period	314.08	302.44	308.47	956.86	(1,807.46)

COMPANY :



Sammaan Capital Limited

CIN : L65922DL2005PLC136029

ibsecretarial@sammaancapital.com

investor.relations@sammaancapital.com

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

Mr. Aryan Sumra

aryan.sumra@in.mpms.mufg.com

Thank You