

## **IHC Expands Global Portfolio with USD 1bn Investment in India's Sammaan Capital**

- **IHC to invest USD 1 billion in Sammaan Capital Limited**
- **Sammaan Capital is one of India's largest non-banking financial companies**
- **Reinforces IHC's conviction in India's NBFC sector as a driver of credit access and financial inclusion**

**Abu Dhabi, UAE - 2<sup>nd</sup> October 2025:** IHC, a global investment company focused on building dynamic value networks, today announced that it has entered into an agreement to invest USD 1 billion (INR 8,850 crore) in Sammaan Capital Limited.

Sammaan Capital Limited, publicly listed on the Bombay Stock Exchange and National Stock Exchange of India, is among the country's largest non-banking financial companies (NBFC), focused primarily on mortgage lending. The company operates through 220 branches in over 150 towns and cities, with more than 4,430 employees, playing a vital role in India's financial inclusion and growth.

India remains one of the world's fastest-growing major economies, with the NBFC sector playing a pivotal role in bridging gaps between traditional banking and rising credit demand. With an increasingly formalized economy and strong regulatory oversight from the Reserve Bank of India, NBFCs are well positioned to advance financial inclusion and sustain India's growth momentum.

IHC's USD 1 billion investment underscores its conviction in the long-term potential of India's financial sector and its commitment to expanding access to capital, accelerating innovative credit solutions, and supporting inclusive growth.

**Syed Basar Shueb, CEO of IHC, commented:** "India represents a core strategic market for us, and its long-term growth fundamentals are compelling. We have been impressed by Sammaan Capital's leadership in enabling home ownership and empowering small businesses across the country. This USD 1 billion investment reaffirms our commitment to supporting Sammaan Capital in its next phase of development, including the adoption of AI to enhance lending and credit solutions, and to contributing meaningfully to India's financial ecosystem."

**Mr. Gagan Banga, Managing Director and CEO of Sammaan Capital,** said “Sammaan Capital’s journey has been defined by resilience, adaptability, and an unwavering commitment to creating stakeholder value. We are proud to join the IHC family and contribute to its expansive global vision. Under IHC’s parentage, we will continue to focus on providing affordable housing finance and mid-market mortgage solutions to our customers, leveraging IHC’s strong technology capabilities. The alignment of aspirations between IHC and Sammaan Capital is deeply encouraging, and we are confident that our experienced and dynamic leadership will propel the next phase of growth with renewed energy and purpose.”

This USD 1 billion investment strengthens IHC’s global portfolio and reinforces its presence in one of the world’s most dynamic financial markets.

The transaction is subject to regulatory approvals from the Reserve Bank of India and the Competition Commission of India, as well as other customary closing conditions.

**-ENDS-**

**About International Holding Company (IHC):**

Established in 1999, IHC has become the most valuable holding company in the Middle East and one of the world's largest investment firms, with a market capitalization of AED 881.6 billion (USD 239.9 billion). Since then, it has transformed to represent a new generation of investors. IHC's commitment to sustainability, innovation, and economic diversification spans over 1,300 subsidiaries, driving growth across industries like Asset Management, Healthcare, Real Estate, Financial Services, IT, and more.

IHC continually looks beyond the stand-alone value of its assets for opportunities, stepping outside of traditional approaches and artificial barriers to unlock opportunities across its portfolio, enabling sector-agnostic Dynamic Value Networks and creating results that are often much greater than the sum of their parts.

At IHC, we take our responsibility to shareholders, customers, and employees seriously. Our commitment to responsible investment ensures that we create sustainable value by staying connected to the communities we serve, making a positive difference with every investment.

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

**About Sammaan Capital Limited:**

Founded in the year 2000, Sammaan Capital Limited [SCL] [BSE: 535789, NSE: SAMMAANCAP] is one of India's largest non-bank lenders, focused primarily on extending mortgage loans. SCL has a pan-India presence through 4,430 employees operating out of 220 branches in over 150 towns and cities.

Over its 25 years of operations, SCL has helped over 680,000 families buy homes by extending home loans of over USD 19 Bn, and has extended USD 9.5 Bn of mortgage-backed loans to over 100,000 small businesses. SCL has strong, stable management team with dept of experience and a demonstrated track of navigating through lending cycles.

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

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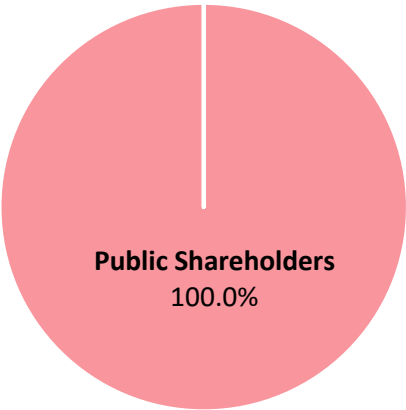
## IHC To Acquire Controlling Stake In Sammaan Capital

October 2025

- International Holding Company (“IHC”), a leading Abu-Dhabi based global investment company (ADX: IHC; market cap. ~US\$240 billion, ~INR 21.3 lakh crore), has entered into definitive agreements to acquire controlling stake in Sammaan Capital through its affiliate, Avenir Investment RSC LTD
- IHC will invest INR 8,850Cr to acquire a 41.2% stake on a fully diluted basis via preferential allotment of equity shares & warrants
- Transaction will trigger a mandatory open offer for purchase of additional 26.0% of the Company at a price of INR 139.0 per share
- IHC will be classified as the Promoter of Sammaan Capital post the investment
- IHC will have the right to appoint the majority of the Board of Directors for Sammaan Capital
- Transaction is subject to customary closing conditions and receipt of necessary approvals from relevant authorities

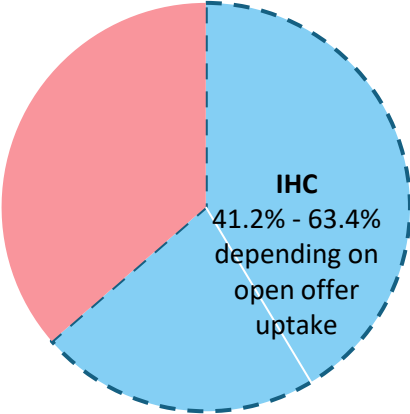
**Transaction represents the largest primary capital infusion by an investor in a non-bank finance company in India**

## Pre Transaction Shareholding On A Fully Diluted Basis



## Post Transaction Shareholding On A Fully Diluted Basis

**Public Shareholders**  
36.6% - 58.8%  
depending on  
open offer uptake



	# Shares	Price Per Share	Amount (INR Cr)	% Stake On A Fully Diluted Basis <sup>2</sup>
Preferential Issue Of Equity Shares	330,000,111	139.0	4,587	21.4%
Preferential Issue Of Warrants	306,690,535	139.0	4,263	19.9%
Open Offer – 26% Stake <sup>1</sup>	341,754,286	139.0	4,750	22.1%

Note: 1) 26% of the expanded capital base (including the preferential allotment transaction triggering the open offer); 2) Includes current fully diluted shares outstanding and additional shares issued pursuant to the transaction (including shares issued post exercise of all warrants)



- Founded in 1999, International Holding Company PJSC (IHC) is a global investment company focused on building dynamic value networks driving growth across industries like asset management, healthcare, real estate, financial services and IT
- Headquartered in Abu Dhabi and listed on the ADX, IHC is the most valuable<sup>1</sup> holding company in the Middle East and one of the world's largest investment firms
- Led by Chairman, Sheikh Tahnoon bin Zayed Al Nahyan (Deputy Ruler of Abu Dhabi and Chairman of ADIA) and CEO, Managing Director & Board Member, Syed Basar Shueb

## Key Figures (March-25)

~\$240bn /  
INR 21.3L Cr  
M.Cap

~\$113bn /  
INR 10.1L Cr  
Total Assets

~\$68bn /  
INR 6.0L Cr  
Total Equity

~\$15bn /  
INR 1.3L Cr  
Cash & Bank  
Balances

1,300+  
Subsidiaries

86  
JVs & Associates

41+  
Countries






## Select Portfolio Companies



<sup>2</sup>

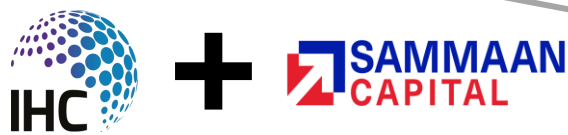


## The Investment & Promoter ownership of IHC will be highly positive for Sammaan Capital:

-  Provides long-term patient capital and strong institutional ownership
-  Bolsters the Company's ability to deliver strong profitable growth with deeper access to liabilities
-  Improves credit-rating and lowers cost of funds
-  Augments the Company's technology & AI capabilities to further improve customer engagement & accelerate operating efficiency
-  Strengthens governance support in line with global best-practices

**IHC's investment will accelerate Sammaan Capital's vision of serving the needs of middle-income households & small businesses in India**





People, Processes & Technology Built For Scale



*Strong Promoter  
Ownership &  
Backing*



*Deep Distribution  
Network*



*Access To Low  
Cost Liabilities*



*Robust  
Technology & AI  
Capabilities*



*Strong Corporate  
Governance*



Pan-India Presence With Large  
Network Of Branches, Employees  
And DSAs



Diversified Liability Franchise  
With Strong Relationships



Tech-led Operations With End-to-  
end App-based Disbursals



Seasoned Management, Backed  
By Reputed Promoter & Board