

Sammaan Capital Limited announces results for Q3 & 9MFY26

Mumbai, 4th February 2026: Sammaan Capital Limited, a leading housing finance NBFC, today announced its consolidated results for Third Quarter & Nine Months Ended 31st December 2025.

Highlights for Q3 & 9MFY26:

- **Net worth** of ₹22,423 Cr stood as of Q3FY26
- Total Consolidated **Assets Under Management (AUM)** stood at ₹64,200 Cr at the end of 9MFY26
- Growth to Legacy AUM mix has improved
 - **Growth AUM** grew by ~26% YoY from ₹ 34,952 Cr to ₹44,038 Cr at the end of 9MFY26 and now accounts to ~70% of the total AUM
 - **Legacy Loan Book** has run down to ₹ 20,162 Cr, which was down by ₹ 6,833 Cr at the end of 9MFY26
- Consolidated **Profit Before Tax** stood at ₹419 Cr in Q3FY26 compared to 417 Cr in Q3FY25 For 9MFY26 the PBT was 1,312 Cr compared with a loss of 2,831 Cr in 9MFY25
- Consolidated **Profit After Tax** stood at ₹314 Cr in Q3FY26 compared to ₹302 Cr in Q3FY25 For 9MFY26 the PAT was 957 Cr compared with a loss of 2,132 Cr in 9MFY25
- Consolidated **GNPA** stood at 1.2%
- Consolidated **NNPA** stood at 0.7%
- Focus remains on **high capital adequacy, moderate gearing, stable asset quality, and strong liquidity position** to support future growth
- IHC's proposed USD \$1 Billion investment has secured shareholder and CCI approval; **RBI and SEBI approvals are awaited**
- The merger between **Sammaan Capital Limited** and **Sammaan Finserv Limited** will **consolidate all NBFC lending operations**, distribution infrastructure, and manpower under Sammaan Capital Limited, enabling a streamlined organisational structure, enhanced governance, a unified mortgage-led product offering

Press Release

Mr. Gagan Banga, (Managing Director and CEO) Sammaan Capital, said –
 “Q3 FY26 has been a stable quarter for Sammaan Capital where we continued to build on the foundation we set last year. Our capital position remains robust, and our business model is clearer than ever. Growth AUM now stands at ₹44,038 crore, making up ~70% of our total book, while our Legacy AUM has reduced by about ~₹6,830 crore compared to the previous year. Our overall AUM has stabilized, but more importantly, the portfolio is healthier, better positioned, and aligned for the opportunities ahead.

We have successfully secured shareholder approval and clearance from the Competition Commission of India for IHC’s proposed USD 1 billion investment in Sammaan Capital. Together with IHC, we continue to work closely with the relevant regulatory authorities to obtain the remaining statutory and regulatory approvals. Both parties remain fully committed to progressing these approvals within the stipulated timelines and ensuring a smooth and timely completion of the transaction.”

Consolidated Profit & Loss:

Particulars (₹ in crs)	Q3FY26	Q2FY26	Q3FY25
Total Revenue	2,157.87	2,260.52	2,019.14
Profit After Tax	314.08	308.47	302.44
GNPA (%)	1.2%	1.4%	1.1%
NNPA (%)	0.7%	0.8%	0.7%

About Sammaan Capital Limited:

Sammaan Capital Ltd. is one of India’s leading mortgage-focused NBFCs, regulated by the Reserve Bank of India. With a presence across 200+ branches and 8,000+ channel partners, the company offers affordable home loans and MSME financing through a blend of digital innovation and on-ground reach. Focused on accessibility, speed, and customer-first service, Sammaan Capital is committed to empowering individuals and businesses with practical and inclusive financial solutions.

For more information about the company, please visit: <https://www.sammaancapital.com/>

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