



Date: September 8, 2026

Symbol – SAMMAANCAP/EQ, SCLPP
National Stock Exchange of India Limited
“Exchange Plaza”,
Bandra-Kurla Complex, Bandra (East),
Mumbai – 400051

Scrip Code – 535789, 890192
BSE Limited
1st Floor, P.J. Towers
Dalal Street,
Mumbai-400001

Sub: Business Responsibility and Sustainability Report of Sammaan Capital Limited for FY 2025-26

Dear Sir/Madam,

Pursuant to Regulation 34(2)(f) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 read with SEBI Master circular bearing number HO/49/14/14(7)2025-CFD-POD2/I/3762/2026 last updated on January 30, 2026, please find enclosed herewith the Business Responsibility and Sustainability Report of the Company for FY 2025-26 (“**BRSR**”), along with the Independent Assurance Statement on the BRSR Core Indicators issued by SGS India Private Limited (“**Independent Assurance Statement**”).

Kindly note that BRSR along with Independent Assurance Statement, have already been submitted to the Stock Exchanges as a part of the Annual Report submitted for FY 2025-26.

This is for your information and appropriate dissemination.

Thanking you,

Yours faithfully,

For Sammaan Capital Limited

Amit
Kumar Jain
Amit Jain
Company Secretary

Digitally signed by
Amit Kumar Jain
Date: 2026.09.08
20:24:47 +05'30'

Encl. : a/a

BUSINESS RESPONSIBILITY & SUSTAINABILITY REPORT

Sammaan Capital's Business Responsibility and Sustainability Report (BRSR) for the financial year ending March 31, 2026, highlights the company's firm dedication to integrating ethics and sustainability into its business framework. As a trusted player in the housing finance sector, Sammaan Capital acknowledges its broader responsibilities towards its customers, the communities it serves, and the environment.

Through this report, Sammaan Capital showcases its concerted efforts to create lasting value for all stakeholders, underscoring the interconnections between business success, societal well-being, and environmental stewardship. By adopting a comprehensive sustainability strategy, the company aims to fuel long-term growth while making a positive difference in the lives of its customers and the communities it operates in.

Business Responsibility & Sustainability Report (Contd.)

SECTION A: GENERAL DISCLOSURES

I. Details of the listed entity

1. **Corporate Identity Number (CIN) of the Listed Entity** : L65922DL2005PLC136029
2. **Name of the Listed Entity** : Sammaan Capital Limited
3. **Year of incorporation** : 2005
4. **Registered office address** : A-34, 2nd & 3rd Floor, Lajpat Nagar-II, New Delhi – 110 024, India
5. **Corporate address** : 1st Floor, Tower 3A, DLF Corporate Greens, Sector-74A, Gurgaon, Narsinghpur, Haryana – 122 004, India
One International Centre, Tower – 1, 18th Floor, Senapati Bapat Marg, Elphinstone Road, Mumbai – 400 013, Maharashtra, India
6. **E-mail** : homeloans@sammaancapital.com
7. **Telephone** : 0124 – 604 – 8213
8. **Website** : www.sammaancapital.com
9. **Financial year for which reporting is being done** : 2025-26
10. **Name of the Stock Exchange(s) where shares are listed** : BSE and NSE
11. **Paid-up Capital** : ₹ 231.94 Crore
12. **Name and contact details (telephone, email address) of the person who may be contacted in case of any queries on the BRSR report** : Mr. Amit Jain
12. **Contact** : +91 124 6048213
12. **Email** : ajain@sammaancapital.com
13. **Reporting boundary - Are the disclosures under this report made on a standalone basis (i.e., only for the entity) or on a consolidated basis (i.e., for the entity and all the entities which form a part of its consolidated financial statements, taken together).** : Standalone basis
14. **Name of assessment or assurance provider** : SGS India Private Limited
15. **Type of assessment of assurance obtained** : Reasonable Assurance

II. Products/ services

16. Details of business activities (accounting for 90% of the turnover):

S. No.	Description of Main Activity	Description of Business Activity	% of the turnover of the entity
1.	Financial and Insurance Services	Financial and Credit Leasing Activities	89.09%

Business Responsibility & Sustainability Report (Contd.)

17. Products/Services sold by the entity (accounting for 90% of the entity's Turnover):

S. No.	Product/Service	NIC Code	% of total Turnover contributed
1.	Sammaan Capital's primary business involves financing mortgage-backed loans, which can be classified into housing and non-housing loans. All other Company activities are centered around this core operation.	64920	100%

III. Operations

18. Number of locations where plants and/or operations/offices of the entity are situated:

Location	Number of plants	Number of offices	Total
National	Not Applicable	133	133
International	Not Applicable	0	0

*Note: The organization operates in the non-banking financial companies sector and does not engage in manufacturing activities

19. Markets served by the entity:

a. Number of locations

Locations	Number
National (No. of States)	20
International (No. of Countries)	0

b. What is the contribution of exports as a percentage of the total turnover of the entity?

NA.

We are a non-banking financial organization therefore we do not engage in export activities

c. A brief on types of customers

Sammaan Capital Limited operates across multiple core sectors, serving a diverse and growing customer base.

The company's retail arm provides services to a broad range of customers, encompassing those with regular salaries, self-employed individuals, and owners of micro and small businesses. This is particularly notable in smaller cities and towns, where the company has established a significant presence. A substantial proportion of these customers are accessing credit for the first time or have informal income sources, highlighting the company's commitment to promoting financial inclusion.

The company's retail lending activities also target underserved regions, leveraging a mix of physical branches and digital platforms, often in partnership with other lenders or through specially designed programs.

In the wholesale segment, the company provides financing to developers and businesses in various sectors, including property development, logistics, and infrastructure. It offers customized financing solutions and lending for restructuring purposes, prioritizing areas such as affordable housing and financing for smaller property developers. This includes supporting projects in lower-income neighbourhoods and semi-urban areas. Additionally, the company offers credit to large corporations and smaller businesses for specific projects or working capital requirements.

Business Responsibility & Sustainability Report (Contd.)

IV. Employees

20. Details as at the end of the Financial Year:

a. Employees and workers (including differently abled):

S. No	Particulars	Total (A)	Male		Female	
			No. (B)	% (B / A)	No. (C)	% (C / A)
EMPLOYEES						
1.	Permanent (D)	4,363	3,916	90%	447	10%
2.	Other than Permanent (E)	NA	NA	NA	NA	NA
3.	Total employees (D + E)	4,363	3,916	90%	447	10%
WORKERS						
4.	Permanent (F)					
5.	Other than Permanent (G)			N.A.		
6.	Total workers (F + G)					

b. Differently abled Employees and workers:

S. No	Particulars	Total (A)	Male		Female	
			No. (B)	% (B / A)	No. (C)	% (C / A)
DIFFERENTLY ABLED EMPLOYEES						
1.	Permanent (D)	5	3	60%	2	40%
2.	Other than Permanent (E)	NA	NA	NA	NA	NA
3.	Total differently abled employees (D + E)	5	3	60%	2	40%
DIFFERENTLY ABLED WORKERS						
4.	Permanent (F)					
5.	Other than permanent (G)			N.A.		
6.	Total differently abled workers (F + G)					

21. Participation/Inclusion/Representation of women

	Total (A)	No. and percentage of Females	
		No. (B)	% (B / A)
Board of Directors	7	1	14.29%
Key Management Personnel	2	0	0%

22. Turnover rate for permanent employees and workers

	FY 2026			FY 2025			FY 2024		
	Male	Female	Total	Male	Female	Total	Male	Female	Total
Permanent Employees	46.37 %	38.38%	45.56%	43%	37%	40%	50%	33%	48%
Permanent Workers				NA					

Business Responsibility & Sustainability Report (Contd.)

V. Holding, Subsidiary and Associate Companies (including joint ventures)

23. (a) Names of holding / subsidiary / associate companies / joint ventures

S. No.	Name of the holding / subsidiary / associate companies / joint ventures (A)	Indicate whether holding/ Subsidiary/ Associate/ Joint Venture	% of shares held by listed entity	Does the entity indicated in column A, participate in the Business Responsibility initiatives of the listed entity? (Yes/No)
1.	Sammaan Finserve Limited (Formerly Indiabulls Commercial Credit Limited)	Subsidiary	100%	No
2.	Sammaan Collection Agency Limited (Formerly Indiabulls Collection Agency Limited)	Subsidiary	100%	No
3.	Sammaan Sales Limited (Formerly Ibulls Sales Limited)	Subsidiary	100%	No
4.	Indiabulls Capital Services Limited	Subsidiary	100%	No
5.	Sammaan Advisory Services Limited (Formerly Indiabulls Advisory Services Limited)	Subsidiary	100%	No
6.	Sammaan Insurance Advisors Limited (Formerly Indiabulls Insurance Advisors Limited)	Subsidiary	100%	No
7.	Honos Asset Holding Limited (Formerly Indiabulls Asset Holding Company Limited)	Subsidiary	100%	No
8.	Sammaan Investmart Services Limited (Formerly Nilgiri Investmart Services Limited)	Subsidiary	100%	No
9.	Sammaan Asset Management Limited (Formerly Indiabulls Investment Management Limited)	Subsidiary	100%	No

Note: Serial no. (2), (3), (4), (5), (6) and (8) in the above-mentioned subsidiary companies are currently under the process of amalgamation, and the necessary approvals and compliance steps are being undertaken in line with regulatory requirements.

VI. CSR Details

24. (i) Whether CSR is applicable as per section 135 of the Companies Act, 2013: Yes

(ii) Turnover (in ₹.): 7,515.94 INR Crores

(iii) Net worth (in ₹.): 19,786.38 INR Crores

Business Responsibility & Sustainability Report (Contd.)

VII. Transparency and Disclosures Compliances

25. Complaints/Grievances on any of the principles (Principles 1 to 9) under the National Guidelines on Responsible Business Conduct:

Stakeholder group from whom complaint is received	Grievance Redressal Mechanism in Place (If yes, then provide web link for grievance redress policy)	FY 2026			FY 2025		
		Number of complaints filed during the year	Number of complaints pending resolution at the close of the year	Remarks	Number of complaints filed during the year	Number of complaints pending resolution at the close of the year	Remarks
Communities	Yes	0	0	-	0	0	-
Investors (other than shareholders)		0	0	-	0	0	-
Shareholders		0	0	-	257	0	-
Employees and workers		0	0	-	0	0	-
Customers		1,690	51	-	720	24	-
Value Chain Partners		0	0	-	0	0	-
Others (NCD Holders)		2,485	20	-	1,521	53	-

SCL has grievance redressal policy along with all the other policies governing its interactions with all stakeholders. Relevant policies, both domestic and international, as well as standard operating procedures are accessible on the Company's intranet for reference.

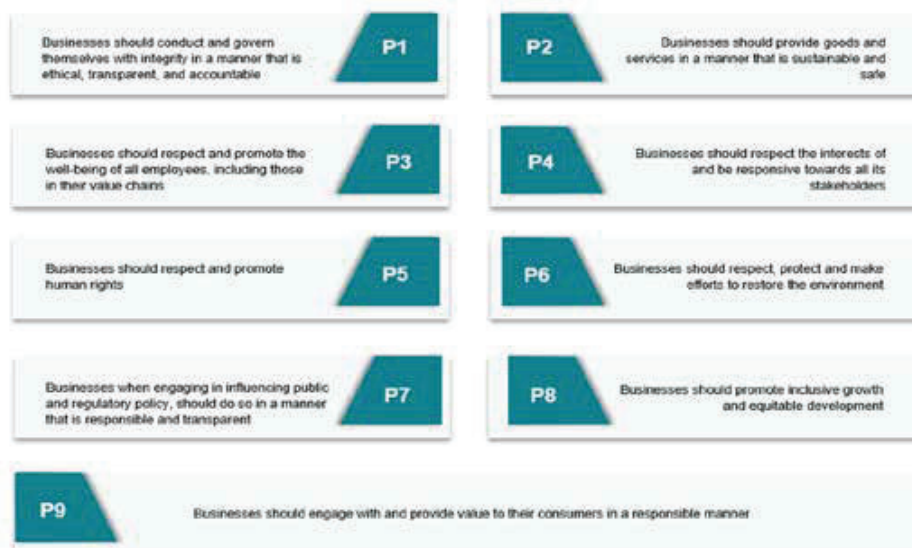
26. Overview of the entity's material responsible business conduct issues

S. No.	Material issue identified	Indicate whether risk or opportunity	Rationale for identifying the risk/opportunity	In case of risk, approach to adapt or mitigate	Financial implications of the risk or opportunity (Indicate positive or negative implications)
1	Corporate Governance	Opportunity	A commitment to compliance, supported by leadership and guided by established policies and processes, plays an important role in driving positive organizational results. Strong corporate governance also influences how organizations are perceived by external stakeholders. Organizations that demonstrate sound governance are generally regarded as more reliable and risk-aware, which can enable them to obtain financing at lower borrowing costs.	-	Positive: An effective Board coupled with transparent decision-making processes will strengthen stakeholder confidence and enhance investor trust.
2	Priority Sector Lending	Opportunity	Priority sector home financing enables households to own a house by supporting access to housing for those entering the property market. Another key area under priority sector lending is funding for enterprises in the small business segment, including MSMEs, which play a significant role in India's economy and account for 30% of the nation's GDP.	-	Positive: Sammaan Capital helps expand access to formal credit in underserved markets by supporting housing needs in smaller towns, while aligning with the Government's vision of increasing homeownership. Through its focus on the MSME segment, the company also enables business development and supports job creation..

Business Responsibility & Sustainability Report (Contd.)

S. No.	Material issue identified	Indicate whether risk or opportunity	Rationale for identifying the risk/opportunity	In case of risk, approach to adapt or mitigate	Financial implications of the risk or opportunity (Indicate positive or negative implications)
3.	Customer Satisfaction	Risk and Opportunity	Opportunities: At Sammaan Capital, customers remain the primary focus of its business approach. The company complements this commitment with a strong emphasis on transparency, ensuring clarity and integrity in both its operations and interactions. Risk: Given its large and diverse customer base, any shortcomings in the customer experience associated with Sammaan Capital's housing and mortgage loan products may lead to loss of customers and reputational harm.	To manage customer experience-related risks, Sammaan Capital maintains a centralized mechanism for the prompt resolution of customer complaints and systematically reviews customer feedback to identify improvement opportunities. Supported by regular employee training, these practices help ensure consistent service delivery, enhance customer satisfaction, and protect the company's brand and reputation	Positive: A positive customer experience helps reduce customer attrition and fosters long-term loyalty, leading to improved revenue stability and profitability. Customer advocacy can generate new business through referrals, supporting organic growth. Additionally, a trusted brand reputation strengthens stakeholder confidence and may facilitate more favourable access to capital. Negative: Inadequate customer service or unfavourable customer experiences may lead to higher operational costs associated with complaint resolution, reputational challenges, and potential regulatory actions. The resulting loss of customers could weaken revenue performance and necessitate increased spending on customer acquisition and brand restoration efforts. Such outcomes may also adversely affect the company's creditworthiness, market valuation, and long-term growth prospects.

SECTION B: MANAGEMENT AND PROCESS DISCLOSURES



Business Responsibility & Sustainability Report (Contd.)

Disclosure Questions	P 1	P 2	P 3	P 4	P 5	P 6	P 7	P 8	P 9
Policy and management processes									
1. a. Whether your entity's policy/policies cover each principle and its core elements of the NGRBCs. (Yes/No)	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
b. Has the policy been approved by the Board? (Yes/No)	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
c. Web Link of the Policies, if available	Code of Conduct & Ethics for Board Members and Senior Management Code of Conduct for Prevention of Insider Trading Anti-Bribery and Anti-Corruption Policy Board Diversity Policy Policy on Related Party Transaction Whistle Blower Policy	Health and Safety Policy Tax Policy Equal Employment Opportunity Policy Grievance Redressal Policy			Human Rights Policy Non-Discrimination and Anti-Harassment Policy Criteria for making payment to Non-Executive Directors Environment Policy			CSR Policy Quality Policy	Privacy Policy
2. Whether the entity has translated the policy into procedures. (Yes / No)	Yes. The company has localized the applicable policies and embedded them into operational procedures and everyday practices throughout all its sites.								
3. Do the enlisted policies extend to your value chain partners? (Yes/No)	Yes, the Company's Code of Conduct largely incorporates the afore mentioned principles. It is expected by our stakeholders to comply with them in all dealings.								
4. Name of the national and international codes/certifications/labels/standards adopted by your entity and mapped to each principle.	ISO 9001:2015 - Quality management systems ISO 10002:2014 Quality management - Customer satisfaction								

Business Responsibility & Sustainability Report (Contd.)

Disclosure Questions	P 1	P 2	P 3	P 4	P 5	P 6	P 7	P 8	P 9
5. Specific commitments, goals and targets set by the entity with defined timelines, if any.	In line with our commitment to environmental stewardship, Sammaan Capital has established an ambitious goal to attain carbon neutrality by the end of Fiscal Year 2032. We are dedicated to operating in the most sustainable manner possible. Our unwavering commitment encompasses a variety of goals including: - - Environmental protection - Reducing our carbon footprint - Empowering women - Generating livelihood opportunities - Ensuring housing for all - Fostering a gender-inclusive environment - Nurturing our employees - Practicing responsible governance - Providing access to health and safety - Safeguarding consumer protection								
6. Performance of the entity against the specific commitments, goals, and targets along-with reasons in case the same are not met.	We are progressing toward our ESG objectives, including higher renewable energy usage, improved energy efficiency across our operations, greater gender diversity in the workplace, expanded inclusive opportunities, and enhanced health, safety, and governance standards. Our targets are actively tracked to maintain accountability and support long-term sustainability.								

Governance, leadership, and oversight

7. Statement by director responsible for the business responsibility report, highlighting ESG -related challenges, targets, and achievements
- SCL's unwavering commitment to Environmental, Social, and Governance (ESG) principles remains a cornerstone of our business strategy. We recognize that sustainability is essential for creating long-term value for our stakeholders and the communities we serve.
- At SCL, we are dedicated to promoting renewable energy, reducing our carbon footprint, advancing diversity and inclusion, and supporting community development. Our ambitious goal is to become Carbon Neutral by FY32, and we are strategically leveraging technology to enhance customer and operational efficiency while minimizing our environmental impact.
- Our governance framework upholds the highest standards of ethics, transparency, and accountability, with ESG objectives integrated into management performance indicators to ensure measurable progress and impact. Our overarching goal is to pursue sustainable growth that aligns with our ESG vision.
- To achieve this vision, we have initiated the following focused preparatory steps:
- **Energy Efficiency:** Rigorous tracking of electricity consumption across facilities, with specific targets set for energy reduction in the upcoming years. Currently, we have installed 3-star rated air conditioning systems to reduce energy consumption and implemented an electricity usage tracking system to monitor and optimize energy usage
 - **Sustainable Lighting:** Complete transition to 100% LED lighting contributing to energy efficiency. We are adopting naturally lit areas for our branches to minimize reliance on artificial lighting.
 - **Waste Management:** Prohibition on the use of Single-Use Plastics across our operations, distribution of approximately 4,500 reusable water bottles and reusable coffee mugs to employees, encouraging them to avoid using SUP and promoting a culture of sustainability. Distribution of approximately 4,500 jute lunch bags to employees, providing a sustainable alternative to traditional plastic bags and promoting eco-friendly practices.
 - **Training and Development:** Thorough training programs for all staff levels, including our board of directors.
 - **IT Infrastructure:** Continued investment in IT infrastructure to minimize our social and environmental footprint.
 - **Employee Well-being:** Comprehensive insurance policies, rigorous health and safety standards, and established grievance redressal mechanisms.
 - **Stakeholder Engagement:** Prioritization of stakeholder engagement and enforcement of a zero-tolerance policy for human rights violations and harassment.
- Our efforts have yielded positive results, including reductions in energy, water, and emission intensity, supported by waste recycling measures and solar panel installations at our facilities. Our active involvement in Corporate Social Responsibility (CSR) reflects our dedication to community welfare, while our focus on customer satisfaction drives our journey toward sustainable growth.
- As we continue on this journey, I am confident that our commitment to ESG principles will remain a driving force behind our success, creating long-term value for our stakeholders and the communities we serve.

Business Responsibility & Sustainability Report (Contd.)

Disclosure Questions	P 1	P 2	P 3	P 4	P 5	P 6	P 7	P 8	P 9
8. Details of the highest authority responsible for implementation and oversight of the Business Responsibility policy (ies).	Mr. Sachin Chaudhary Designation: Executive Director & COO DIN Number: 02016992								
9. Does the entity have a specified Committee of the Board/ Director responsible for decision making on sustainability-related issues? If yes, provide details	Yes, we prioritize Environment, Social, Governance, and Economic responsibilities, ensuring they are integral to our operations and long-term success. Our Board of Directors and senior management team actively oversee our ESGE performance, conducting an annual review to assess our progress and identify areas for improvement. Our Executive directors are accountable for developing and implementing a comprehensive ESG framework that guides our sustainability efforts. To ensure effective oversight, our Board has established several committees that evaluate our performance in business responsibility: - ESG Committee. - Corporate Social Responsibility Committee - Stakeholders Relationship Committee Additionally, our Risk Management Committee and IT Strategy, IT Steering & Information Security Committee review risks associated with specific business responsibility and sustainability principles, enabling us to proactively manage potential challenges.								

10. Details of Review of NGRBCs by the Company:

Subject for Review	Indicate whether review was undertaken by Director / Committee of the Board/ Any other Committee									Frequency (Annually/ Half yearly/ Quarterly/ Any other – please specify)								
	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P
	1	2	3	4	5	6	7	8	9	1	2	3	4	5	6	7	8	9
Performance against above policies and follow up action	The Board, executive directors, business heads and department heads									The policies of the Company are reviewed periodically or on a need basis.								
Compliance with statutory requirements of relevance to the principles, and rectification of any non-compliances	The Board, executive directors, business heads and department heads.									The policies of the Company are reviewed periodically or on a need basis								
	P1	P2	P3	P4	P5	P6	P7	P8	P9									

11. Has the entity carried out independent assessment/ evaluation of the working of its policies by an external agency? (Yes/No). If yes, provide name of the agency.*	No, the Company's processes and compliance controls are subject to review by internal audit and relevant regulatory authorities, where applicable. Policies are periodically evaluated and revised to reflect evolving best practices and address identified risks, with updates approved by management and/or the Board. The report has been assessed by the department responsible for Policy Implementation and Process Management.
--	--

Business Responsibility & Sustainability Report (Contd.)

12. If answer to question (1) above is “No” i.e., not all Principles are covered by a policy, reasons to be stated:

Disclosure Questions	P1	P2	P3	P4	P5	P6	P7	P8	P9
The entity does not consider the principles material to its business (Yes/No)									
The entity is not at a stage where it is in a position to formulate and implement the policies on specified principles (Yes/No)						N.A.			
The entity does not have the financial or/human and technical resources available for the task (Yes/No)									
It is planned to be done in the next financial year (Yes/No)									
Any other reason (please specify)									

SECTION C: PRINCIPLE WISE PERFORMANCE DISCLOSURE

This section is designed to help reporting entities explain how the Principles and Core Elements are embedded into their essential processes and decision-making. It covers ‘Essential’ indicators that are required for all reporting entities and ‘Leadership’ indicators that are optional, reflecting a stronger level of commitment to Environment, Social, and Governance responsibilities.

PRINCIPLE 1: Businesses should conduct and govern themselves with integrity, and in a manner that is Ethical, Transparent and Accountable.

At the heart of this principle is the goal of building a workplace culture rooted in openness, accountability, and impartiality. It is intended to ensure that the Company addresses and discloses its economic, social, and environmental impacts in a responsible and fair manner. This principle is based on the Company’s commitment to ethical business practices that apply across all parts of its value chain. The Company’s governance framework provides the operational basis for implementing this principle by outlining roles and responsibilities related to economic, social, and environmental sustainability and supporting overall performance.



Essential Indicators

1. Percentage coverage by training and awareness programmes on any of the principles during the financial year:

Segment	Total number of training and awareness programmes held	Topics / principles covered under the training and its impact	% age of persons in respective category covered by the awareness programmes
Board of Directors	Multiple	Company spent more than 5 hours on various familiarisation programmes, comprising: ➤ Company’s strategy, ➤ Business model, ➤ Product and service offerings, ➤ Customers’ & shareholders’ profile, ➤ Financial details, ➤ Human resources, technology & facilities, ➤ Internal controls and risk management, ➤ Roles, rights and responsibilities of Independent Directors in the Company, ➤ Regulatory changes, and ➤ Any other relevant information required by Independent Directors to effectively fulfil their responsibilities as independent directors.	100%

Business Responsibility & Sustainability Report (Contd.)

Segment	Total number of training and awareness programmes held	Topics / principles covered under the training and its impact	% age of persons in respective category covered by the awareness programmes
Key Managerial Personnel	431	Induction Trainings, Regulatory Trainings (Code of Conduct, POSH, KYC & AML, SARFAESI), Systems and Application Trainings, Behavioural Trainings (Communication Excellence, Email Etiquettes, Sales Excellence, Negotiation Skills, Telephone Etiquettes & Soft Skills, Customer Centricity), Functional Trainings (Credit Policy Refreshers, Technical Training, Fraud Control Mechanism), Product Trainings	100%
Employees other than BoD and KMPs	360	Induction Trainings, Regulatory Trainings (Code of Conduct, POSH, KYC & AML, SARFAESI), Systems and Application Trainings, Behavioural Trainings (Communication Excellence, Email Etiquettes, Sales Excellence, Negotiation Skills, Telephone Etiquettes & Soft Skills, Customer Centricity), Functional Trainings (Credit Policy Refreshers, Technical Training, Fraud Control Mechanism), Product Trainings	82.60%
Workers		NA	

2. Details of fines / penalties /punishment/ award/ compounding fees/ settlement amount paid in proceedings (by the entity or by directors / KMPs) with regulators/ law enforcement agencies/ judicial institutions, in the financial year in the following format (Note: the entity shall make disclosures on the basis of materiality as specified in Regulation 30 of SEBI (Listing Obligations and Disclosure Obligations) Regulations, 2015 and as disclosed on the entity's website):

Monetary					
	NGRBC Principle	Name of the regulatory/ enforcement agencies/ judicial institutions	Amount (In ₹)	Brief of the Case	Has an appeal been preferred? (Yes/No)
Penalty/Fine Settlement					
Compounding Fee			Nil		

Non-Monetary				
	NGRBC Principle	Name of the regulatory/ enforcement agencies/ judicial institutions	Brief of the Case	Has an appeal been preferred? (Yes/No)
Imprisonment				
Punishment			Nil	

3. Of the instances disclosed in Question 2 above, details of the Appeal/ Revision preferred in cases where monetary or non-monetary action has been appealed:

Not applicable, as no appeals were made.

Case Details	Name of the regulatory/ enforcement agencies/ judicial institutions
	NA

Business Responsibility & Sustainability Report (Contd.)

4. Does the entity have an anti-corruption or anti-bribery policy? If yes, provide details in brief and if available, provide a web-link to the policy.

Yes, SCL maintains a strict zero-tolerance policy against bribery and corruption, dedicated to upholding the highest ethical standards. This policy provides clear guidelines for employees and stakeholders to identify, prevent, and report instances of bribery, facilitation payments, and undue advantages. Aligned with global anti-corruption laws, it fosters a culture of integrity, accountability, and transparency across all operations. The policy includes regular training, thorough third-party due diligence, and a confidential reporting mechanism, with disciplinary or legal actions in place for violations. By adhering to this policy, SCL protects its reputation, builds trust with clients and partners, and ensures compliance with relevant laws and regulations.

Weblink: Anti-Bribery and Anti-Corruption Policy

5. Number of Directors/KMPs/employees/workers against whom disciplinary action was taken by any law enforcement agency for the charges of bribery/ corruption:

	FY 2026	FY 2025
Directors	0	0
KMPs	0	0
Employees	0	0
Workers	N.A.	N.A.

6. Details of complaints with regard to conflict of interest:

SCL upholds the highest standards of integrity and professionalism through rigorous adherence to its Code of Conduct and Ethics for the Board and Senior Management. This code serves as a guiding framework, ensuring that leadership decisions and actions align with the Company's ethical values, legal obligations, and commitment to transparency and accountability across all operations.

Web-link: Code of Conduct and Ethics for Board and Senior Management

	FY 2026		FY 2025	
	Number	Remarks	Number	Remarks
Number of complaints received in relation to issues of Conflict of Interest of the Directors	0	-	0	-
Number of complaints received in relation to issues of Conflict of Interest of the KMPs	0	-	0	-

7. Provide details of any corrective action taken or underway on issues related to fines/penalties / action taken by regulators/ law enforcement agencies/ judicial institutions, on cases of corruption and conflicts of interest.

No corrective actions pertaining to above mentioned parameters was necessitated by SCL during the reporting period.

8. Number of days of accounts payables ((Accounts payable *365) / Cost of goods/services procured) in the following format:

	FY 2026	FY 2025
Number of days of accounts payables	0.47	1.70

9. Open-ness of business

Provide details of concentration of purchases and sales with trading houses, dealers, and related parties along-with loans and advances & investments, with related parties,

In the following format:

Concentration of purchases from trading houses and concentration of sales to dealers/distributors are not applicable to SCL due to the nature of its business. As a financial institution, SCL does not buy from or sell physical products through trading houses, dealers, or distributors. The Company's activities are centered on lending and other financial transactions, which do not involve the type of procurement-to-distribution relationships reflected in those supply-chain indicators.

Business Responsibility & Sustainability Report (Contd.)

Parameter	Metrics	FY 2026	FY 2025
Concentration of Purchases	a. Purchases from trading houses as % of total purchases	Not Applicable	
	b. Number of trading houses where purchases are made from		
	c. Purchases from Top 10 trading houses as % of total purchases from trading houses		
Concentration of Sales	a. Sales to dealers/ distributors as % of total sales	Not Applicable	
	b. Number of dealers / distributors to whom sales are made		
	c. Sales to top 10 dealer/ distributors as % of total sales to dealer/distributors		
Share of RPTs in	a. Purchases (Purchases with related parties /Total Purchases)	12.44%	1.28%
	b. Sales (Sales to related parties / Total Sales)	0.27%	3.96%
	c. Loans & advances (Loans & advances given to related parties/ Total loans & advances)	0.00%	0.00%
	d. Investments (Investments in related parties/Total Investments made)	20.81%	22.46%

Leadership Indicators.

1. Awareness programmes conducted for value chain partners on any of the principles during the financial year:

The Company has implemented robust training programs for its direct selling agents to ensure they are fully conversant with, and compliant with, applicable regulatory requirements. The training addresses key areas including relevant legal obligations, ethical sales practices, and current industry standards, enabling agents to conduct business in a responsible and effective manner.

2. Does the entity have processes in place to avoid/ manage conflict of interests involving members of the Board? (Yes/No) If yes, provide details of the same.

Yes, SCL is committed to maintaining the highest ethical standards and follows a strict zero-tolerance approach toward any form of unethical business conduct. The Company has established a guidance framework to proactively recognize potential conflicts of interest and address them promptly, helping safeguard the integrity of its operations. In addition, SCL and its subsidiaries comply with a Policy on Related Party Transactions, which requires that transactions carried out in the ordinary course of business be on an arm's-length basis. This supports fair and transparent dealings while ensuring compliance with applicable legal requirements.

PRINCIPLE 2 Businesses should provide goods and services in a manner that is sustainable and safe

This principle focuses on designing and producing products that are safe and efficient in their use of resources, while also reducing environmental and social impacts across the full lifecycle. From initial development through manufacturing, use, and eventual disposal, it encourages organizations to assess sustainability risks and address them in a systematic way. By taking into account the effects of products and the broader supply chain, the approach aims to maximize long-term value, limit harmful outcomes, and reduce waste generation.



Business Responsibility & Sustainability Report (Contd.)

Essential Indicators

- Percentage of R&D and capital expenditure (CAPEX) investments in specific technologies to improve the environmental and social impacts of products and processes to total R&D and CAPEX investments made by the entity, respectively.

	FY 2026	FY 2025	Details of improvements in environmental and social impacts
R&D	0%	0%	Due to the nature of SCL's operations, the Company allocates capital expenditure (capex) to strengthen and expand its physical infrastructure, including investments that improve energy efficiency. SCL also undertakes capex for Information Technology (IT) and digitalization initiatives to drive productivity and operational efficiencies. Through the adoption of digital solutions, the Company streamlines processes, reduces reliance on paper-based practices, and contributes to a reduction in its overall carbon footprint.
CAPEX	0%	0%	

- Does the entity have procedures in place for sustainable sourcing? (Yes/No)

Yes, SCL's core business is providing housing and mortgage loans. This means we don't use large amounts of raw materials or produce physical goods. Our work is delivering financial solutions to customers.

We use technology extensively to process loans. This helps us reduce our environmental impact in several ways. For example, it cuts down on paper usage and reduces the need for large branches and petrol for commutes, ultimately conserving energy.

- If yes, what percentage of inputs were sourced sustainably?

Given our service-oriented business model, the company has limited direct relevance on physical inputs. The Company is working to incorporate sustainable sourced inputs.

- Describe the processes in place to safely reclaim your products for reusing, recycling, and disposing at the end of life, for:

Type of waste	Mechanism
Plastics (including packaging)	Owing to the nature of the business, this disclosure is Not Applicable.
E-waste	
Hazardous waste	
Other waste	

- Whether Extended Producer Responsibility (EPR) is applicable to the entity's activities (Yes / No). If yes, whether the waste collection plan is in line with the Extended Producer Responsibility (EPR) plan submitted to Pollution Control Boards? If not, provide steps taken to address the same.

EPR is Not Applicable since SCL operated within the financial sector.

Leadership Indicators

- Has the entity conducted Life Cycle Perspective / Assessments (LCA) for any of its products (for the manufacturing industry) or for its services (for the service industry)? If yes, provide details:

Owing to the nature of the business, Life Cycle Perspective / Assessments (LCA) is Not Applicable.

NIC Code	Name of Product /Service	% of total Turnover contributed	Boundary for which the Life cycle Perspective / Assessment was conducted	Whether conducted by independent external agency (Yes/No)	Results communicated in public domain (Yes/ No) If yes, provide the web-link.
N.A.					

Business Responsibility & Sustainability Report (Contd.)

Loan Onboarding Process at SCL

As a mortgage loan provider, Sammaan Capital Limited's (SCL) primary business function is to offer mortgage loans to its customers. The loan onboarding process at SCL is a sequential and comprehensive process that encompasses loan sourcing, processing, disbursement, servicing, and repayment. The following is a summary of each stage:

a. Loan Sourcing

At SCL, loans are sourced through multiple channels, including digital platforms, branches, and Direct Sale Agents (DSAs). Applications are processed through a robust digital platform that provides a seamless home loan experience from application to disbursement. This platform integrates the 4E's: e-APPLY, e-SANCTION, e-DISBURSE, and e-ENGAGE, ensuring an efficient and streamlined process.

b. Loan Processing

The loan processing stage involves the following steps:

Document Submission: The application form, assisted by SCL's Relationship Manager, is uploaded to the digital portal along with various documents. These documents are then processed by an analytics-driven underwriting engine for a real-time preliminary sanction.

Credit Underwriting: Submitted documents undergo multiple checks to verify their authenticity and ensure regulatory compliance.

Legal Appraisal: Property title documents are examined to confirm that the title is clear and marketable.

c. Technical Appraisal

Both an in-house and an external technical team perform dual appraisals of project documents and verify the construction stage to determine the appropriate disbursement amount.

d. Disbursement

Upon approval, the disbursement process is handled digitally, offering significant convenience to both the Company and its customers by reducing paperwork and processing time.

e. Servicing

The loan servicing process manages the administrative tasks from the disbursement of proceeds until the loan is fully repaid. Customers can request changes to personal information, add or update nominees, or file grievances.

f. Repayment & Closure

Upon full repayment or prepayment of the loan, the customer receives a mortgage release letter and No Objection Certificate (NOC), confirming that all loan dues have been settled. Original or copies of title documents and any other documents obtained during the legal process are then returned.

2. If there are any significant social or environmental concerns and/or risks arising from production or disposal of your products / services, as identified in the Life cycle Perspective / Assessments (LCA) or through any other means, briefly describe the same along-with action taken to mitigate the same.

Owing to the nature of the business, Life Cycle Perspective / Assessments (LCA) is Not Applicable.

Name of Product / Service	Description of the risk / concern	Action Taken
Not Applicable		

3. Percentage of recycled or reused input material to total material (by value) used in production (for manufacturing industry) or providing services (for service industry).

Owing to the nature of the business, this disclosure is Not Applicable.

Indicate input material	Recycled or re-used input material to total material	
	FY 2026	FY 2025
Not Applicable		

Business Responsibility & Sustainability Report (Contd.)

4. Of the products and packaging reclaimed at end of life of products, amount (in metric tonnes) reused, recycled, and safely disposed::

Owing to the nature of the business, this disclosure is Not Applicable

	FY 2026			FY 2025		
	Re-Used	Recycled	Safely Disposed	Re-Used	Recycled	Safely Disposed
Plastics (including packaging)						
E-waste						
Hazardous waste						
Other waste						

Not Applicable

5. Reclaimed products and their packaging materials (as percentage of products sold) for each product category.

Owing to the nature of the business, this disclosure is Not Applicable.

Indicate product category	Reclaimed products and their packaging materials as % of total products sold in respective category
---------------------------	---

NA

PRINCIPLE 3 Businesses should respect and promote the well-being of all employees, including those in their value chains

This principle reflects the Company's deep commitment to social responsibility, prioritizing fairness, respect, and dignity for all individuals within the organization and its value chain. It emphasizes creating an inclusive work environment where everyone has equal opportunities, access to decent work, and protection from discrimination. The Company also acknowledges its role in promoting the well-being and welfare of employees and their families, recognizing the significant impact of its operations on their lives. By focusing on the well-being of workers and their loved ones, the Company seeks to positively impact those it affects.



Essential Indicators

1. a. Details of measures for the well-being of employees:

Category	% of employees covered by										
	Total (A)	Health insurance		Accident insurance		Maternity benefits		Paternity benefits		Day care facilities	
	No.(B)	% (B/A)	No.(C)	% (C/A)	No.(D)	% (D/A)	No.(E)	% (E/A)	No.(F)	% (F/A)	
PERMANENT EMPLOYEES											
Male	3,916	3,916	100%	3,916	100%	-	-	66	1.7%	-	-
Female	447	447	100%	447	100%	26	5.8%	-	-	-	0%
Total	4,363	4,363	100%	4,363	100%	26	5.8%	66	1.7%	-	0%
OTHER THAN PERMANENT EMPLOYEES											
Male											
Female						N.A.					
Total											

N.A.

Business Responsibility & Sustainability Report (Contd.)

b. Details of measures for the well-being of workers:

Category	% of employees covered by									
	Total (A)	Health insurance	Accident insurance	Maternity benefits	Paternity benefits	Day care facilities				
	No.(B)	% (B/A)	No.(C)	% (C/A)	No.(D)	% (D/A)	No.(E)	% (E/A)	No.(F)	% (F/A)
PERMANENT EMPLOYEES										
Male										
Female					N.A.					
Total										
OTHER THAN PERMANENT EMPLOYEES										
Male										
Female					N.A.					
Total										

c. Spending on measures towards well-being of employees and workers (including permanent and other than permanent) in the following format –

	FY 2026	FY 2025
Cost incurred on well- being measures as a % of total revenue of the Company	0.08	0.06

2. Details of retirement benefits.

Benefits	FY 2026			FY 2025		
	No. of employees covered as a % of total employees	No. of workers covered as a % of total workers	Deducted and deposited with the authority (Y/N/N.A.)	No. of employees covered as a % of total employees	No. of workers covered as a % of total workers	Deducted and deposited with the authority (Y/N/N.A.)
Provident Fund	9.78%		Y	8%		Y
Gratuity	100%	N.A.	N	100%	N.A.	N
ESI	0.70%		Y	3%		Y

3. Accessibility of workplaces:

Are the premises / offices of the entity accessible to differently abled employees and workers, as per the requirements of the Rights of Persons with Disabilities Act, 2016? If not, whether any steps are being taken by the entity in this regard

Yes, in accordance with the requirements of the Rights of Persons with Disabilities Act, 2016, our premises / offices are accessible to differently abled people.

4. Does the entity have an equal opportunity policy as per the Rights of Persons with Disabilities Act, 2016? If so, provide a web-link to the policy.

Yes, the Company has implemented a policy in line with the provisions of the Rights of Persons with Disabilities Act, 2016. This policy underscores the Company's commitment to promoting equal opportunity, accessibility, and inclusion for individuals with disabilities across all levels of its operations.

The policy can be accessed at Equal employment opportunity policy.

Business Responsibility & Sustainability Report (Contd.)

5. Return to work and Retention rates of permanent employees and workers that took parental leave.

Gender	Permanent employees		Permanent workers	
	Return to work Rate	Retention rate	Return to work Rate	Retention Rate
Male	100%	80.30%	-	-
Female	100%	80.77%	-	-
Total	100%	80.43%	-	-

6. Is there a mechanism available to receive and redress grievances for the following categories of employees and worker? If yes, give details of the mechanism in brief.

	Yes/No	Yes/No
Permanent Workers	NA	NA
Other than Permanent Workers	NA	NA
Permanent Employees	Yes	The employees can raise their concerns to the designated SPOC and follow the Escalation Matrix available on a dedicated internal portal to aid employees with their concerns.
Other than Permanent Employees	NA	NA

7. Membership of employees and worker in association(s) or Unions recognised by the listed entity:

Category	FY 2026			FY 2025		
	Total employees / workers in respective category (A)	No. of employees / workers in respective category, who are part of association(s) or Union (B)	% (B / A)	Total employees / workers in respective category (C)	No. of employees / workers in respective category, who are part of association(s) or Union (D)	% (D / C)
Total Permanent Employees						
Male						
Female			Not Applicable			
Total						
Total Permanent Workers						
Male						
Female			Not Applicable			
Total						

8. Details of training given to employees and workers:

Category	FY 2026					FY 2025				
	Total (A)	On Health and safety measures		On Skill upgradation		Total (D)	On Health and safety measures		On Skill upgradation	
		No. (B)	% (B/A)	No. (C)	% (C/A)		No. (E)	% (E / D)	No. (F)	% (F / D)
EMPLOYEES										
Male	3,916	3771	96.30%	1,876	47.90%	4,098	3,401	83%	897	22%
Female	447	419	93.74%	190	42.51%	485	411	85%	110	23%
Total	4,363	4,190	96.03%	2,006	45.98%	4,583	3,812	83%	1,007	22%
WORKERS										

Business Responsibility & Sustainability Report (Contd.)

Category	FY 2026					FY 2025				
	Total (A)	On Health and safety measures		On Skill upgradation		Total (D)	On Health and safety measures		On Skill upgradation	
		No. (B)	% (B/A)	No. (C)	% (C/A)		No. (E)	% (E / D)	No. (F)	% (F / D)
Male										
Female						N.A.				
Total										

N.A.

9. Details of performance and career development reviews of employees and worker:

Category	FY 2026			FY 2025		
	Total (A)	No. (B)	% (B / A)	Total (C)	No. (D)	% (D / C)
EMPLOYEES						
Male	3,916	2,889	73.77%	4,098	2,848	69%
Female	447	356	79.64%	485	351	72%
Total	4,363	3,245	74.38%	4,583	3,199	70%
WORKERS						
Male						
Female						
Total						

NA

10. Health and safety management system:

- a. Whether an occupational health and safety management system has been implemented by the entity? (Yes/ No). If yes, the coverage such system.

Sammaan Capital focuses on employee safety and well-being through comprehensive training and awareness programs. The company conducts regular fire safety and evacuation drills at all locations.

Webinars on family health, nutrition, resilience, and mental health are hosted with healthcare experts.

A Quick Response Team (QRT) supports branches and employees, ensuring business continuity and incident management plans are in place.

The company also holds health and safety awareness sessions, shares updates internally, and posts alerts on the employee portal 'inet'.

Weblink: Health and Safety Policy

- b. What are the processes used to identify work-related hazards and assess risks on a routine and non-routine basis by the entity?

The well-being and safety of our employees is top priorities. We strongly encourage our staff to promptly report any workplace hazards, incidents, or potential health and safety risks to their respective HR representatives, however, since we operate under financial sector, this is not wholly applicable to us.

- c. Whether you have processes for workers to report the work-related hazards and to remove themselves from such risks. (Yes/ No)

Not applicable as our workforce does not include any workers.

- d. Do the employees/ worker of the entity have access to non-occupational medical and healthcare services? (Yes/ No).

Yes, all SCL employees are covered by health insurance.

Business Responsibility & Sustainability Report (Contd.)

11. Details of safety related incidents:

Safety Incident/Number	Category	FY 2026	FY 2025
Lost Time Injury Frequency Rate (LTIFR) per one million-person hours worked)	Employees	0	0
	Workers	-	-
Total recordable work-related injuries	Employees	0	0
	Workers	-	-
Total number of permanent disabilities	Employees	0	0
	Workers	-	-
No. of fatalities	Employees	0	0
	Workers	-	-
High consequence work-related injury or ill-health (excluding fatalities)	Employees	0	0
	Workers	-	-

12. Describe the measures taken by the entity to ensure a safe and healthy workplace.

Sammaan Capital prioritizes employee safety and well-being with regular training, fire drills, and health-focused webinars on nutrition, resilience, and mental well-being. A Quick Response Team (QRT) supports employees and ensures business continuity and incident management.

The Company conducts ongoing health and safety awareness sessions, shares updates internally, and posts alerts on 'inet'. Employees are encouraged to report hazards to Human Resources, promoting a proactive and safe work environment.

13. Number of Complaints on the following made by employees and workers:

	FY 2026			FY 2025		
	Filed during the year	Pending resolution at the end of year	Remarks	Filed during the year	Pending resolution at the end of year	Remarks
Working Conditions	0	0	-	0	0	-
Health & Safety	0	0	-	0	0	-

14. Assessments for the year:

	% of your plants and offices that were assessed (by entity or statutory authorities or third parties)
Health and safety practices	100%
Working conditions	0%

15. Provide details of any corrective action taken or underway to address safety-related incidents (if any) and on significant risks/concerns arising from assessments of health & safety practices and working conditions.

No risks pertaining to health and safety practices or working conditions for employees have been identified at present. The Company, however, remains committed to actively monitoring and evaluating potential risks, and to taking corrective actions whenever required to address, manage, and mitigate such risks effectively.

SCL is committed to ensuring a safe and healthy working environment for all employees through continuous review and enhancement of its policies and procedures. This includes undertaking risk assessments on a regular basis and introducing necessary improvements to safeguard employee well-being and promote workplace safety. The Company's focus is to remain vigilant and responsive so that safety concerns are identified early and managed appropriately.

Business Responsibility & Sustainability Report (Contd.)

Leadership Indicators

1. Does the entity extend any life insurance or any compensatory package in the event of death of (A) Employees (Y/N) (B) Workers (Y/N).

	(Y/N/NA)
Employees	Yes
Workers	NA

Yes, SCL offers life insurance to its employees. Additionally, in the event of an employee's passing, the Company may also offer employment opportunities to their spouse or dependents. Furthermore, applicable benefits, including provident fund, gratuity, and superannuation, are promptly settled to ensure financial stability for the family. The Company offers compassionate support and assistance to help the families of deceased employees navigate this challenging time with care and respect.

2. Provide the measures undertaken by the entity to ensure that statutory dues have been deducted and deposited by the value chain partners.

SCL adheres to regulatory requirements by accurately deducting and depositing transaction-related taxes. The company conducts regular internal and statutory audits to verify compliance, ensuring timely and lawful fulfillment of all tax obligations.

3. Provide the number of employees / workers having suffered high consequence work-related injury / ill-health / fatalities (as reported in Q11 of Essential Indicators above), who have been rehabilitated and placed in suitable employment or whose family members have been placed in suitable employment:

	Total no. of affected employees/ workers		No. of employees/workers that are rehabilitated and placed in suitable employment or whose family members have been placed in suitable employment	
	FY 2026	FY 2025	FY 2026	FY 2025
Employees	0	0	0	0
Workers	0	0	0	0

4. Does the entity provide transition assistance programs to facilitate continued employability and the management of career endings resulting from retirement or termination of employment? (Yes/ No)

Yes, SCL maintains a well-defined retirement framework that sets out the terms and conditions related to employee retirement, while also providing avenues for ongoing connection and engagement with the Company after retirement. The Company also places substantial focus on building its employees' capabilities through meaningful investment in training and development. This approach helps ensure that employees remain competent, highly skilled, and well-prepared for future employment opportunities following retirement or termination.

5. Details on assessment of value chain partners:

Due to our business nature, our operations and value chain inherently have minimal impact on health & safety practices and working conditions. As a result, we have not prioritized assessments for our value chain partners at present.

	% of value chain partners (by value of business done with such partners) that were assessed
Health and safety practices	SCL expects all its value chain partners to follow extant regulations, including health and safety practices and working conditions.
Working Conditions	

6. Provide details of any corrective actions taken or underway to address significant risks / concerns arising from assessments of health and safety practices and working conditions of value chain partners.

No corrective actions were implemented as our operations and value chain inherently have minimal impact on health & safety practices and working conditions.

Business Responsibility & Sustainability Report (Contd.)

PRINCIPLE 4 Businesses should respect the interests of and be responsive to all its stakeholders

Businesses operate within a complex network of relationships that affect various stakeholders, the environment, and the planet. This understanding underscores the need for a comprehensive approach to sustainability and social responsibility. By adopting this approach, businesses aim to amplify their positive contributions while reducing and addressing negative effects.



Essential Indicators

1. Describe the processes for identifying key stakeholder groups of the entity.

SCL identifies its stakeholders as those individuals and groups whose interests are affected by the company's operations, initiatives, and policies, whether directly or indirectly. These stakeholders include employees, customers, investors, shareholders, suppliers, channel partners, regulators, and the community.

2. List stakeholder groups identified as key for your entity and the frequency of engagement with each stakeholder group.

Stakeholder Group	Whether identified as Vulnerable & Marginalised Group (Yes/No)	Channels of communication (Email, SMS, Newspaper, Pamphlets, Advertisement, Community Meetings, Notice Board, Website), Other	Frequency of engagement (Annually/ Half yearly/ Quarterly / others – please specify)	Purpose and scope of engagement including key topics and concerns raised during such engagement
Customers	No	Emails, Advertisements, and Other digital channels like apps etc.	Frequent & need based	Addressing customer queries, grievances, complaints, and educating them on safety and security policies.
Employees	No	Emails, Townhalls, Physical meetings and Other digital Channels	Regularly	Facilitating the exchange of ideas and suggestions, offering professional growth opportunities, and educating employees on HR policies.
Shareholders / Investors	No	Stock Exchanges intimations, Newspapers, Emails, Annual General Meeting, Quarterly Earnings Call, in-office and virtual meetings / conferences	Frequent & need based	Providing updates on developments, business activities, new initiatives, schemes, and quarterly and annual audited results
Government / Regulators	No	Through physical and Digital Channels such as PRISM portal etc.	Need based	Receiving recommendations, amendments, approvals, and updates on policies and compliance

Business Responsibility & Sustainability Report (Contd.)

Leadership Indicators

1. Provide the processes for consultation between stakeholders and the Board on economic, environmental, and social topics or if consultation is delegated, how is feedback from such consultations provided to the Board.

SCL is committed to maintaining open and responsive communication with its stakeholders, encompassing customers, media, investors, analysts, and regulatory authorities. The company has established a dedicated channel, via a specific email address, for employees to provide regular feedback, sharing their insights, experiences, and suggestions on a daily basis. This approach enables SCL to cultivate transparent and effective communication, driving the development of robust stakeholder relationships and informing operational enhancements through employee and partner input.

2. Whether stakeholder consultation is used to support the identification and management of environmental, and social topics (Yes / No). If so, provide details of instances as to how the inputs received from stakeholders on these topics were incorporated into policies and activities of the entity.

SCL's CSR team collaborates with the Board of Directors, social workers, employees, and customers to identify areas lacking in health and educational support. This inclusive approach enables active stakeholder participation, ensuring CSR initiatives address community needs and priorities. By engaging with stakeholders and valuing their inputs, the Company develops impactful social projects. Through this collaborative process, SCL seeks to create sustainable and meaningful change in the communities it serves.

3. Provide details of instances of engagement with, and actions taken to, address the concerns of vulnerable/ marginalized stakeholder groups.

The CSR initiative focuses on supporting economically disadvantaged, underprivileged, and socially marginalized communities. Key programs have provided educational opportunities for children from impoverished backgrounds and delivered medical care to individuals in underserved areas. These efforts aim to address disparities in access and resources, empowering those who face systemic challenges and barriers to improve their circumstances.

PRINCIPLE 5 Businesses should respect and promote human rights

This principle recognizes that businesses are part of a complex ecosystem that includes a wide range of stakeholders, and that respecting and protecting human rights is crucial to maintaining a positive business environment and upholding the organization's reputation. It emphasizes the importance of prioritizing stakeholder well-being and trust, while also addressing any negative consequences that may arise, and is grounded in the understanding that human rights are universal and essential to long-term business success.



Essential Indicators

1. Employees and workers who have been provided training on human rights issues and policy (ies) of the entity:

Category	FY 2026			FY 2025		
	Total (A)	No. of employees / workers covered (B)	% (B / A)	Total (C)	No. of employees / workers covered (D)	% (D / C)
EMPLOYEES						
Permanent	4,363	4,363	100%	4,583	4,583	100%
Other than permanent	NA	NA	NA	NA	NA	NA
Total	4,363	4,363	100%	4,583	4,583	100%
WORKERS						
Permanent						
Other than permanent						
Total						

N.A.

Business Responsibility & Sustainability Report (Contd.)

2. Details of minimum wages paid to employees and workers:

Category	FY 2026					FY 2025				
	Total (A)	Equal to Minimum Wage	More than Minimum Wage			Total (D)	Equal to Minimum Wage		More than Minimum Wage	
		No. (B)	% (B / A)	No. (C)	% (C / A)		No. (E)	% (E/D)	No. (F)	% (F/D)
EMPLOYEES										
Permanent	3916	60	1.53%	3856	98.46%	4098	73	1.78%	4025	98.22%
Male	447	5	1.12%	442	98.88%	485	6	1.24%	479	98.76%
Female	4363	65	1.5%	4298	98.51%	4583	79	1.72%	4,504	98.2%
Other than Permanent Employees										
Male						NA				
Female										
Permanent Workers										
Male						NA				
Female										
Other than Permanent Workers										
Male						NA				
Female										

3. Details of remuneration/salary/wages:

a. Median remuneration/wages

	Male		Female	
	Number	Median remuneration/ salary/ wages of respective category	Number	Median remuneration/ salary/ wages of respective category
Board of Directors (BoD)	2	10.69	0	0.00
Key Managerial Personnel	2	3.75	0	0.00
Employees other than BoD and KMP	3912	0.07	447	0.07
Workers				N.A.

b. Gross wages paid to females as % of total wages paid by the entity

	FY 2026	FY 2025
Gross wages paid to females as % of total wages paid by the entity	8.19%	7.98%

4. Do you have a focal point (Individual/ Committee) responsible for addressing human rights impacts or issues caused or contributed to by the business?

Yes. The Chief People Officer (CPO) is responsible for monitoring and mitigating human rights risks that arise from the company's operations. This involves recognizing and resolving concerns associated with labor rights, fair labor practices, and ensuring that business activities are conducted in a manner that respects and protects human rights. The CPO is instrumental in crafting and executing policies and procedures aimed at integrating human rights considerations into the organization's culture and practices.

5. Describe the internal mechanisms in place to redress grievances related to human rights issues.

SCL is dedicated to safeguarding human rights, fostering a non-discriminatory environment for its employees, and offering effective mechanisms for addressing grievances of its key stakeholders. SCL's Code of Conduct underscores its commitment to upholding and respecting human rights. It strictly complies with all applicable human rights legislation, including those stipulated in the Constitution of India and relevant national laws and policies. The Company ensures that all interactions with stakeholders and customers are conducted with the utmost dignity, respect, and consideration.

Business Responsibility & Sustainability Report (Contd.)

6. Number of Complaints on the following made by employees and workers:

	FY 2026			FY 2025		
	Filed during the year	Pending resolution at the end of year	Remarks	Filed during the year	Pending resolution at the end of year	Remarks
Sexual Harassment	0	0	-	0	0	-
Discrimination at workplace	0	0	-	0	0	-
Child Labour	0	0	-	0	0	-
Forced Labour/ Involuntary Labour	0	0	-	0	0	-
Wages	0	0	-	0	0	-
Human Rights Issues	0	0	-	0	0	-

7. Complaints filed under the Sexual Harassment of Women at Workplace (Prevention, Prohibition and Redressal) Act, 2013, in the following format:

	FY 2026	FY 2025
Total Complaints reported under Sexual Harassment on of Women at Workplace (Prevention, Prohibition and Redressal) Act, 2013 (POSH)	0	0
Complaints on POSH as a % of female employees / workers	0	0
Complaints on POSH upheld	0	0

8. Mechanisms to prevent adverse consequences to the complainant in discrimination and harassment cases.

A specialized task force has been formed to receive and address incident reports. An impartial review board oversees and directs the handling of these matters, adhering to the protocols detailed in the task force's standard operating procedures (SOP). This process guarantees that all incidents are managed objectively and in line with predetermined guidelines, ensuring transparency and equity at every stage.

9. Do human rights requirements form part of your business agreements and contracts? (Yes/No)

SCL's business agreements and contracts, especially loan arrangements, feature a clause that requires borrowers to adhere to labor laws, environmental regulations, health and safety standards, and social regulations, ensuring they operate responsibly and ethically. This requirement promotes compliance and accountability.

10. Assessments for the year:

	% of your plants and offices that were assessed (by entity or statutory authorities or third parties)
Child labour	SCL adheres to all relevant legal requirements, though assessments have not yet been carried out.
Forced/involuntary labour	
Sexual harassment	
Discrimination at workplace	
Wages	
Others – please specify	

11. Provide details of any corrective actions taken or underway to address significant risks / concerns arising from the assessments at Question 10 above.

Not applicable, as assessments have not yet been carried out.

Leadership Indicators

Business Responsibility & Sustainability Report (Contd.)

1. Details of a business process being modified / introduced as a result of addressing human rights grievances/complaints.

At present, there are no instances where business processes have been modified or introduced specifically to address human rights grievances or complaints. We have established procedures to integrate human rights considerations into our business processes. We remain committed to continuously improving our human rights-related practices.

2. Details of the scope and coverage of any Human rights due-diligence conducted

We are currently in the process of planning and conducting comprehensive human rights due diligence assessment. This upcoming review will cover various aspects, including the identification of potential human rights risks within our operations and supply chain, evaluating our current practices and policies, and ensuring compliance with relevant human rights standards.

3. Is the premise/office of the entity accessible to differently abled visitors, as per the requirements of the Rights of Persons with Disabilities Act, 2016?

Some of our offices include ramps to ensure convenient access for visitors with disabilities. Furthermore, most offices are situated on the ground level or are served by elevators and other accessibility features to support the needs of differently abled individuals.

4. Details on assessment of value chain partners:

	% of value chain partners (by value of business done with such partners) that were assessed
Child labour	
Forced/involuntary labour	
Sexual harassment	
Discrimination at workplace	
Wages	

The Company anticipates its value chain will comply with all relevant legal requirements, though assessments have not yet been conducted.

5. Provide details of any corrective actions taken or underway to address significant risks / concerns arising from the assessments at Question 4 above.

Not applicable, as assessments have not yet been carried out.

PRINCIPLE 6 Businesses should respect and make efforts to protect and restore the environment

This principle is indicative of the proactive approach that drives companies to focus on pollution mitigation, biodiversity conservation, and climate change adaptation, prioritizing environmental stewardship and responsible resource management to minimize harm.



Essential Indicators

Business Responsibility & Sustainability Report (Contd.)

1. Details of total energy consumption (GJ) and energy intensity:

Parameter	FY 2026	FY 2025
From renewable sources		
Total electricity consumption (A)	164.92*	153
Total fuel consumption (B)	0	0
Energy consumption through other sources (C)	0	0
Total energy consumed from renewable sources (A+B+C)	164.92*	153
From non-renewable sources		
Total electricity consumption (D)	11,755	12,822
Total fuel consumption (E)	437	460
Energy consumption through other sources (F)	0	0
Total energy consumed from non-renewable sources (D+E+F)	12,192	13,282
Total energy consumed (A+B+C+D+E+F)	12,357.31	13,435
Energy intensity per rupee of turnover (Total energy consumption/turnover in rupees) (GJ/INR Cr)	1.64	1.77
Energy intensity per rupee of turnover adjusted for Purchasing Power Parity (PPP)* (Total energy consumed / Revenue from operations adjusted for PPP) (GJ/ INR Cr)	33.44	36.06
Energy intensity in terms of physical output (Total energy consumption / Production in metric tonne) (GJ/MT of production)	NA	NA
Energy intensity (optional) – the relevant metric may be selected by the entity – Energy intensity per permanent employee	2.83	2.93

*Renewable Energy consumption has been computed based on available data for the period April to November. The reported figure will be revised and restated in the FY 2026-27 BRSR upon receipt of the corresponding renewable energy bills for December 2025 through March 2026

Note: Indicate if any independent assessment/ evaluation/assurance has been carried out by an external agency?

Yes, assurance checks were conducted by SGS India Pvt. Ltd. in FY 2025-26.

2. Does the entity have any sites / facilities identified as designated consumers (DCs) under the Performance, Achieve and Trade (PAT) Scheme of the Government of India? If yes, disclose whether targets set under the PAT scheme have been achieved. In case targets have not been achieved, provide the remedial action taken, if any.

No, PAT scheme is not applicable to the Company.

3. Provide details of the following disclosures related to water:

Parameter	FY 2026	FY 2025
Water withdrawal by source (in kilolitres)		
(i) Surface water	0	0
(ii) Groundwater	0	0
(iii) Third party water	23,996.50	26,473
(iv) Seawater / desalinated water	0	0
(v) Others	0	0
Total volume of water withdrawal (in kilolitres) (i + ii + iii + iv + v)	23,996.50	26,473
Total volume of water consumption (in kilolitres)	23,996.50	26,473
Water intensity per rupee of turnover (Total water consumption / Revenue from operations) (KL/INR Crore)	3.19	3.47
Water intensity per rupee of turnover adjusted for Purchasing Power Parity (PPP)* (Total water consumption / Revenue from operations adjusted for PPP) (KL/ INR Crore)	64.94	71.86
Water intensity in terms of physical output (Total water consumption / MT of production data) (KL /MT of production)	NA	NA
Water intensity (optional) – the relevant metric may be selected by the entity, Water intensity per permanent employee	5.50	5.78

Note: Indicate if any independent assessment/ evaluation/assurance has been carried out by an external agency?

Business Responsibility & Sustainability Report (Contd.)

Yes, assurance checks were conducted by SGS India Pvt. Ltd. in FY 2025-26.

4. Provide the following details related to water discharged:

Parameter	FY 2026	FY 2025
Water discharge by destination and level of treatment (in Kilolitres)		
(i) To Surface water		
- No treatment		
- With treatment – please specify level of treatment		
(ii) To Groundwater		
- No treatment		
- With treatment – in ETP, STP&CRS		
(iii) To Seawater		
- No treatment		
- With treatment – please specify level of treatment		
(iv) Sent to third parties		
- No treatment		
- With treatment – Effluent Treatment Plant treatment		
(v) Others		
- No treatment		
- With treatment – please specify level of		
Total water discharged (in kiloliters)		

As a non-banking financial company (NBFC), Sammaan Capital's water discharge is inherently minimal. The Company has implemented various initiatives to ensure responsible water usage. Any water discharged is treated in accordance with sustainable practices and guidelines set by state municipal corporations across India.

Note: Indicate if any independent assessment/ evaluation/assurance has been carried out by an external agency? (Y/N) If yes, name of the external agency.

Yes, assurance checks were conducted by SGS India Pvt. Ltd. in FY 2025-26.

5. Has the entity implemented a mechanism for Zero Liquid Discharge? If yes, provide details of its coverage and implementation.

The Company's water usage is restricted to human consumption, and as a result, it does not have a zero liquid discharge policy in place. Nevertheless, the organization has implemented measures to utilize water in a responsible manner, and any discharged water is treated in accordance with guidelines set by state municipal corporations across India.

6. Please provide details of air emissions (other than GHG emissions) by the entity:

Air emissions at Sammaan Capital primarily originate from diesel-based generators. These emissions are regularly monitored by an approved laboratory or agency at a defined frequency, as required by the Central and State Pollution Control Boards.

Parameter	Please specify unit	FY 2026	FY 2025
NOx	Tonnes	0.602	0.357
SOx	Tonnes	0.0009	0.0006
Particulate matter (PM)	Tonnes	0.011	0.006
Persistent organic pollutants (POP)	Tonnes	-	-
Volatile organic compounds (VOC)	Tonnes	-	-
Hazardous air pollutants (HAP)	Tonnes	-	-

Note: The above disclosed air pollutants are shown by specific weight as per methodology adopted from US-EPA, AP-42.

Note: Indicate if any independent assessment/ evaluation/assurance has been carried out by an external agency? (Y/N) If yes, name of the external agency.

Yes, assurance checks were conducted by SGS India Pvt. Ltd. in FY 2025-26.

Business Responsibility & Sustainability Report (Contd.)

7. Provide details of greenhouse gas emissions (Scope 1 and Scope 2 emissions) & its intensity:

Parameter	Unit	FY 2026	FY 2025
Total Scope 1 emissions (Break-up of the GHG into CO₂, CH₄, N₂O, HFCs, PFCs, SF₆, NF₃, if available)	Metric tonnes of CO ₂ equivalent	214.56 (CO ₂ : 32.41 CH ₄ : 0.12 N ₂ O: 0.07 HFC: 181.96)	365.72
Total Scope 2 emissions (Break-up of the GHG into CO₂, CH₄, N₂O, HFCs, PFCs, SF₆, NF₃, if available)	Metric tonnes of CO ₂ equivalent	2,232.64	2,589.26
Total Scope 1 and Scope 2 emission intensity per rupee of turnover (Total Scope 1 and Scope 2 GHG emissions / Revenue from operations)	Metric tonnes of CO ₂ equivalent / ₹ Million	0.33	0.38
Total Scope 1 and Scope 2 emission intensity per rupee of turnover adjusted for Purchasing Power Parity (PPP)* (Total Scope 1 and Scope 2 GHG emissions / Revenue from operations adjusted for PPP)	Metric tonnes of CO ₂ equivalent / Million	6.62	8.02
Total Scope 1 and Scope 2 emission intensity in terms of physical output	Metric tonnes of CO ₂ equivalent / MT of production	NA	NA
Total Scope 1 and Scope 2 emission intensity (optional) – the relevant metric may be selected by the entity	Metric tonnes of CO ₂ equivalent / Permanent Employee	0.56	0.64

Note: Indicate if any independent assessment/ evaluation/assurance has been carried out by an external agency? (Y/N) If yes, name of the external agency

Yes, assurance checks were conducted by SGS India Pvt. Ltd. in FY 2025-26.

8. Does the entity have any project related to reducing Green House Gas emission? If yes, then provide details.

Sammaan Capital has implemented various energy-efficient measures to reduce power consumption and enhance operational efficiency. The company's efforts in this direction include:

- **LED Lighting:** Complete transition to 100% LED lighting across offices, contributing to energy efficiency.
- **Air Conditioning:** Installation of 3-star ACs to optimize energy consumption.
- **Electricity Usage Tracking:** Rigorous tracking of electricity usage across facilities to monitor and reduce energy consumption.
- **Naturally Lit Branches:** Utilization of naturally lit areas for branches to minimize artificial lighting requirements.

These initiatives have not only contributed to a reduction in power consumption but have also led to increased overall efficiency. Furthermore, the company has installed a 10 KW solar power plant at its Chandigarh branch to generate renewable electricity and reduce its carbon footprint.

Business Responsibility & Sustainability Report (Contd.)

9. Provide details related to waste management by the entity:

Parameter	FY 2025	FY 2024
Total Waste generated (in metric tonnes)		
Plastic waste (A)	0	0
E-waste (B)	6.54	0
Bio-medical waste (C)	0	0
Construction and demolition waste (D)	0	0
Battery waste (E)	0	0
Radioactive waste (F)	0	0
Other Hazardous waste. Please specify, if any. (G)	0	0
Other Non-hazardous waste generated (H).	4.87	7.92
Total (A+B + C + D + E + F + G + H)	11.41	7.92
Waste intensity per rupee of turnover (Total waste generated / Revenue from operations) (MT / INR Cr)	0.0015	0.0010
Waste intensity per rupee of turnover adjusted for Purchasing Power Parity (PPP)* (Total waste generated / Revenue from operations adjusted for PPP) (MT/ INR Cr)	0.031	0.022
Waste intensity in terms of physical output (MT waste generated / MT of production)	NA	NA
Waste intensity (optional) – the relevant metric may be selected by the entity, Water intensity per permanent employee	0.0026	0.0017
For each category of waste generated, total waste recovered through recycling, re-using or other recovery operations (in metric tonnes)		
Category of waste		
(i) Recycled	0	0
(ii) Re-used	0	0
(iii) Other recovery operations	11.41	7.92
Total	11.41	7.92
For each category of waste generated, total waste disposed by nature of disposal method (in metric tonnes)		
Category of waste		
(i) Incineration	0	0
(ii) Landfilling	0	0
(iii) Other disposal operations	0	0
Total	0	0

Note: Indicate if any independent assessment/ evaluation/assurance has been carried out by an external agency?

Yes, assurance checks were conducted by SGS India Pvt. Ltd. in FY 2025-26.

10. Briefly describe the waste management practices adopted in your establishments. Describe the strategy adopted by your Company to reduce usage of hazardous and toxic chemicals in your products and processes and the practices adopted to manage such wastes.

Our metropolitan offices have collaborated with recycling companies to efficiently manage recyclable waste. We have also partnered with certified green recycling vendors to handle electronic waste (e-waste) across India, ensuring responsible disposal and recycling. Furthermore, our branches promote the use of glass bottles for drinking water, reducing dependence on plastic bottles. These efforts reflect our dedication to environmental sustainability and effective waste management.

Business Responsibility & Sustainability Report (Contd.)

11. If the entity has operations/offices in/around ecologically sensitive areas (such as national parks, wildlife sanctuaries, biosphere reserves, wetlands, biodiversity hotspots, forests, coastal regulation zones etc.) where environmental approvals/clearances are required, please specify details:

Not applicable, as we do not have any of our operations/offices in/around ecologically sensitive areas.

12. Details of environmental impact assessments of projects undertaken by the entity based on applicable laws, in the current financial year:

Not applicable, as our operation does not have any significant impact on the environment.

13. Is the entity compliant with the applicable environmental law/ regulations/ guidelines in India, such as the Water (Prevention and Control of Pollution) Act, Air (Prevention and Control of Pollution) Act, Environment protection act and rules thereunder. If not, provide details of all such non-compliances:

Yes, the organization is compliant with the applicable environmental law/ regulations/ guidelines applicable to its business operations.

S. No.	Specify the law / regulation / guidelines which was not complied with	Provide details of the non-compliance	Any fines / penalties / action taken by regulatory agencies such as pollution control boards or by courts	Corrective action taken, if any
NA				

Leadership Indicators

1. Water withdrawal, consumption, and discharge in areas of water stress (in kilolitres):

Not applicable, as there was no water withdrawal from water stress areas.

For each facility / plant located in areas of water stress, provide the following information:

- (i) Name of the area:
- (ii) Nature of operations:
- (iii) Water withdrawal, consumption, and discharge:

Parameter	FY 2026	FY 2025
Water withdrawal by source (in kilolitres)		
(i) Surface water		
(ii) Groundwater		
(iii) Third party water		
(iv) Seawater / desalinated water		
(v) Others		
Total volume of water withdrawal (in kilolitres)		
Total volume of water consumption (in kilolitres)		
Water intensity per rupee of turnover (Water consumed / turnover)		
Water intensity (optional) – the relevant metric may be selected by the entity		
Water discharge by destination and level of treatment (in kilolitres)		

Not applicable, as there was no water withdrawal from water stress areas.

Business Responsibility & Sustainability Report (Contd.)

Parameter	FY 2026	FY 2025
(i) Into Surface water		
- No treatment		
- With treatment – please specify level of treatment		
(ii) Into Groundwater		
- No treatment		
- With treatment – please specify level of treatment		
(iii) Into Seawater		
- No treatment	Not applicable, as there was no water withdrawal from water stress areas.	
- With treatment – please specify level of treatment		
(iv) Sent to third-parties		
- No treatment		
- With treatment – please specify level of treatment		
(v) Others		
- No treatment		
- With treatment – please specify level of treatment		
Total water discharged (in kilolitres)		

Note: Indicate if any independent assessment/ evaluation/assurance has been carried out by an external agency? (Y/N) If yes, name of the external agency.

Yes, assurance checks were conducted by SGS India Pvt. Ltd. in FY 2025-26.

2. Please provide details of total Scope 3 emissions & its intensity:

Parameter	Unit	FY 2026	FY 2025
Total Scope 3 emissions	Metric tonnes of CO2 equivalent	18,802	15,717
(Break-up of the GHG into CO2, CH4, N2O, HFCs, PFCs, SF6, NF3, if available)			
Total Scope 3 emissions per rupee of turnover	Revenue from operations in Crore Rs	2.50	2.05
Total Scope 3 emission intensity (optional) – Total Scope 3 per permanent employees	Metric tonnes of CO2 equivalent / Permanent employee	4.31	3.43

Scope 3 emissions for FY 26 encompass the emissions categories as per GHG protocol, which include Purchased Goods and Services, Capital Goods, Fuel and Energy related activities (not included in Scope 1 & Scope 2), Upstream transportation & distribution, Waste generated in operations, Business travel, and Employee commute.

Additionally, the following Scope 3 - GHG protocol categories are not applicable to the Company - Upstream leased assets, Downstream transportation & distribution, Processing of sold products, Use of sold products, End-of-Life treatment of sold products, Downstream leased assets, and Franchises.

Note: Indicate if any independent assessment/ evaluation/assurance has been carried out by an external agency? (Y/N) If yes, name of the external agency.

Yes, assurance checks were conducted by SGS India Pvt. Ltd. in FY 2025-26.

3. With respect to the ecologically sensitive areas reported at Question 10 of Essential Indicators above, provide details of significant direct & indirect impact of the entity on biodiversity in such areas along-with prevention and remediation activities.

Not applicable.

Business Responsibility & Sustainability Report (Contd.)

4. If the entity has undertaken any specific initiatives or used innovative technology or solutions to improve resource efficiency, or reduce impact due to emissions / effluent discharge / waste generated, please provide details of the same as well as outcome of such initiatives:

The entity did not launch specific initiatives or deploy innovative technologies to enhance resource efficiency or mitigate environmental impact related to emissions during the reporting period. Nevertheless, we are exploring opportunities in this domain and intend to introduce pertinent sustainability initiatives in the forthcoming year.

5. **Does the entity have a business continuity and disaster management plan? Give details in 100 words/ web link.**

Sammaan Capital has developed a robust Business Continuity Plan (BCP) and framework that aligns with applicable regulatory standards. The BCP involves proactive identification of potential disruptions, evaluation of their likelihood, and assessment of their potential impact on business operations through a thorough business impact analysis. The plan aims to prevent or minimize disruptions to critical business functions. The BCP also includes Disaster Recovery procedures to enable swift and effective recovery in emergency situations, thereby ensuring operational continuity and resilience.

6. **Disclose any significant adverse impact to the environment, arising from the value chain of the entity. What mitigation or adaptation measures have been taken by the entity in this regard?**

As a business, Sammaan Capital's activities have an inherently low environmental impact. As a result, our value chain has not been found to have any significant adverse environmental impacts.

7. **Percentage of value chain partners (by value of business done with such partners) that were assessed for environmental impacts.**

Our business operations and value chain have an inherently minimal environmental impact. Consequently, we have not emphasized environmental impact assessments for our value chain partners. Nonetheless, we prioritize sustainability and continually assess our practices to minimize our environmental footprint, concentrating on proactive initiatives within our own operations to foster environmental responsibility.

8. **How many Green Credits have been generated or procured?**

a. **By the listed entity** – Not Applicable

b. **By the top ten (in terms of value of purchases and sales) value chain partners?**

NA

PRINCIPLE 7 Businesses, when engaging in influencing public and regulatory policy, should do so in a manner that is responsible and transparent.

This principle acknowledges that businesses function within a regulated framework defined by national and international laws and policies. It promotes engagement between companies and governments to share insights and expertise, with the condition that such interactions are driven by a dedication to serving the broader public interest, upholding transparency, and fostering responsible governance.



Essential Indicators

1. a. **Number of affiliations with trade and industry chambers/ associations.**

The Company has membership FIDC. Further SCL actively participates in numerous industry chambers, associations, councils, and other forums also on invitation basis, contributing proactively to discussions and resolutions within these groups.

- b. **List the top 10 trade and industry chambers/ associations (determined based on the total members of such body) the entity is a member of/ affiliated to.**

S. No.	Name of the trade and industry chambers/ associations	Reach of trade and industry chambers/ associations (State/National)
1.	Finance Industry Development Council	National

Business Responsibility & Sustainability Report (Contd.)

2. Provide details of corrective action taken or underway on any issues related to anti-competitive conduct by the entity, based on adverse orders from regulatory authorities

The Company has not received any adverse order from the regulatory authority

Name of authority	Brief of the case	Corrective action taken
Nil		

Leadership Indicators

1. Details of public policy positions advocated by the entity

In response to regulatory changes, revisions, or amendments to RBI guidelines, SCL's senior management consistently conveys their perspectives to regulatory and governmental authorities. The company's board members, who bring extensive expertise in housing finance, audit, law, and corporate governance, engage in discussions on RBI policies through panel debates and express their views via email communications to regulators and at public forums. The organization sustains ongoing interactions with government entities and regulators, providing timely and precise information, assessments, proposals, and feedback as required. Notably, several of the organization's suggestions to regulatory bodies have been aimed at promoting the industry's best interests.

S. No.	Public policy advocated	Method resorted for such advocacy	Whether information available in public domain? (yes / No)	Frequency of Review by Board (Annually/ Half yearly/ Quarterly / Others – please specify)	Web Link, if available
NA					

PRINCIPLE 8 Businesses should promote inclusive growth and equitable development

This principle underscores the necessity of harmonizing with national aspirations and priorities for development, tackling pressing socioeconomic issues that affect the nation. Collaborative efforts among stakeholders can play a pivotal role in alleviating societal tensions and advancing human development in areas of greatest need.



Essential Indicators

1. Details of Social Impact Assessments (SIA) of projects undertaken by the entity based on applicable laws, in the current financial year.

Our operations are characterized by their limited scope and localized nature, which inherently minimizes our environmental footprint and societal impact. As a result, comprehensive assessments like Social Impact Assessments (SIA) are not typically required. Nevertheless, we prioritize the proactive adoption of practices that enhance social welfare and community development. Our strategic initiatives are designed to foster positive relationships with the communities we serve, ensuring that our business practices not only comply with but also contribute to overarching social objectives.

Name and brief details of project	SIA Notification No.	Date of notification	Whether conducted by independent external agency (Yes / No)	Results communicated in public domain (Yes / No)	Relevant Web link
Not Applicable					

Business Responsibility & Sustainability Report (Contd.)

2. Provide information on project(s) for which ongoing Rehabilitation and Resettlement (R&R) is being undertaken by your entity:

Not applicable due to the nature of our business operations, as we do not undertake projects that necessitate Rehabilitation and Resettlement (R&R) efforts. We are committed to fostering community growth through diverse Corporate Social Responsibility (CSR) programs designed to enhance the well-being of the communities in which we operate.

S. No.	Name of Project for which R&R is ongoing	State	District	No. of Project Affected Families (PAFs)	% of PAFs covered by R&R	Amounts paid to PAFs in the FY (In INR)
Not Applicable						

3. Describe the mechanisms to receive and redress grievances of the community.

We foster a culture of regular dialogue through diverse Corporate Social Responsibility (CSR) initiatives, enabling us to engage directly with community stakeholders to discern their requirements and address their concerns. Additionally, we host events and forums that provide a platform for transparent communication, allowing us to receive and respond to community feedback.

4. Percentage of input material (inputs to total inputs by value) sourced from suppliers:

Not applicable to our business, as we primarily provide financial services rather than manufacturing and therefore don't source input materials in the usual way. We still work to support environmental sustainability and social responsibility through initiatives aimed at reducing our environmental footprint and delivering positive social impact.

	FY 2026	FY 2025
Directly sourced from MSMEs/ small producers	57.29%	42%
Directly from within India	100%	100%

5. Job creation in smaller towns – Disclose wages paid to persons employed (including employees or workers employed on a permanent or non-permanent / on contract basis) in the following locations, as % of total wage cost

Location	FY 2026	FY 2025
Rural	0.1%	0
Semi-urban	3.1%	1.53%
Urban	40.4%	22.18%
Metropolitan	56.4%	76.29%

(Place to be categorized as per RBI Classification System - rural / semi-urban / urban / metropolitan)

Leadership Indicators

1. Provide details of actions taken to mitigate any negative social impacts identified in the Social Impact Assessments (Reference: Question 1 of Essential Indicators above):

Details of negative social impact identified	Corrective action taken
Not Applicable	

No project was undertaken in the FY 2025 which required a Social Impact Assessment and therefore this question is not applicable.

2. Provide the following information on CSR projects undertaken by your entity in designated aspirational districts as identified by government bodies:

S.No.	State	Aspirational District	Amount spent (In INR)
1.	Bihar	Sitamari	1,19,45,050
2.	Maharashtra	Pune	20,71,000
3.	Maharashtra	Pimpri	300,000
4.	Maharashtra	Ahilyanagar	50,00,000

Business Responsibility & Sustainability Report (Contd.)

3. (a) Do you have a preferential procurement policy where you give preference to purchase from suppliers comprising marginalized /vulnerable groups? (Yes/No)

Not applicable.

Our primary business involves providing financial services rather than manufacturing, we do not source input materials in the traditional sense.

- (b) From which marginalized /vulnerable groups do you procure?

Not Applicable

- (c) What percentage of total procurement (by value) does it constitute?

Not Applicable

4. Details of the benefits derived and shared from the intellectual properties owned or acquired by your entity (in the current financial year), based on traditional knowledge

Not applicable as there were no such transactions related to intellectual properties during the reporting period.

S. No.	Intellectual Property based on traditional knowledge	Owned/ Acquired (Yes/ No)	Benefit shared (Yes / No)	Basis of calculating benefit share
Not Applicable				

5. Details of corrective actions taken or underway, based on any adverse order in intellectual property related disputes wherein usage of traditional knowledge is involved

Name of authority	Brief of the Case	Corrective action taken
Not Applicable		

6. Details of beneficiaries of CSR Projects:

S. No.	CSR Project	No. of persons benefitted from CSR Projects	% of beneficiaries from vulnerable & marginalized groups
1.	School Construction	700	100%
2	Dialysis Centre	20,000	100%
3	Eye Checkup	6,000	100%
4	Free Distribution of Medicine	2,850	100%
5	Cope with Cancer - Madat Charitable Trust	18	100%
6	Scholarship towards for Post Graduation	1. - Mr. Akhilesh Vasant Walave	100%

PRINCIPLE 9 Businesses should engage with and provide value to their consumers in a responsible manner

This principle underscores the obligation of companies to furnish customers with secure, dependable, and valuable products and services that not only meet but also contribute to environmental sustainability at an affordable price. By surpassing customer expectations through the provision of premium quality products, businesses can positively influence their customers' lives, ultimately propelling their own success.



Essential Indicators

1. Describe the mechanisms in place to receive and respond to consumer complaints and feedback.

Customers have access to multiple avenues to express their concerns through their chosen communication method. For those who prefer non-digital channels, customer care numbers are readily available on the Company's website, or they can visit the nearest branch, where a grievance register is maintained. Branch senior management personnel oversee the prompt and effective resolution of complaints. The Company has implemented a robust process for addressing complaints and grievances, which includes regular analysis and audits, both internally and externally, to identify areas for improvement.

The Company holds certifications for ISO 9001:2015, encompassing overall quality management and grievance redressal, and ISO 10002:2014, specifically for its customer complaint handling management system.

Business Responsibility & Sustainability Report (Contd.)

2. Turnover of products and/ services as a percentage of turnover from all products/service that carry information about:

As a financial services provider, we don't engage in product sales that would require environmental disclosures, making this information not applicable to our business.

As a percentage to total turnover	
Environmental and social parameters relevant to the product	
Safe and responsible usage	N.A.
Recycling and/or safe disposal	

3. Number of consumer complaints in respect of the following:

	Received during the year	FY 2026 Pending resolution at end of year	Remarks	FY 2025		
				Received during the year	Pending resolution at end of year	Remarks
Data privacy	0	0	-	0	0	-
Advertising	0	0	-	0	0	-
Cyber-security	0	0	-	0	0	-
Delivery of essential services	0	0	-	0	0	-
Restrictive Trade Practices	0	0	-	0	0	-
Unfair Trade Practices	0	0	-	0	0	-
Other	1,690	51	-	720	24	-

4. Details of instances of product recalls on account of safety issues:

	Number	Reasons of recall
Voluntary recalls	Not applicable.	
Forced recalls	Our primary business primarily involves providing financial services rather than manufacturing therefore, we donot sell any products in the traditional sense.	

5. Does the entity have a framework/ policy on Cyber security and risks related to data privacy? (Yes/No) If available, provide a web-link of the policy.

Yes, there is a privacy policy in place outlining the Company's commitment to protecting customer personal and financial information. The policy outlines the company's commitment to protecting the confidentiality, integrity, and security of personal data collected from customers, employees, and other stakeholders. The policy details the types of personal data collected, the purposes for which it is used, and the measures taken to ensure its secure storage, processing, and sharing with third parties, in accordance with applicable laws and regulations, including the Information Technology Act, 2000 and other relevant Indian laws, and provides customers with control over their data and avenues for redressal in case of concerns or grievances.

Weblink: <https://www.sammaancapital.com/privacy-policy>

6. Provide details of any corrective actions taken or underway on issues relating to advertising, and delivery of essential services; Cyber security and data privacy of customers; re-occurrence of instances of product recalls; penalty / action taken by regulatory authorities on safety of products / services.

We did not encounter any instances related to advertising, and delivery of essential services, Cyber security and data privacy of customers, re-occurrence of instances of product recalls therefore, no corrective actions were taken or are underway regarding the same.

Business Responsibility & Sustainability Report (Contd.)

7. Provide the following information relating to data breaches:

a. Number of instances of data breaches:

0

b. Percentage of data breaches involving personally identifiable information of customers

0

c. Impact, if any, of the data breaches

NA

Leadership Indicators

1. Channels / platforms where information on products and services of the entity can be accessed (provide web link, if available).

Information about our products and services is accessible at <https://www.sammaancapital.com/>. Our dedicated home loan app also has comprehensive information about our services, customers can find comprehensive details and manage their accounts through the app as well.

2. Steps taken to inform and educate consumers about safe and responsible usage of products and/or services

The Company has undertaken initiatives to enhance customer awareness of the Most Important Terms and Conditions (MITC) through educational seminars and personalized counselling sessions at its nationwide offices. Furthermore, as part of its digital empowerment efforts, the Company offers customers access to resources on safety and security measures through its website and mobile application, facilitating informed decision-making and secure interactions.

3. Mechanisms in place to inform consumers of any risk of disruption/discontinuation of essential services.

Customers are promptly informed of any potential risks of disruption or discontinuation of essential services through our call centers and electronic communication channels.

4. Does the entity display product information on the product over and above what is mandated as per local laws? If yes, provide details in brief. Did your entity carry out any survey with regard to consumer satisfaction relating to the major products / services of the entity, significant locations of operation of the entity or the entity as a whole? (Yes/No)

Sammaan Capital's core operational philosophy revolves around prioritizing customer needs. The company's product offerings, comprising Home Loans and Loans Against Property, are accompanied by comprehensive information disclosures on its website and at branch locations, adhering to regulatory guidelines set forth by RBI and NHB. Beyond mandatory disclosures, supplementary resources such as eligibility criteria, FAQs, and product brochures are provided to foster transparency and facilitate customer comprehension.

The company conducted its annual customer satisfaction survey, encompassing major products and key geographies, and noted that customer complaint resolution maintained a 100% rate within established turnaround times. Moreover, overall customer satisfaction exhibited improvement, with 97% of respondents expressing satisfaction above expectations. Sammaan Capital remains dedicated to further elevating customer experience, with plans to bolster digital and in-branch communication to enhance service delivery in the forthcoming year.

INDEPENDENT ASSURANCE STATEMENT

To,

**The Board of Directors,
Sammaan Capital Limited**
A-34, 2nd & 3rd floor, Lajpat Nagar-II
New Delhi-110 024, India

Independent Assurance Statement on Business Responsibility and Sustainability Report (BRSR) Core of Sammaan Capital Limited (the 'Company') for the period April 01, 2025, to March 31, 2026.

Nature of the Assurance

SGS India Private Limited (hereinafter referred to as 'SGS India') was engaged by Sammaan Capital Limited (the 'Company') to conduct an independent assurance of the Company's BRSR Core attributes pertaining to the reporting period of April 1, 2025 to March 31, 2026. SGS India has conducted a Reasonable level of Assurance for BRSR core attributes. This assurance engagement was conducted in accordance with International Standard on Assurance Engagements (ISAE) 3000 (Revised) and ISAE 3410.

Reporting Framework

The Report is prepared with reference to the following:

1. Master Circular for compliance with the provisions of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 by listed entities (Circular No. HO/49/14/14(7)2025-CFD-POD2/I/3762/2026), dated 30 January 2026 (BRSR Core Framework for Assurance).
2. Greenhouse Gas Protocol: A Corporate Accounting and Reporting Standard

Intended Users of this Assurance Statement

This Assurance Statement is provided with the intention of informing all Sammaan Capital Limited's Stakeholders.

Responsibilities

The information in the report and its presentation are the responsibility of the management of the Company. SGS India has not been involved in the preparation of any of the material information included in the report.

Our responsibility is to express an opinion on the text, data, and statements within the defined scope of assurance, aiming to inform the management of the Company, and in alignment with the agreed terms of reference. We do not accept or assume any responsibility beyond this specific scope. The Statement shall not be used for interpreting the overall performance of the Company, except for the aspects explicitly mentioned within the scope.

Assurance Standard

SGS has conducted a Reasonable level of Assurance w.r.t. BRSR core indicators under 9 ESG Attributes. This engagement was performed in accordance with the International Standard on Assurance Engagement (ISAE) 3000 (Revised) - Assurance Engagements other than Audits or Reviews of Historic Financial Information, and ISAE 3410 - Assurance Engagements on Greenhouse Gas Statements, issued by the International Auditing and Standards Board.

Our evidence-gathering procedures were designed to obtain a 'Reasonable' level of assurance, which is a high level of assurance in accordance with ISAE 3000 (Revised). It involves obtaining sufficient appropriate evidence to support the conclusion that the information presented in the report is fairly stated and is free from material misstatements.

Statement of Independence and Competence

The SGS Group of companies is the world leader in inspection, testing and assurance, operating in more than 140 countries and providing services including management systems and service certification; quality, environmental, social and ethical auditing and training; environmental, social and sustainability report assurance. SGS India affirm its independence from Sammaan Capital Limited, being free from bias and conflicts of interest with the organization, its subsidiaries and stakeholders.

The assurance team was assembled based on their knowledge, experience and qualifications for this assignment, and comprised auditors registered with ISO 26000, ISO 20121, ISO 50001, SA8000, RBA, QMS, EMS, SMS, GPMS, CFP, WFP, GHG Verification and GHG Validation Lead Auditors and experience on the SRA Assurance.

Scope of Assurance

The assurance process involved assessing the quality, accuracy, and reliability of BRSR Core Indicators (KPIs) within the report for the period April 1, 2025, to March 31, 2026. The reporting scope and boundaries include Sammaan Capital Limited and its regional offices spread across different states of India.

Assurance Methodology

The assurance comprised a combination of desktop review, interaction with the key personnel engaged in the process of developing the report, on-site visits, and remote verification of data. Specifically, SGS India undertook the following activities:

- Assessment of the suitability of the applicable criteria in terms of its comprehensiveness, reliability, and accuracy.
- Interaction with key personnel responsible for collecting, consolidating, and calculating the BRSR core KPIs, and assessing the internal control mechanisms in place to ensure data quality.
- Application of analytical procedures and verification of documents on a sample basis for the compilation and reporting of the KPIs.
- Assessing the aggregation process of data at the Head Office level.
- Critical review of the report regarding the plausibility and consistency of qualitative and quantitative information related to the KPIs.

Limitations

SGS India did not come across any limitation to the agreed scope of the assurance engagement. SGS India verified data on a sample basis; the responsibility for the authenticity of the data entirely lies with the Company. The assurance scope excluded forward-looking statements, product- or service-related information, external information sources, and expert opinions. SGS India has not been involved in the evaluation or assessment of any financial data/performance of the company. Our opinion on financial indicators is based on the third-party audited financial reports of the Company. SGS India does not take any responsibility for the financial data reported in the audited financial reports of the Company.

The assurance scope excludes:

- Disclosures other than those mentioned in the assurance scope.
- Data reviews outside the operational sites as mentioned in the reporting boundary.
- Validation of any data and information other than those presented in "Findings and Conclusions."
- The assurance engagement considers an uncertainty of $\pm 5\%$ based on the materiality threshold for Assumption/estimation/measurement errors and omissions.
- The Company's statements that describe the expression of opinion, belief, aspiration, expectation, aim to future intention provided by the Company, and assertions related to Intellectual Property Rights and other competitive issues.
- Mapping of the Report with reporting frameworks other than those mentioned in the Reporting Criteria above.
- The fugitive emission (refrigerant) could not be determined with reasonable accuracy as the exact quantity of fugitive

emission is not being systematically tracked or recorded.

Findings and Conclusions

BRSR Core Indicators:

Based on the procedures we have performed and the evidence we have obtained, we are satisfied that the information presented by the Company in its report, on the BRSR Core Indicators (as listed below) is complete, accurate, reliable, has been fairly stated in all material respects, and is prepared based on the BRSR reporting guidelines prescribed by Securities and Exchange Board of India (SEBI).

The list of BRSR Core Indicators that were verified within this assurance engagement is given below:

S.No.	BRSR Core Attributes	BRSR Core Indicators
1	Greenhouse gas (GHG) footprint	≈ Total Scope 1 emissions ≈ Total Scope 2 emissions ≈ GHG Emission Intensity (Scope 1 +2)
2	Water footprint	≈ Total water withdrawn ≈ Total water consumption ≈ Water consumption intensity ≈ Water Discharge by destination and levels of Treatment
3	Energy footprint	≈ Total energy consumed ≈ % of energy consumed from renewable sources ≈ Energy intensity
4	Embracing circularity	≈ Plastic waste ≈ E-waste ≈ Bio-Medical Waste ≈ Construction and Demolition Waste ≈ Battery waste ≈ Other hazardous waste ≈ Other non-hazardous waste ≈ Total waste generated ≈ Waste intensity ≈ Total waste recovered through recycling, re-using or other recovery operations ≈ Total waste disposed by nature of disposal method
5	Employee well-being and safety	≈ Spending on measures towards well-being of employees as a % of total revenue from operations of the Company ≈ Details of safety related incidents for employees
6	Enabling gender diversity in business	≈ Gross wages paid to females as % of total wages paid ≈ Complaints on POSH
7	Enabling inclusive development	≈ Input material sourced from MSMEs/ small producers as % of total purchases directly sourced from MSMEs/ small producers and directly from within India ≈ Job creation in smaller towns - Wages paid to people employed in smaller towns as % of total wage cost
8	Fairness in engaging with customers and suppliers	≈ Instances involving loss/breach of data of customers as a percentage of total data breaches or cyber security events ≈ Number of days of accounts payable
9	Open-ness of business	≈ Concentration of purchases & sales done with trading houses, dealers, and related parties ≈ Loans and advances & investments with related parties

For and on behalf of SGS India Private Limited

Kalpesh Thombare <i>National Manager – ESG & Sustainability Services, SGS India.</i> 4th September 2026.	Namrata Kamble Lead Verifier <i>Sr. Technical Associate - ESG & Sustainability Services, SGS India</i> Team Member – Nakshatra Shinde 4th September 2026.
---	--