



Date: December 9, 2025

**SAMMAANCAP/EQ, SCLPP**  
**National Stock Exchange of India Limited**  
 “Exchange Plaza”,  
 Bandra-Kurla Complex, Bandra (E).  
 MUMBAI – 400 051

**Scrip Code – 535789, 890192**  
**BSE Limited**  
 Phiroze Jeejeebhoy Towers,  
 Dalal Street,  
 MUMBAI – 400 001

**Sub: Allotment of Secured, Rated, Listed, Taxable, Redeemable, Fully Paid-Up Non-Convertible Debentures on Private Placement basis – Intimation under SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 (the “Listing Regulations”).**

Dear Sir(s),

Pursuant to the applicable provisions of the Listing Regulations, we wish to inform that in terms of the Board authorization dated September 3, 2025, read with resolution passed by the Securities Issuance and Investment Committee on December 4, 2025, Sammaan Capital Limited (*formerly known as Indiabulls Housing Finance Limited*) (the “**Company**”) has today i.e. on December 09, 2025, allotted (i) 20,000 secured, rated, listed, redeemable, non-convertible debenture (hereinafter “**Series I NCDs**” or “**Series I Debentures**”) of the face value of INR 1,00,000 each aggregating to INR 200,00,00,000 (Indian Rupees Two Hundred Crores only) (hereinafter referred to as the “**Series I Issue**”) and (ii) 10,000 secured, rated, listed, redeemable, non-convertible debenture (hereinafter “**Series II NCDs**” or “**Series II Debentures**”, along with the Series I NCDs or Series I Debentures respectively, hereinafter referred to as “**NCDs**” or “**Debentures**”) of the face value of INR 1,00,000 each aggregating to INR 100,00,00,000 (Indian Rupees One Hundred Crores only) (hereinafter referred to as the “**Series II Issue**”, along with the Series I Issue, hereinafter referred to as “**Issue**”) on a private placement basis, as per below mentioned details:

Sl. No	Particulars	Fresh Issuance	
		Series I ISIN - INE148I07YI2	Series II ISIN - INE148I07YH4
1	Issue size	INR 200 Crore	INR 100 Crore
2	Security Name	8.7923% Sammaan Capital Limited October 2030 Series I	8.8570% Sammaan Capital Limited October 2030 Series II
3	Type of Securities	Secured, Rated, Listed, Taxable, Redeemable, Fully Paid-up Non-Convertible Debentures	
4	Type of Issue	Private Placement of Non-Convertible Debentures	
5	Proposed to be listed	On National Stock Exchange of India Limited and BSE Limited	
6	Date of Allotment	December 9, 2025	December 9, 2025
7	Tenor	5 Years	5 Years
8	Date of Maturity	December 9, 2030	December 9, 2030
9	Coupon Rate	8.7923% p.a. Fixed Rate	8.8570% p.a. Fixed Rate
10	Details of coupon/interest offered, Schedule of payment of coupon/interest and principal	Refer to the Cash Flows table below	Refer to the Cash Flows table below

Sammaan Capital Limited (formerly known as Indiabulls Housing Finance Limited) (CIN: L65922DL2005PLC136029)

Corp. Off. 1st Floor, Tower 3A, DLF Corporate Greens, Sector-74A, Gurgaon, Narsinghpur, Haryana – 122 004, India. T. +91 1246048213 F. +91 1246048214

Reg. Off. A-34, 2nd & 3rd Floor, Lajpat Nagar-II, New Delhi – 110 024, India. T. +91 1148147506 F. +91 1148147501

Email. homeloans@sammaancapital.com Web. www.sammaancapital.com

Sl. No	Particulars	Fresh Issuance	
		Series I ISIN - INE148I07YI2	Series II ISIN - INE148I07YH4
11	Security, if any, created over the assets	<p>A charge by way of hypothecation in favor of the Debenture Trustee, on the financial and non-financial assets (including investments) of the Company, both present and future; and on present and future loan assets of the Company, including all monies receivable for the principal amount and interest thereon (collectively referred to as “<b>Hypothecated Properties</b>”, which term shall exclude the Excluded Assets (<i>as defined below</i>)), on a first <i>pari-passu</i> basis with all other secured lenders to the Issuer holding <i>pari-passu</i> charge over the security.</p> <p><i>Excluded Assets shall mean such portion of High Quality Liquid Assets (as defined in Liquidity Risk Management Framework for Non-Banking Financial Companies and Core Investment Companies, 2019, as amended from time to time (the “RBI LRM Framework”)) which shall remain unencumbered in accordance with the RBI LRM Framework. For the avoidance of doubt, Excluded Assets will at no point of time form part of the Hypothecated Properties.</i></p> <p>The NCDs will have a minimum asset/ security cover of one point one (1.1) time of the principal amount and interest thereon. The Issuer reserves the right to sell or otherwise deal with the receivables, both present and future, including without limitation to create a charge on <i>pari passu</i> or exclusive basis thereon for its present and future financial requirements, provided that a minimum-security cover of one point one (1.1) time of the principal amount and accrued interest thereon, is maintained, on such terms and conditions as the Issuer may think appropriate, without the consent of, or intimation to, the NCD Holders or the Debenture Trustee in this connection. However, if consent and/or intimation is required under applicable law, then the Company shall obtain such consents and/ or intimation in accordance with such law. We have received necessary consents from the relevant debenture trustees and security trustees for ceding <i>pari passu</i> charge in favour of the Debenture Trustee in relation to the NCDs.</p>	
12	Special right / interest / privileges attached to the instrument, and changes thereof	No	
13	Delay in payment of interest / principal amount for a period of more than three months from the due date or default in payment of interest / principal	In case of default in payment of interest and/or principal redemption on the due dates, additional interest of at least @ 2% p.a. over the coupon rate shall be payable by the company for the defaulting period.	
14	Details of any letter or comments regarding payment/ non-payment of interest, principal on due dates, or any other matter concerning the security and /or the assets along with its comments thereon, if any	Nil	
15	Details of redemption of preference shares indicating the manner of redemption (whether out of profits or out of fresh issue) and debentures	N.A.	

Sl. No	Particulars	Fresh Issuance	
		Series I ISIN - INE148I07YI2	Series II ISIN - INE148I07YH4
16	Interest Payment Frequency	Monthly from the date of allotment & at Maturity	Quarterly from the date of allotment & at Maturity
	Coupon payment dates	January 9, 2026, February 9, 2026, March 9, 2026, April 9, 2026, May 11, 2026, June 9, 2026, July 9, 2026, August 10, 2026, September 9, 2026, October 9, 2026, November 9, 2026, December 9, 2026, January 11, 2027, February 9, 2027, March 9, 2027, April 9, 2027, May 10, 2027, June 9, 2027, July 9, 2027, August 9, 2027, September 9, 2027, October 11, 2027, November 9, 2027, December 9, 2027, January 10, 2028, February 9, 2028, March 9, 2028, April 10, 2028, May 9, 2028, June 9, 2028, July 10, 2028, August 9, 2028, September 11, 2028, October 9, 2028, November 9, 2028, December 11, 2028, January 9, 2029, February 9, 2029, March 9, 2029, April 9, 2029, May 9, 2029, June 11, 2029, July 9, 2029, August 9, 2029, September 10, 2029, October 9, 2029, November 9, 2029, December 10, 2029, January 9, 2030, February 11, 2030, March 11, 2030, April 9, 2030, May 9, 2030, June 10, 2030, July 9, 2030, August 9, 2030, September 9, 2030, October 9, 2030, November 11, 2030, December 9, 2030	March 9, 2026, June 9, 2026, September 9, 2026, December 9, 2026, March 9, 2027, June 9, 2027, September 9, 2027, December 9, 2027, March 9, 2028, June 9, 2028, September 11, 2028, December 11, 2028, March 9, 2029, June 11, 2029, September 10, 2029, December 10, 2029, March 11, 2030, June 10, 2030, September 9, 2030, December 9, 2030
17	Details of redemption of debentures	Redemption Date: December 9, 2030	Redemption Date: December 9, 2030

### Cash flows

The illustrative cash flows per Series I Debenture (bearing face value of ₹ 1,00,000) is as under:

Cash flow	Due Date	Payment date	No of Days	Amount per Series I Debenture
Principal	Tuesday, December 9, 2025	Tuesday, December 9, 2025		-100000.00
1st Coupon	Friday, January 9, 2026	Friday, January 9, 2026	31	746.7000
2nd Coupon	Monday, February 9, 2026	Monday, February 9, 2026	31	746.7000
3rd Coupon	Monday, March 9, 2026	Monday, March 9, 2026	28	674.5000
4th Coupon	Thursday, April 9, 2026	Thursday, April 9, 2026	31	746.7000
5th Coupon	Saturday, May 9, 2026	Monday, May 11, 2026	30	722.7000
6th Coupon	Tuesday, June 9, 2026	Tuesday, June 9, 2026	31	746.7000
7th Coupon	Thursday, July 9, 2026	Thursday, July 9, 2026	30	722.7000

Cash flow	Due Date	Payment date	No of Days	Amount per Series I Debenture
8th Coupon	Sunday, August 9, 2026	Monday, August 10, 2026	31	746.7000
9th Coupon	Wednesday, September 9, 2026	Wednesday, September 9, 2026	31	746.7000
10th Coupon	Friday, October 9, 2026	Friday, October 9, 2026	30	722.7000
11th Coupon	Monday, November 9, 2026	Monday, November 9, 2026	31	746.7000
12th Coupon	Wednesday, December 9, 2026	Wednesday, December 9, 2026	30	722.7000
13th Coupon	Saturday, January 9, 2027	Monday, January 11, 2027	31	746.7000
14th Coupon	Tuesday, February 9, 2027	Tuesday, February 9, 2027	31	746.7000
15th Coupon	Tuesday, March 9, 2027	Tuesday, March 9, 2027	28	674.5000
16th Coupon	Friday, April 9, 2027	Friday, April 9, 2027	31	744.7000
17th Coupon	Sunday, May 9, 2027	Monday, May 10, 2027	30	720.7000
18th Coupon	Wednesday, June 9, 2027	Wednesday, June 9, 2027	31	744.7000
19th Coupon	Friday, July 9, 2027	Friday, July 9, 2027	30	720.7000
20th Coupon	Monday, August 9, 2027	Monday, August 9, 2027	31	744.7000
21st Coupon	Thursday, September 9, 2027	Thursday, September 9, 2027	31	744.7000
22nd Coupon	Saturday, October 9, 2027	Monday, October 11, 2027	30	720.7000
23rd Coupon	Tuesday, November 9, 2027	Tuesday, November 9, 2027	31	744.7000
24th Coupon	Thursday, December 9, 2027	Thursday, December 9, 2027	30	720.7000
25th Coupon	Sunday, January 9, 2028	Monday, January 10, 2028	31	744.7000
26th Coupon	Wednesday, February 9, 2028	Wednesday, February 9, 2028	31	744.7000
27th Coupon	Thursday, March 9, 2028	Thursday, March 9, 2028	29	696.7000
28th Coupon	Sunday, April 9, 2028	Monday, April 10, 2028	31	746.7000
29th Coupon	Tuesday, May 9, 2028	Tuesday, May 9, 2028	30	722.7000
30th Coupon	Friday, June 9, 2028	Friday, June 9, 2028	31	746.7000
31st Coupon	Sunday, July 9, 2028	Monday, July 10, 2028	30	722.7000
32nd Coupon	Wednesday, August 9, 2028	Wednesday, August 9, 2028	31	746.7000
33rd Coupon	Saturday, September 9, 2028	Monday, September 11, 2028	31	746.7000
34th Coupon	Monday, October 9, 2028	Monday, October 9, 2028	30	722.7000
35th Coupon	Thursday, November 9, 2028	Thursday, November 9, 2028	31	746.7000
36th Coupon	Saturday, December 9, 2028	Monday, December 11, 2028	30	722.7000
37th Coupon	Tuesday, January 9, 2029	Tuesday, January 9, 2029	31	746.7000
38th Coupon	Friday, February 9, 2029	Friday, February 9, 2029	31	746.7000
39th Coupon	Friday, March 9, 2029	Friday, March 9, 2029	28	674.5000
40th Coupon	Monday, April 9, 2029	Monday, April 9, 2029	31	746.7000
41st Coupon	Wednesday, May 9, 2029	Wednesday, May 9, 2029	30	722.7000

Cash flow	Due Date	Payment date	No of Days	Amount per Series I Debenture
42nd Coupon	Saturday, June 9, 2029	Monday, June 11, 2029	31	746.7000
43rd Coupon	Monday, July 9, 2029	Monday, July 9, 2029	30	722.7000
44th Coupon	Thursday, August 9, 2029	Thursday, August 9, 2029	31	746.7000
45th Coupon	Sunday, September 9, 2029	Monday, September 10, 2029	31	746.7000
46th Coupon	Tuesday, October 9, 2029	Tuesday, October 9, 2029	30	722.7000
47th Coupon	Friday, November 9, 2029	Friday, November 9, 2029	31	746.7000
48th Coupon	Sunday, December 9, 2029	Monday, December 10, 2029	30	722.7000
49th Coupon	Wednesday, January 9, 2030	Wednesday, January 9, 2030	31	746.7000
50th Coupon	Saturday, February 9, 2030	Monday, February 11, 2030	31	746.7000
51st Coupon	Saturday, March 9, 2030	Monday, March 11, 2030	28	674.5000
52nd Coupon	Tuesday, April 9, 2030	Tuesday, April 9, 2030	31	746.7000
53rd Coupon	Thursday, May 9, 2030	Thursday, May 9, 2030	30	722.7000
54th Coupon	Sunday, June 9, 2030	Monday, June 10, 2030	31	746.7000
55th Coupon	Tuesday, July 9, 2030	Tuesday, July 9, 2030	30	722.7000
56th Coupon	Friday, August 9, 2030	Friday, August 9, 2030	31	746.7000
57th Coupon	Monday, September 9, 2030	Monday, September 9, 2030	31	746.7000
58th Coupon	Wednesday, October 9, 2030	Wednesday, October 9, 2030	30	722.7000
59th Coupon	Saturday, November 9, 2030	Monday, November 11, 2030	31	746.7000
60th Coupon+ Maturity	Monday, December 9, 2030	Monday, December 9, 2030	30	100722.7000

**The illustrative cash flows per Series II Debenture (bearing face value of ₹ 1,00,000) is as under:**

Cash flow	Due Date	Payment date	No of Days	Amount per Series II Debenture
Principal	Tuesday, December 9, 2025	Tuesday, December 9, 2025		-100000.0000
1st Coupon	Monday, March 9, 2026	Monday, March 9, 2026	90	2183.9000
2nd Coupon	Tuesday, June 9, 2026	Tuesday, June 9, 2026	92	2232.4000
3rd Coupon	Wednesday, September 9, 2026	Wednesday, September 9, 2026	92	2232.4000
4th Coupon	Wednesday, December 9, 2026	Wednesday, December 9, 2026	91	2208.2000
5th Coupon	Tuesday, March 9, 2027	Tuesday, March 9, 2027	90	2183.9000
6th Coupon	Wednesday, June 9, 2027	Wednesday, June 9, 2027	92	2226.3000
7th Coupon	Thursday, September 9, 2027	Thursday, September 9, 2027	92	2226.3000
8th Coupon	Thursday, December 9, 2027	Thursday, December 9, 2027	91	2202.2000
9th Coupon	Thursday, March 9, 2028	Thursday, March 9, 2028	91	2202.2000



Cash flow	Due Date	Payment date	No of Days	Amount per Series II Debenture
10th Coupon	Friday, June 9, 2028	Friday, June 9, 2028	92	2232.4000
11th Coupon	Saturday, September 9, 2028	Monday, September 11, 2028	92	2232.4000
12th Coupon	Saturday, December 9, 2028	Monday, December 11, 2028	91	2208.2000
13th Coupon	Friday, March 9, 2029	Friday, March 9, 2029	90	2183.9000
14th Coupon	Saturday, June 9, 2029	Monday, June 11, 2029	92	2232.4000
15th Coupon	Sunday, September 9, 2029	Monday, September 10, 2029	92	2232.4000
16th Coupon	Sunday, December 9, 2029	Monday, December 10, 2029	91	2208.2000
17th Coupon	Saturday, March 9, 2030	Monday, March 11, 2030	90	2183.9000
18th Coupon	Sunday, June 9, 2030	Monday, June 10, 2030	92	2232.4000
19th Coupon	Monday, September 9, 2030	Monday, September 9, 2030	92	2232.4000
20th Coupon + Maturity	Monday, December 9, 2030	Monday, December 9, 2030	91	102208.2000

The same is for your information and record.

Yours truly,

For **Sammaan Capital Limited**  
(Formerly known as *Indiabulls Housing Finance Limited*)

**Amit Jain**  
Company Secretary

CC:  
**Singapore Exchange Securities Trading Limited (SGX)**  
**India International Exchange (IFSC) Ltd (INX)**  
**NSE IFSC Limited ("NSE IX")**