Date: **August 13, 2026**

Scrip Code – 535789, 890192	**Symbol - SAMMAANCAP/EQ, SCLPP**
BSE Limited	**National Stock Exchange of India Limited**
Phiroze Jeejeebhoy Towers,	"Exchange Plaza",
Dalal Street,	Bandra-Kurla Complex, Bandra (E).
MUMBAI – 400 001	MUMBAI – 400 051

Sub.: Outcome of Board Meeting held on August 13, 2026

Dear Sirs,

Pursuant to Regulations 30 & 51 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended **("Listing Regulations")**, we wish to inform you that the Board of Directors of Sammaan Capital Limited **("the Company")**, at its meeting held today i.e. August 13, 2026, which commenced at 02:00 P.M. (IST) and concluded at 03:40 P.M. (IST), has *inter alia*, considered and approved the following:

1. Unaudited Standalone and Consolidated Financial Results for Q1 FY2026-27:

The Unaudited Standalone and Consolidated Financial Results of the Company for the quarter ended June 30, 2026 **("Financial Results")**, in terms of Regulations 33 & 52 of the Listing Regulations. The disclosures as required under Regulation 52(4) of the Listing Regulations form part of the said Financial Results.

Accordingly, please find enclosed the said statements along with the following documents:

a) Copy of aforesaid Financial Results along with Limited Review Reports issued by the Joint Statutory Auditors of the Company;
b) Statement of deviation or variation in the utilization of proceeds from the issue of equity shares and non-convertible debentures during the quarter ended June 30, 2026, confirming that there is no deviation or variation in utilization of such issue proceeds; and
c) Certificate of Security Cover for the quarter ended June 30, 2026, pursuant to Regulation 54 of the Listing Regulations read with relevant SEBI circular(s).

The aforesaid documents are also being uploaded on the website of the Company i.e. https://www.sammaancapital.com/ and the said Financial Results will also be published in the newspapers, in such manner as prescribed under Regulation 47 of the Listing Regulations.

2. Appointment of H.E. Dalia Hazem Gamil Khorshid (DIN: 11789322) as an Additional Non-Executive Non-Independent Director:

The Board, based on the recommendation of the Nomination and Remuneration Committee of the Company, and subject to approval of the shareholders of the Company, approved the appointment of H.E. Dalia Hazem Gamil Khorshid (DIN: 11789322) as an Additional Non-Executive Non-Independent Director on the Board of the Company.

Pursuant to Regulation 30 and Schedule III of the Listing Regulations read with the SEBI Master Circular dated January 30, 2026 (Ref. No. HO/49/14/14(7)2025-CFD-POD2/I/3762/2026), the particulars/details in respect of the said appointment are set out in **Annexure – A**.

Sammaan Capital Limited (CIN: L65922DL2005PLC136029)
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Email. homeloans@sammaancapital.com Web. www.sammaancapital.com

3. **Cessation of Non-Executive Chairman and Independent Director upon Completion of Second and Final Term and Appointment of Interim Chairman w.e.f. close of business hours on August 17, 2026:**

The Board noted that Mr. Subhash Sheoratan Mundra (DIN: 00979731), Non-Executive Chairman and Independent Director of the Company, will complete his second and final term as an Independent Director, on August 17, 2026 and consequently will cease to be a Director of the Company w.e.f. the close of business hours on August 17, 2026.

The Board of Directors and the Management of the Company placed on record their sincere appreciation for Mr. Mundra's invaluable guidance, distinguished leadership, and significant contributions to the Company during his tenure as Chairman and Independent Director.

In view of the above, and to ensure continuity in the governance of the Company, Mr. Dinabandhu Mohapatra (DIN: 07488705), Independent Director would hold interim charge as Chairman of the Company, with effect from August 18, 2026, until such time as the Board appoints a Chairman in accordance with applicable provisions of law.

4. **Letter from Life Insurance Corporation of India (LIC) nominating Mr. P. S. Negi as its nominee director in place of Mr. Rajiv Gupta (DIN: 08532421):**

Further, the Board took note of the letter received from LIC nominating Mr. P. S. Negi, as its nominee director in place of Mr. Rajiv Gupta (DIN: 08532421). The Board authorised the management of the Company to initiate the process for change in LIC Nominee Director including applying for his Directorship Identification Number (DIN).

Please take the above information on record.

Thank You,
Yours truly,
For **Sammaan Capital Limited**

Amit Kumar Jain
Digitally signed by Amit Kumar Jain
Date: 2026.08.13 17:01:28 +05'30'

Amit Jain
Company Secretary

Enclosure: as above

CC:
India International Exchange IFSC Limited ("India INX")
NSE IFSC Limited ("NSE IX")

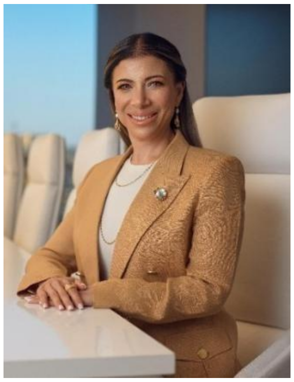
SAMMAAN CAPITAL

Annexure A

Disclosures in terms of Regulation 30 of the Listing Regulations read with SEBI Master Circular No. HO/49/14/14(7)2025-CFD-POD2/I/3762/2026 dated January 30, 2026

Sr. No.	Particulars	Information
1.	Name of Director	H.E. Dalia Hazem Gamil Khorshid (DIN: 11789322)
2.	Reason for change viz. appointment, ~~reappointment, resignation, removal, death or otherwise;~~	The Board, based on the recommendation of the Nomination and Remuneration Committee of the Company, has approved the appointment of H.E. Dalia Hazem Gamil Khorshid (DIN: 11789322), as an Additional Non-Executive Non-Independent Director of the Company.
3.	Date of appointment~~/ reappointment / cessation & term of appointment / reappointment~~	August 13, 2026
4.	Brief Profile (in case of appointment)	Refer **Annexure-B**
5.	Disclosure of relationships between Directors (in case of appointment of a director)	H.E. Dalia Hazem Gamil Khorshid (DIN: 11789322) is not related to any Director of the Company.
6.	Confirmation regarding non debarment from holding the office of Director by virtue of order of SEBI or any other such authority vide BSE circular no. LIST/COMP/14/2018-19, dated June 20, 2018 and NSE circular no. NSE/CML/2018/02 dated June 20, 2018	H.E. Dalia Hazem Gamil Khorshid (DIN: 11789322) is not debarred from holding the office of Director by virtue of order of SEBI or any other such authority.

H.E. Dalia Khorshid | Group CEO and Managing Director



H.E. Dalia Khorshid serves as Group Chief Executive Officer and Managing Director of Beltone Holding. With more than 30 years of international experience in banking and finance, she has held senior leadership roles and advised on landmark transactions across the region, spanning private placements, investment strategies, corporate finance, and mergers and acquisitions.

H.E. Dalia Khorshid's career spans both the private and public sectors. She is the founder and former Chair of MASAR Financial Advisory and Eagle Capital for Financial Investment, where she advised on fundraising, corporate and project finance, M&As, as well as the management of more than 50 strategic investments and transactions. From 2016 to 2017, she served as Egypt's Minister of Investment, where she introduced, for the first time in Egypt, a nationwide investment policy that enhanced the business environment across the country. Khorshid developed a new legislative framework, initiating a new investment law, including Bankruptcy, Insolvency and Liquidation Law, Single Partner Companies Law, the Capital Markets Law and its Executive Regulations, the Movable Guarantees Law, and the first Sovereign Wealth Fund Special Law. During her tenure, Khorshid reformed the organizational structure of the General Authority for Investment and Free Zones (GAFI). Moreover, she established Egypt's Supreme Investment Council, chaired by the President of the Arab Republic of Egypt. She also restructured the Disputes Resolution Committee and led the resolution of arbitration cases valued at more than USD 2 billion. Additionally, she initiated and launched Egypt's three-to-five-year IPO Program for state-owned companies.

Prior to her ministerial appointment, Khorshid spent 11 years at Orascom Construction Limited, serving as Executive Vice President and Group Corporate Treasurer for Orascom Construction Industries & Orascom Building Materials Holding (2005–2007) and OCI N.V. & Orascom Construction Limited (2008–2016). During her tenure, she successfully led the Group's multi-billion-dollar fundraising initiatives, ECA-backed financing, project finance, and M&A transactions across numerous countries, including Egypt, Algeria, the Netherlands, the United States, the UAE, Pakistan, Belgium, Nigeria, Turkey, Iraq, Syria, and Saudi Arabia. She spearheaded corporate finance, treasury, fundraising, cash management, investments, and risk management across the Group. Earlier in her career, Khorshid served as Vice President of Corporate Finance, Investment Banking, and Corporate Banking at Citibank for the MENA region (1997–2005), where she executed numerous high-profile transactions, including M&A deals, syndicated loan facilities, and advisory mandates. She began her professional career at Commercial International Bank (CIB) (1994–1996).

In addition, Khorshid has held board appointments across a wide range of local and regional organizations in both the private and public sectors. She was Chairwoman of the General Authority for Investment and Free Zones (GAFI), Egypt's Disputes Resolution Committee, the Sovereign Wealth Fund Committee, and the Supreme Investment Council (2016–2017). During the same period, she also served on the boards of the Egyptian General Petroleum Corporation (EGPC), the New Cairo Urban Communities Authority (NUCA), the Industrial Development Authority, the Agricultural Development Authority (ADA), and the General Authority for the Suez Canal Economic Zone. Khorshid has continued to serve in influential governance roles, including Board Member at SODIC (2022–present), Board Member at Al Baraka Banking Group in Bahrain and Algeria (2022–present), Chairwoman of the Finance Committee and Board Member at Cairo American College (2022–present), Chairwoman of MiraBank in Serbia (2025–present), Board Member at Endeavor Egypt (2025–present), Board Member at Reem Bank (2026–present), and Board Member at Sammaan Capital (2026–present).

In recognition of her impact on the market, Khorshid was named among Forbes' Most Powerful Arab Women (2017), featured on Forbes Middle East Top 100 CEOs (2024) as the only female Egyptian leader, and named one of the top Sustainability leaders in the Green Finance category. She was honored at the Forbes Middle East Women's Summit (2024), named among Forbes' 100 Most Powerful Businesswomen (2025), and recognized at the Forbes Middle East Top Advisors and Investors Summit Awards for advancing innovation and growth in financial services (2026).

Independent Auditor's Review Report on unaudited consolidated financial results of Sammaan Capital Limited for the quarter ended June 30, 2026 pursuant to the Regulation 33 and 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended.

To
The Board of Directors
Sammaan Capital Limited

1. We have jointly reviewed the accompanying statement of unaudited consolidated financial results of Sammaan Capital Limited ("**the Holding Company**"), its subsidiaries and trust (the Holding Company, its subsidiaries and trust are together referred to as "the Group") for the quarter ended June 30, 2026 together with the notes thereon (the "**Statement**") attached herewith pursuant to the requirements of Regulation 33 and 52 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 as amended ("the Regulations").

2. This Statement, which is the responsibility of the Holding Company's Management and approved by the Holding Company's Board of Directors, has been prepared in accordance with the recognition and measurement principles laid down in Indian Accounting Standard 34 ("Ind AS 34") "Interim Financial Reporting" prescribed under section 133 of the Companies Act, 2013 as amended, read with relevant rules issued thereunder and other accounting principles generally accepted in India and in compliance with Regulation 33 and 52 of the Regulations. The Statement has been approved by the Holding Company's Board of Directors. Our responsibility is to express a conclusion on the Statement based on our review.

3. **Scope of review**

   We conducted our review of the Statement in accordance with the Standard on Review Engagements (SRE) 2410, "Review of Interim Financial Information Performed by the Independent Auditor of the Entity" issued by the Institute of Chartered Accountants of India. This standard requires that we plan and perform the review to obtain moderate assurance as to whether the Statement is free of material misstatement. A review consists of making inquiries, primarily of persons responsible for financial and accounting matters, and applying analytical and other review procedures. A review is substantially less in scope than an audit conducted in accordance with Standards on Auditing and consequently does not enable us to obtain assurance that we would become aware of all significant matters that might be identified in an audit. Accordingly, we do not express an audit opinion.

   We also performed procedures in accordance with the Circular No. CIR/CFD/CMD1/44/2019 dated March 19, 2019 issued by Securities and Exchange Board of India under Regulation 33(8) of the Listing Regulations, to the extent applicable.

4. The Statement includes the results of the subsidiaries and trust as per **Annexure A**.

5. **Conclusion**

   Based on our review conducted as above and based on the consideration of the review report of other auditors referred to in para 6 below, nothing has come to our attention that causes us to believe that the accompanying Statement, prepared in accordance with the recognition and measurement principles laid down in Ind AS 34 "Interim Financial Reporting" prescribed under section 133 of Companies Act, 2013 as amended, read with relevant rules issued thereunder and other accounting principles generally accepted in India, has not disclosed the information required to be disclosed in terms of the Regulations, including the manner in which it is to be disclosed or that it contains material misstatement.

NANGIA & CO. LLP * CHARTERED ACCOUNTANTS

M VERMA & ASSOCIATES NEW DELHI CHARTERED ACCOUNTANTS

6. **Other Matters**

The accompanying Statement includes unaudited interim financial results/information and other financial information in respect of:

- 9 subsidiaries and a trust, whose unaudited interim financial results/information include total revenues of Rs. 178.86 crores, total net profit after tax of Rs. 17.70 crores and total comprehensive income of Rs. 16.38 crores, for the quarter ended June 30, 2026, as considered in the Statement which have been reviewed by their respective independent auditors.

The independent auditor's review reports on interim financial results /information of these entities have been furnished to us by the Management and our conclusion on the Statement, in so far as it relates to the amounts and disclosures in respect of these subsidiaries and trust is based solely on the report of such auditors and procedures performed by us as stated in para 3 above.

Our conclusion on the Statement in respect of matters stated in above is not modified with respect to our reliance on the work done and the reports of the other auditors.

For **Nangia & Co LLP**	For **M Verma & Associates**
Chartered Accountants	**Chartered Accountants**
FRN: - 002391C/N500069	**FRN: - 501433C**
JASPREET SINGH BEDI Digitally signed by JASPREET SINGH BEDI Date: 2026.08.13 15:08:31 +05'30'	MOHENDER GANDHI Digitally signed by MOHENDER GANDHI Date: 2026.08.13 15:17:24 +05'30'
NANGIA & CO. LLP * CHARTERED ACCOUNTANTS	M VERMA & ASSOCIATES NEW DELHI CHARTERED ACCOUNTANTS
Jaspreet Singh Bedi	**Mohender Gandhi**
Partner	Partner
Membership No.: 601788	Membership No.: 088396
UDIN: 26601788KTZCWT2280	UDIN: 26088396QTOCBC8914
Place: Mumbai	Place: New Delhi
Date: August 13, 2026	Date: August 13, 2026

Annexure A

Sr. No	Subsidiaries and trust
1	Sammaan Collection Agency Limited (formerly known as Indiabulls Collection Agency Limited)
2	Sammaan Sales Limited (formerly known as Ibulls Sales Limited)
3	Sammaan Insurance Advisors Limited (formerly known as Indiabulls Insurance Advisors Limited)
4	Sammaan Investmart Services Limited (formerly known as Nilgiri Investmart Services Limited) (Subsidiary of Sammaan Insurance Advisors Limited)
5	Indiabulls Capital Services Limited
6	Sammaan Finserve Limited (formerly known as Indiabulls Commercial Credit Limited)
7	Sammaan Advisory Services Limited (formerly known as Indiabulls Advisory Services Limited)
8	Honos Asset Holding Company Limited (formerly known as Indiabulls Asset Holding Company Limited
9	Sammaan Asset Management Limited (formerly known as Indiabulls Investment Management Limited)
10	Pragati Employee Welfare Trust (formerly known as Indiabulls Housing Finance Limited - Employee Welfare Trust)

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Sammaan Capital Limited
(CIN: L65922DL2005PLC136029)
Statement of Consolidated Financial Results
for the quarter ended June 30, 2026

(Rupees in Crores)

S. No.	Particulars	Quarter ended			Year ended
		30 June 2026	31 March 2026	30 June 2025	31 March 2026
		(Reviewed)	(Reviewed) (Refer Note 18)	(Reviewed)	(Audited)
1	**Revenue from operations**				
	(i) Interest income (Refer Note 10)	1,078.17	1,104.87	1,563.64	5,586.91
	(ii) Fees and commission income	58.77	30.47	62.24	193.26
	(iii) Net gain on fair value changes	490.98	116.94	42.05	969.33
	(iv) Net gain on derecognition of financial instruments under amortised cost category (Refer Note 11)	24.01	105.38	732.40	1,416.66
	Total revenue from operations	**1,651.93**	**1,357.66**	**2,400.33**	**8,166.16**
2	Other income	30.88	3.66	9.10	24.07
3	**Total income (1+2)**	**1,682.81**	**1,361.32**	**2,409.43**	**8,190.23**
4	**Expenses**				
	Finance costs	1,335.26	1,678.56	1,196.12	5,618.36
	Impairment on financial instruments (net of recoveries / written back) (Refer Note 9)	(240.47)	2,958.08	465.98	3,627.94
	Employee benefits expenses	176.61	183.78	184.08	673.05
	Depreciation and amortization	20.11	25.04	21.03	88.43
	Other expenses	65.29	113.31	74.11	467.70
	Total expenses	**1,356.80**	**4,958.77**	**1,941.32**	**10,475.48**
5	**Profit / (Loss) before Exceptional Items and tax (3-4)**	**326.01**	**(3,597.45)**	**468.11**	**(2,285.25)**
6	Exceptional Items (Refer Note 8)	-	(6,499.17)	-	(6,499.17)
7	**Profit / (Loss) before tax (5+6)**	**326.01**	**(10,096.62)**	**468.11**	**(8,784.42)**

Sammaan Capital Limited

NANGIA & CO. LLP CHARTERED ACCOUNTANTS

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M VERMA & ASSOCIATES NEW DELHI CHARTERED ACCOUNTANTS

Sammaan Capital Limited
(CIN: L65922DL2005PLC136029)
Statement of Consolidated Financial Results
for the quarter ended June 30, 2026

Statement of Consolidated Financial Results for the quarter ended June 30, 2026

(Rupees in Crores)

S. No.	Particulars	Quarter ended			Year ended
		30 June 2026	31 March 2026	30 June 2025	31 March 2026
		(Reviewed)	(Reviewed) (Refer Note 18)	(Reviewed)	(Audited)
8	**Tax expense**				
	Current tax	4.18	(3.57)	5.39	5.36
	Deferred tax	78.53	(1,991.64)	128.42	(1,645.22)
	Total tax expense	**82.71**	**(1,995.21)**	**133.81**	**(1,639.86)**
9	**Profit / (Loss) for the period / year attributable to the shareholders of the Company (7-8)**	**243.30**	**(8,101.41)**	**334.30**	**(7,144.56)**
10	Other comprehensive income				
	A (i) Items that will not be reclassified to statement of profit or loss				
	(a) Remeasurement gain / (loss) on defined benefit plan	(1.52)	4.97	(0.02)	4.26
	(b) (Loss) / Gain on equity instrument designated at FVOCI (Refer Note 8)	9.11	(1,088.72)	(115.75)	(1,505.14)
	(ii) Income tax impact on (A) above	1.60	70.32	23.16	152.34
	(B) (i) Items that will be reclassified to statement of profit or loss				
	(a) Effective portion of cash flow hedges	(147.76)	94.60	(12.08)	(37.79)
	(ii) Income tax impact on (B) above	37.19	(23.81)	3.04	9.51
	Total other comprehensive (loss) / income (net of tax)	(101.38)	(942.64)	(101.65)	(1,376.82)
11	Total comprehensive (loss) / income (after tax) (9+10)	141.92	(9,044.05)	232.65	(8,521.38)
12	Paid-up equity share capital (Fully paid-up and Partly paid-up) (Face value of Rs. 2 each)	229.34	228.76	162.70	228.76

Sammaan Capital Limited
NANGIA & CO. LLP * CHARTERED ACCOUNTANTS *
M VERMA & ASSOCIATES NEW DELHI CHARTERED ACCOUNTANTS

Sammaan Capital Limited
(CIN: L65922DL2005PLC136029)
Statement of Consolidated Financial Results
for the quarter ended June 30, 2026

Statement of Consolidated Financial Results for the quarter ended June 30, 2026

(Rupees in Crores)

S. No.	Particulars	Quarter ended			Year ended
		30 June 2026	31 March 2026	30 June 2025	31 March 2026
		(Reviewed)	(Reviewed) (Refer Note 18)	(Reviewed)	(Audited)
13	Other equity				18,762.71
14	Earnings per share (EPS) (not annualised)				
	-Basic (Amount in Rs.)	2.13	(99.10)	4.10	(87.72)
	-Diluted (Amount in Rs.)	2.05	(99.10)	4.10	(87.72)
	-Face Value (Amount in Rs.)	2.00	2.00	2.00	2.00

Notes to the Consolidated Financial Results:

1 The consolidated financial results have been prepared in accordance with the recognition and measurement principles laid down in Indian Accounting Standard 34 – Interim Financial Reporting, notified under Section 133 of the Companies Act, 2013 ("the Act") read with Companies (Indian Accounting Standards) Rules 2015, as amended from time to time, and other accounting principles generally accepted in India and in compliance with Regulation 33 and Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirement) Regulations, 2015 as amended from time to time.

2 The consolidated financial results of Sammaan Capital Limited ('SCL', 'the Company') and its subsidiaries and its trust (collectively referred to as 'the Group') for the quarter ended June 30, 2026 have been reviewed by the Audit Committee on August 13, 2026 and subsequently approved at the meeting of the Board of Directors held on August 13, 2026. The consolidated financial results have been subjected to a limited review by the Joint Statutory Auditors of the Company.

3 During the quarter ended March 31, 2026, Sammaan Capital formally became part of the IHC group, following completion of the strategic investment by Avenir Investment RSC Ltd, owned and controlled by International Holding Company PJSC (IHC), Abu Dhabi. The subsequent open offer was concluded in May 2026. The transaction marks one of the largest FDI investments in the Indian NBFC sector, with a total committed investment of Rs. 8,850 crore and IHC emerging as the promoter and controlling shareholder.

Sammaan Capital Limited

NANGIA & CO. LLP CHARTERED ACCOUNTANTS

M VERMA & ASSOCIATES NEW DELHI CHARTERED ACCOUNTANTS

4 During the quarter ended March 31, 2026, In terms of Regulations 30, 51 and other applicable provisions of the Listing Regulations, the Securities Issuance and Investment Committee of the Company, at their meeting held on March 31, 2026, has pursuant to receipt of approval of the Reserve Bank of India (vide its letter dated March 24, 2026) and receipt of other applicable regulatory/ statutory approvals, inter alia considered and approved the allotment of the following securities to Avenir Investment RSC Ltd, a restricted scope company incorporated under the laws of the United Arab Emirates, by way of a preferential issue on a private placement basis, in accordance with the provisions of the Companies Act, 2013, and the rules made thereunder, Chapter V of the SEBI (Issue of Capital and Disclosure Requirements) Regulations, 2018 ("ICDR Regulations") and other applicable laws, and on the terms and conditions as set out in the share subscription agreement dated October 2, 2025 executed between the Company and the Investor ("SSA") ("Preferential Issue"):

(i) 33,00,00,111 (thirty three crore one hundred and eleven) Equity Shares at a price of Rs. 139/- (Indian Rupees one hundred and thirty nine only) per fully paid-up Equity Share aggregating to Rs. 45,87,00,15,429/- (Indian Rupees four thousand five hundred and eighty seven crore fifteen thousand four hundred and twenty nine only) ("Subscription Shares");

(ii) 8,68,92,966 (eight crore sixty eight lakh ninety two thousand nine hundred and sixty six) warrants, each carrying a right to subscribe to 1 (one) fully paid-up Equity Share, at a price of Rs. 139/- (Indian Rupees one hundred and thirty nine only) per warrant aggregating to Rs. 12,07,81,22,274/- (Indian Rupees one thousand two hundred and seven crore eighty one lakh twenty two thousand two hundred and seventy four only), which may be exercised within 26 (twenty six) weeks of the expiry of the period of the open offer, undertaken in compliance with the Securities and Exchange Board of India (Substantial Acquisition of Shares and Takeover) Regulations, 2011 ("Tranche I Warrants"); The Company has received Rs. 3,019,530,569/- being 25% of the total amount payable towards subscription money.

(iii) 21,97,97,569 (twenty one crore ninety seven lakh ninety seven thousand five hundred and sixty nine) warrants, each carrying a right to subscribe to 1 (one) fully paid-up Equity Share, at a price of Rs. 139/- (Indian Rupees one hundred and thirty nine only) per warrant aggregating to Rs. 30,55,18,62,091/- (Indian Rupees three thousand fifty five crore eighteen lakh sixty two thousand and ninety one only), which may be exercised at any time, in one or more tranches, until expiry of 18 months from the date of allotment of such warrants ("Tranche II Warrants"). The Company has received Rs. 7,637,965,523/- being 25% of the total amount payable towards subscription money.

5 During the current quarter, Avenir Investment RSC Ltd. has been classified as promoter of the Company. The Board, based on the recommendation of the Nomination and Remuneration Committee of the Company, pursuant to the approval of the Reserve Bank of India vide its letter dated March 24, 2026, and subject to approval of the shareholders, approved the appointment of Mr. Alwyn Crasta as an Additional Non-Executive Non-Independent Director on the Board.

Further, the shareholders of the Company have also approved the same, on August 10, 2026.

NANGIA & CO. LLP CHARTERED ACCOUNTANTS

Sammaan Capital Limited

M VERMA & ASSOCIATES NEW DELHI CHARTERED ACCOUNTANTS

6 Avenir Investment RSC Ltd ("Avenir"), which is owned and controlled by International Holding Company PJSC ("IHC"), Abu Dhabi, is the promoter of the Company. Following the nomination of Her Excellency Dalia Khorshid by Avenir, and based on the recommendation of the Nomination and Remuneration Committee of the Company, the Board has approved her appointment as an Additional Non-Executive Non-Independent Director of the Company, liable to retire by rotation, with effect from August 13, 2026, subject to the approval of the shareholders of the Company.

7 During the current quarter, the international credit rating agency S&P Global Ratings has upgraded Company's long-term [International] credit rating to 'BB-' with Stable Outlook. With CRISIL having upgraded the Company's long-term rating to 'CRISIL AA+/Stable', CARE Ratings having upgraded the Company's long-term rating to 'CARE AA+; Stable'. Further, the rating assigned to the Commercial Paper and Short-Term Non-Convertible Debentures of the Company has been reaffirmed at 'CARE A1+'. Also CARE has upgraded the rating assigned to the Company's perpetual debt instruments to 'CARE AA/Stable' from 'CARE A+'. ICRA having upgraded the Company's long-term rating to '[ICRA]AA+/Stable' on, all the major rating agencies covering the Company have now upgraded their ratings following IHC's investment in the Company on March 31, 2026. The Company believes that these upgrades reflect improving market confidence, strengthened capitalisation and the Company's continued progress towards the long-term transformational strategy.

8 During the quarter and year ended March 31, 2026, the Board of Directors of the Company, at its meeting held on March 30, 2026, approved a change in the business model for an identified pool of non-core exposures, including loan assets and investments, aggregating to Rs.14,953 crore ("Identified Exposures"), pursuant to a comprehensive portfolio assessment and in line with the Company's strategic transformation towards increasing the proportion of retail assets in its overall loan book.

The Identified Exposures primarily comprise certain exposures, comprising of loan assets and certain investments, with expected slower resolution timelines, long-tenured assets carrying elevated asset-liability management ("ALM") risks including inter alia security realisation due to litigation exposures, and exposures which are no longer aligned with the Company's forward business strategy. Accordingly, such exposures are no longer intended to be held solely for collection of contractual cash flows until maturity, but are proposed to be actively resolved through sale to an Asset Reconstruction Company ("ARCs"), structured settlements, negotiated exits, and other recovery mechanisms.

Consequent to the above strategic decision and in accordance with the requirements of Ind AS 109 – Financial Instruments, the Company has changed the business model classification of the "Identified Exposures" from "Hold to Collect to "Hold to Sell", resulting in reclassification of such exposures comprising of loan assets to Fair Value Through Profit and Loss ("FVTPL"). Pursuant to the reclassification, fair valuation exercise, Sale to an Asset reconstruction company and proposed / expected resolution transactions, the Company had recognised a net loss of Rs.7,151.95 crores, out of which Rs. 6,499.17 crores (including Rs 3941.80 crores on the sale to ARC on March 30, 2026) has been reported as an Exceptional Item in the Consolidated Statement of Profit and Loss for the quarter and year ended March 31, 2026 and Rs. 652.78 crores has been reported as net fair value loss in Other Comprehensive Income on account of the aforesaid investments classified as fair value through Other comprehensive Income on initial classification. The aforesaid valuation impact and recognition of losses were approved by the Board of Directors at its meeting held on May 15, 2026.

9 During the quarter and year ended March 31, 2026, Management performed a comprehensive assessment of the adequacy of the Management Overlay provision under the Ind AS 109 impairment framework, pursuant to the approval granted by the Board of Directors in its meeting held on March 30, 2026.

Based on the assessment carried out using an independent macro-economic assessment, the Company had recognised an ECL Management Overlay of Rs.1,850 crores over and above the model-driven ECL provisions as approved by the board of directors in its meeting held on May 15, 2026. The Company believes the overlay represents a prudent and appropriate application of Ind AS 109 principles in the prevailing uncertain macro-economic environment.

10 The interest income for the year ended March 31, 2026 includes significant overdue interest recovered from customers.

11 During the year ended March 31, 2026, the Company reassessed the methodology used for estimating the tenure of assignment and co-lending transactions and changed the estimation basis from a market/trend-based approach to an actual transaction-based approach, coupled with the impact of a reduction in the applicable bank rate. Consequently, it was duly approved and a gain of ₹1,154.93 crore was recognised under “Net Gain on Derecognition of Financial Instruments under Amortised Cost Category.

12 Sammaan Capital Limited (SCL) and its six wholly owned subsidiaries (collectively, the “Transferor Companies”) have proposed a scheme of amalgamation with SCL. The first motion application approved by the NCLT, New Delhi, dispensed with shareholders’ and creditors’ meetings of the Transferor Companies and directed SCL to convene meetings of its equity shareholders and secured and unsecured creditors. These meetings were held on June 10, 2025 and the Scheme was approved with the requisite majority. Subsequently, SCL filed the second motion application with the NCLT on June 21, 2025, which is currently pending approval.

13 The Scheme of Arrangement between the Company and Sammaan Finserve Limited (SFL) for the demerger of SFL’s NBFC business into the Company was approved by the Boards of both entities in December 2025. Post receipt of No-objection from BSE, NSE and RBI, the Scheme was filed with the NCLT, Delhi on May 29, 2026. Pursuant to NCLT orders dated June 12, 2026 and July 10, 2026, a meeting of the Company’s equity shareholders has been convened for September 10, 2026. The appointed date of the Scheme is the effective date (i.e. the date on which all the conditions provided in the Scheme are fulfilled or waived), or such date that may be approved by the Boards of the companies involved in the Scheme, or such date as the NCLT, Delhi may allow. The Scheme is subject to various regulatory approvals. Accordingly, accounting for the Scheme will be done on receipt of all the applicable approvals.

14 The Group is mainly engaged in the finance and mortgage-backed lending business, and all other activities revolve around this main business of the Group. Further, all activities are conducted within India and as such there is no separate reportable segment, as per the Ind AS 108 - "Operating Segments" specified under Section 133 of the Act.

15 During the year ended March 31, 2026, Pursuant to the RBI's observation, the Company has approved a change in business model whereby certain exposures in AIF which were earlier treated as loan assets are now treated as investments.

16 During the current quarter, the Company, has bought back aggregate principal amount of U.S.$45,000,000 of the outstanding U.S.$450,000,000 7.5% Senior Secured Social Bonds due 2030 issued by the Company, upon the terms and subject to the conditions set out in the Tender Offer Memorandum.

17 Subsequent to the current quarter, the Company has bought back aggregate principal amount of U.S.$18,000,000 of the outstanding U.S.$350,000,000 9.70% Senior Secured Social Bonds due 2027 issued by the Company. upon the terms and subject to the conditions set out in the Tender Offer Memorandum.

18 The figures for the last quarter of the previous financial year are the balancing figures between audited figures in respect of the full financial year and the published year to date figures up to the end of third quarter of the previous financial year.

19 Figures for the prior year / period have been regrouped and / or reclassified wherever considered necessary and / or in accordance with the amendment in Schedule III of the Act.

Sammaan Capital Limited

NANGIA & CO. LLP CHARTERED ACCOUNTANTS

M VERMA & ASSOCIATES NEW DELHI CHARTERED ACCOUNTANTS

Independent Auditor's Review Report on unaudited standalone financial results of Sammaan Capital Limited for the quarter ended June 30, 2026 pursuant to the Regulation 33 and 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended.

To
The Board of Directors
Sammaan Capital Limited

1. We have jointly reviewed the accompanying statement of unaudited standalone financial results of Sammaan Capital Limited ("**the Company**") for the quarter ended June 30, 2026 together with the notes thereon (the "**Statement**") being submitted by the Company pursuant to the requirements of Regulation 33 and 52 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended ("the Regulations").

2. This Statement, which is the responsibility of the Company's Management and approved by the Board of Directors, has been prepared in accordance with the recognition and measurement principles laid down in Indian Accounting Standard 34 ("Ind AS 34") "Interim Financial Reporting" prescribed under section 133 of the Companies Act, 2013 as amended, read with relevant rules issued thereunder and other accounting principles generally accepted in India and in compliance with Regulation 33 and 52 of the Regulations. The Statement has been approved by the Company's Board of Directors. Our responsibility is to express a conclusion on the Statement based on our review.

3. **Scope of review**

   We conducted our review of the Statement in accordance with the Standard on Review Engagements (SRE) 2410, "Review of Interim Financial Information Performed by the Independent Auditor of the Entity" issued by the Institute of Chartered Accountants of India. This standard requires that we plan and perform the review to obtain moderate assurance as to whether the Statement is free of material misstatement. A review consists of making inquiries, primarily of persons responsible for financial and accounting matters, and applying analytical and other review procedures. A review is substantially less in scope than an audit conducted in accordance with Standards on Auditing and consequently does not enable us to obtain assurance that we would become aware of all significant matters that might be identified in an audit. Accordingly, we do not express an audit opinion.

4. **Conclusion**

   Based on our review conducted as above, nothing has come to our attention that cause us to believe that the accompanying Statement, prepared in accordance with the recognition and measurement principles laid down in Ind AS 34 "Interim Financial Reporting" prescribed under section 133 of the Companies Act, 2013 as amended, read with relevant rules issued thereunder and other accounting principles generally accepted in India, has not disclosed the information required to be disclosed in terms of the Regulations, including the manner in which it is to be disclosed or that it contains material misstatement.

For **Nangia & Co LLP**
Chartered Accountants
FRN: - 002391C/N500069
JASPREET SINGH BEDI
Digitally signed by JASPREET SINGH BEDI
Date: 2026.08.13 15:09:02 +05'30'
Jaspreet Singh Bedi
Partner
Membership No.: 601788
UDIN:26601788OGQKNW8028

Place: Mumbai
Date: August 13, 2026

For **M Verma & Associates**
Chartered Accountants
FRN: - 501433C
MOHENDER GANDHI
Digitally signed by MOHENDER GANDHI
Date: 2026.08.13 15:18:26 +05'30'
Mohender Gandhi
Partner
Membership No.: 088396
UDIN: 26088396SKTQOA9677

Place: New Delhi
Date: August 13, 2026

Sammaan Capital Limited
(CIN: L65922DL2005PLC136029)
Statement of Standalone Financial Results
for the quarter ended June 30, 2026

(Rupees in Crores)

S. No.	Particulars	Quarter ended			Year ended
		30 June 2026	31 March 2026	30 June 2025	31 March 2026
		(Reviewed)	(Reviewed) (Refer Note 22)	(Reviewed)	(Audited)
1	**Revenue from operations**				
	(i) Interest Income (Refer Note 11)	1,039.36	1,039.41	1,495.90	5,333.79
	(ii) Fees and commission Income	43.34	21.35	53.26	142.76
	(iii) Net gain on fair value changes	397.16	76.81	13.86	916.04
	(iv) Net gain on derecognition of financial instruments under amortised cost category (Refer Note 12)	14.56	77.81	628.85	1,123.35
	Total Revenue from operations	**1,494.42**	**1,215.38**	**2,191.87**	**7,515.94**
2	Other Income	24.70	7.89	8.33	30.12
3	**Total Income (1+2)**	**1,519.12**	**1,223.27**	**2,200.20**	**7,546.06**
4	**Expenses**				
	Finance costs	1,237.18	1,575.69	1,132.09	5,315.88
	Impairment on financial instruments (net of recoveries / written back) (Refer Note 9 and 10)	(232.05)	3,726.28	415.28	4,372.11
	Employee benefits expenses	147.11	148.31	157.48	550.24
	Depreciation and amortization	17.33	22.18	18.69	77.82
	Other expenses	54.32	98.69	65.04	419.69
	Total Expenses	**1,223.89**	**5,571.15**	**1,788.58**	**10,735.74**
5	**Profit / (Loss) before Exceptional Items and tax (3-4)**	**295.23**	**(4,347.88)**	**411.62**	**(3,189.68)**
6	Exceptional Items (Refer Note 8)	-	(6,499.17)	-	(6,499.17)
7	**Profit / (Loss) before tax (5+6)**	**295.23**	**(10,847.05)**	**411.62**	**(9,688.85)**

Sammaan Capital Limited
NANGIA & CO. LLP CHARTERED ACCOUNTANTS
M VERMA & ASSOCIATES NEW DELHI CHARTERED ACCOUNTANTS

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Sammaan Capital Limited
(CIN: L65922DL2005PLC136029)
Statement of Standalone Financial Results
for the quarter ended June 30, 2026

Statement of Standalone Financial Results for the quarter ended June 30, 2026

(Rupees in Crores)

S. No.	Particulars	Quarter ended			Year ended
		30 June 2026	31 March 2026	30 June 2025	31 March 2026
		(Reviewed)	(Reviewed) (Refer Note 22)	(Reviewed)	(Audited)
8	**Tax Expense**				
	Current tax	-	-	-	-
	Deferred tax	69.63	(2,391.94)	114.18	(2,091.38)
	Total tax expense	**69.63**	**(2,391.94)**	**114.18**	**(2,091.38)**
9	**Profit / (Loss) for the period / year (7-8)**	**225.60**	**(8,455.11)**	**297.44**	**(7,597.47)**
10	Other comprehensive income				
	A (i) Items that will not be reclassified to statement of profit or loss				
	(a) Remeasurement (loss) / gain on defined benefit plan	(1.37)	3.13	(0.04)	5.50
	(b) (Loss) / Gain on equity instrument designated at FVOCI (Refer Note 8)	10.51	(745.22)	(77.01)	(1,005.00)
	(ii) Income tax impact on A above	1.36	(21.90)	17.63	36.94
	B (i) Items that will be reclassified to statement of profit or loss				
	(a) Effective portion of cash flow hedges	(147.76)	94.60	(12.08)	(37.79)
	(ii) Income tax impact on B above	37.19	(23.81)	3.04	9.51
	Total Other comprehensive (loss) / income (net of tax)	(100.07)	(693.20)	(68.46)	(990.84)
11	Total comprehensive income / (loss) (after tax) (9+10)	125.53	(9,148.31)	228.98	(8,588.31)

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Sammaan Capital Limited
(CIN: L65922DL2005PLC136029)
Statement of Standalone Financial Results
for the quarter ended June 30, 2026

Statement of Standalone Financial Results for the quarter ended June 30, 2026

(Rupees in Crores)

S. No.	Particulars	Quarter ended			Year ended
		30 June 2026	31 March 2026	30 June 2025	31 March 2026
		(Reviewed)	(Reviewed) (Refer Note 22)	(Reviewed)	(Audited)
12	Paid-up equity share capital (Fully paid-up and Partly paid-up) (Face value of Rs. 2 each)	232.51	231.94	165.88	231.94
13	Other equity				19,683.79
14	Earnings per Share (EPS) (not annualised)				
	-Basic (Amount in Rs.)	1.94	(101.46)	3.59	(91.50)
	-Diluted (Amount in Rs.)	1.88	(101.46)	3.59	(91.50)
	-Face Value (Amount in Rs.)	2.00	2.00	2.00	2.00

Notes to the Standalone Financial Results:

1 The standalone financial results have been prepared in accordance with the recognition and measurement principles laid down in Indian Accounting Standard 34 – Interim Financial Reporting, notified under Section 133 of the Companies Act, 2013 read with Companies (Indian Accounting Standards) Rules 2015, as amended from time to time, and other accounting principles generally accepted in India and in compliance with Regulation 33 and Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 as amended from time to time.

2 The standalone financial results of Sammaan Capital Limited ('SCL', 'the Company') for the quarter ended June 30, 2026 have been reviewed by the Audit Committee on August 13, 2026 and subsequently approved at the meeting of the Board of Directors held on August 13, 2026. The standalone financial results have been subjected to a limited review by the Joint Statutory Auditors of the Company.

NANGIA & CO. LLP CHARTERED ACCOUNTANTS

M VERMA & ASSOCIATES NEW DELHI CHARTERED ACCOUNTANTS

Sammaan Capital Limited

3 During the quarter ended March 31, 2026, Sammaan Capital formally became part of the IHC group, following completion of the strategic investment by Avenir Investment RSC Ltd, owned and controlled by International Holding Company PJSC (IHC), Abu Dhabi. The subsequent open offer was concluded in May 2026. The transaction marks one of the largest FDI investments in the Indian NBFC sector, with a total committed investment of Rs. 8,850 crore and IHC emerging as the promoter and controlling shareholder.

4 During the quarter ended March 31, 2026, In terms of Regulations 30, 51 and other applicable provisions of the Listing Regulations, the Securities Issuance and Investment Committee of the Company, at their meeting held on March 31, 2026, has pursuant to receipt of approval of the Reserve Bank of India (vide its letter dated March 24, 2026) and receipt of other applicable regulatory/ statutory approvals, inter alia considered and approved the allotment of the following securities to Avenir Investment RSC Ltd, a restricted scope company incorporated under the laws of the United Arab Emirates, by way of a preferential issue on a private placement basis, in accordance with the provisions of the Companies Act, 2013, and the rules made thereunder, Chapter V of the SEBI (Issue of Capital and Disclosure Requirements) Regulations, 2018 ("ICDR Regulations") and other applicable laws, and on the terms and conditions as set out in the share subscription agreement dated October 2, 2025 executed between the Company and the Investor ("SSA") ("Preferential Issue"):

(i) 33,00,00,111 (thirty three crore one hundred and eleven) Equity Shares at a price of Rs. 139/- (Indian Rupees one hundred and thirty nine only) per fully paid-up Equity Share aggregating to Rs. 45,87,00,15,429/- (Indian Rupees four thousand five hundred and eighty seven crore fifteen thousand four hundred and twenty nine only) ("Subscription Shares");

(ii) 8,68,92,966 (eight crore sixty eight lakh ninety two thousand nine hundred and sixty six) warrants, each carrying a right to subscribe to 1 (one) fully paid-up Equity Share, at a price of Rs. 139/- (Indian Rupees one hundred and thirty nine only) per warrant aggregating to Rs. 12,07,81,22,274/- (Indian Rupees one thousand two hundred and seven crore eighty one lakh twenty two thousand two hundred and seventy four only), which may be exercised within 26 (twenty six) weeks of the expiry of the period of the open offer, undertaken in compliance with the Securities and Exchange Board of India (Substantial Acquisition of Shares and Takeover) Regulations, 2011 ("Tranche I Warrants"); The Company has received Rs. 3,019,530,569/- being 25% of the total amount payable towards subscription money.

(iii) 21,97,97,569 (twenty one crore ninety seven lakh ninety seven thousand five hundred and sixty nine) warrants, each carrying a right to subscribe to 1 (one) fully paid-up Equity Share, at a price of Rs. 139/- (Indian Rupees one hundred and thirty nine only) per warrant aggregating to Rs. 30,55,18,62,091/- (Indian Rupees three thousand fifty five crore eighteen lakh sixty two thousand and ninety one only), which may be exercised at any time, in one or more tranches, until expiry of 18 months from the date of allotment of such warrants ("Tranche II Warrants"). The Company has received Rs. 7,637,965,523/- being 25% of the total amount payable towards subscription money.

Sammaan Capital Limited

NANGIA & CO. LLP CHARTERED ACCOUNTANTS

M VERMA & ASSOCIATES NEW DELHI CHARTERED ACCOUNTANTS

5 During the current quarter, Avenir Investment RSC Ltd. has been classified as promoter of the Company. The Board, based on the recommendation of the Nomination and Remuneration Committee of the Company, pursuant to the approval of the Reserve Bank of India vide its letter dated March 24, 2026, and subject to approval of the shareholders, approved the appointment of Mr. Alwyn Crasta as an Additional Non-Executive Non-Independent Director on the Board.

Further, the shareholders of the Company have also approved the same, on August 10, 2026.

6 Avenir Investment RSC Ltd ("Avenir"), which is owned and controlled by International Holding Company PJSC ("IHC"), Abu Dhabi, is the promoter of the Company. Following the nomination of Her Excellency Dalia Khorshid by Avenir, and based on the recommendation of the Nomination and Remuneration Committee of the Company, the Board has approved her appointment as an Additional Non-Executive Non-Independent Director of the Company, liable to retire by rotation, with effect from August 13, 2026, subject to the approval of the shareholders of the Company.

7 During the current quarter, the international credit rating agency S&P Global Ratings has upgraded Company's long-term [International] credit rating to 'BB-' with Stable Outlook. With CRISIL having upgraded the Company's long-term rating to 'CRISIL AA+/Stable', CARE Ratings having upgraded the Company's long-term rating to 'CARE AA+; Stable'. Further, the rating assigned to the Commercial Paper and Short-Term Non-Convertible Debentures of the Company has been reaffirmed at 'CARE A1+'. Also CARE has upgraded the rating assigned to the Company's perpetual debt instruments to 'CARE AA/Stable' from 'CARE A+'. ICRA having upgraded the Company's long-term rating to '[ICRA]AA+/Stable', all the major rating agencies covering the Company have now upgraded their ratings following IHC's investment in the Company on March 31, 2026. The Company believes that these upgrades reflect improving market confidence, strengthened capitalisation and the Company's continued progress towards the long-term transformational strategy.

8 During the quarter and year ended March 31, 2026, the Board of Directors of the Company, at its meeting held on March 30, 2026, approved a change in the business model for an identified pool of non-core exposures, including loan assets and investments, aggregating to Rs.14,953 crore ("Identified Exposures"), pursuant to a comprehensive portfolio assessment and in line with the Company's strategic transformation towards increasing the proportion of retail assets in its overall loan book.

The Identified Exposures primarily comprise certain exposures, comprising of loan assets and certain investments, with expected slower resolution timelines, long-tenured assets carrying elevated asset-liability management ("ALM") risks including inter alia security realisation due to litigation exposures, and exposures which are no longer aligned with the Company's forward business strategy. Accordingly, such exposures are no longer intended to be held solely for collection of contractual cash flows until maturity, but are proposed to be actively resolved through sale to an Asset Reconstruction Company ("ARCs"), structured settlements, negotiated exits, and other recovery mechanisms.

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Consequent to the above strategic decision and in accordance with the requirements of Ind AS 109 – Financial Instruments, the Company has changed the business model classification of the "Identified Exposures" from "Hold to Collect to "Hold to Sell", resulting in reclassification of such exposures comprising of loan assets to Fair Value Through Profit and Loss ("FVTPL"). Pursuant to the reclassification, fair valuation exercise, Sale to an Asset reconstruction company and proposed / expected resolution transactions, the Company had recognised a net loss of Rs.7,151.95 crores, out of which Rs. 6,499.17 crores (including Rs 3941.80 crores on the sale to ARC on March 30, 2026) has been reported as an Exceptional Item in the Standalone Statement of Profit and Loss for the quarter and year ended March 31, 2026 and Rs. 652.78 crores has been reported as net fair value loss in Other Comprehensive Income on account of the aforesaid investments classified as fair value through Other comprehensive Income on initial classification. The aforesaid valuation impact and recognition of losses were approved by the Board of Directors at its meeting held on May 15, 2026.

9 During the quarter and year ended March 31, 2026, Management performed a comprehensive assessment of the adequacy of the Management Overlay provision under the Ind AS 109 impairment framework, pursuant to the approval granted by the Board of Directors in its meeting held on March 30, 2026.

Based on the assessment carried out using an independent macro-economic assessment, the Company had recognised an ECL Management Overlay of Rs.1,850 crores over and above the model-driven ECL provisions as approved by the board of directors in its meeting held on May 15, 2026. The Company believes the overlay represents a prudent and appropriate application of Ind AS 109 principles in the prevailing uncertain macro-economic environment.

10 During the year ended March 31, 2026, Management has, on a prudent basis, recorded a provision for impairment of Rs. 815 crores, in the value of its investment in Sammaan Finserve Limited, a wholly owned subsidiary, based on the fair value of the investment as determined by an independent valuation expert. There has been no change in respect of the said provision during the quarter ended June 30, 2026.

11 The interest income for the year ended March 31, 2026 includes significant overdue interest recovered from customers.

12 During the year ended March 31, 2026, the Company reassessed the methodology used for estimating the tenure of assignment and co-lending transactions and changed the estimation basis from a market/trend-based approach to an actual transaction-based approach, coupled with the impact of a reduction in the applicable bank rate. Consequently, it was duly approved and a gain of ₹996.25 crore was recognised under "Net Gain on Derecognition of Financial Instruments under Amortised Cost Category.

13 During the current quarter, the Company, has bought back aggregate principal amount of U.S.$45,000,000 of the outstanding U.S.$450,000,000 7.5% Senior Secured Social Bonds due 2030 issued by the Company, upon the terms and subject to the conditions set out in the Tender Offer Memorandum.

Sammaan Capital Limited
(CIN: L65922DL2005PLC136029)
Statement of Standalone Financial Results
for the quarter ended June 30, 2026

14 Subsequent to the current quarter, the Company has bought back aggregate principal amount of U.S.$18,000,000 of the outstanding U.S.$350,000,000 9.70% Senior Secured Social Bonds due 2027 issued by the Company. upon the terms and subject to the conditions set out in the Tender Offer Memorandum.

15 Subsequent to the current quarter, the Securities Issuance and Investment Committee of the Board of Directors of the Company vide resolution dated July 3, 2026 approved and allotted 14,000 Secured, Rated, Listed, Redeemable, Non-Convertible Debentures of face value Rs. 10 lakh each, aggregating to Rs. 1,400 Crores, on private placement basis.

16 Sammaan Capital Limited (SCL) and its six wholly owned subsidiaries (collectively, the “Transferor Companies”) have proposed a scheme of amalgamation with SCL. The first motion application approved by the NCLT, New Delhi, dispensed with shareholders’ and creditors’ meetings of the Transferor Companies and directed SCL to convene meetings of its equity shareholders and secured and unsecured creditors. These meetings were held on June 10, 2025 and the Scheme was approved with the requisite majority. Subsequently, SCL filed the second motion application with the NCLT on June 21, 2025, which is currently pending approval.

17 The Scheme of Arrangement between the Company and Sammaan Finserve Limited (SFL) for the demerger of SFL’s NBFC business into the Company was approved by the Boards of both entities in December 2025. Post receipt of No-objection from BSE, NSE and RBI, the Scheme was filed with the NCLT, Delhi on May 29, 2026. Pursuant to NCLT orders dated June 12, 2026 and July 10, 2026, a meeting of the Company’s equity shareholders has been convened for September 10, 2026. The appointed date of the Scheme is the effective date (i.e. the date on which all the conditions provided in the Scheme are fulfilled or waived), or such date that may be approved by the Boards of the companies involved in the Scheme, or such date as the NCLT, Delhi may allow. The Scheme is subject to various regulatory approvals. Accordingly, accounting for the Scheme will be done on receipt of all the applicable approvals.

18 The Company is mainly engaged in the finance and mortgage-backed lending business, and all other activities revolve around this main business of the Company. Further, all activities are conducted within India and as such there is no separate reportable segment, as per the Ind AS 108 - "Operating Segments" specified under Section 133 of the Act.

19 During the year ended March 31, 2026, Pursuant to the RBI's observation, the Company has approved a change in business model whereby certain exposures in AIF which were earlier treated as loan assets are now treated as investments.

20 During the current quarter, upon exercise of Stock options by the eligible employees, the Company had issued an aggregate of 2,872,973 (Twenty Eight Lacs Seventy Two Thousand Nine Hundred and Seventy Three) Equity shares of face value Rs. 2/- each. Consequent to the said allotment, the fully paid-up Equity share capital of the Company stands increased from Rs. 2,317,341,316/- divided into 1,158,670,658 Equity shares of face value Rs. 2/- each to Rs. 2,323,087,262/- divided into 1,161,543,631 Equity shares of face value Rs. 2/- each.

Sammaan Capital Limited

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Sammaan Capital Limited
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Statement of Standalone Financial Results
for the quarter ended June 30, 2026

21 Disclosures pertaining to RBI Direction - RBI/DOR/2025-26/359 DOR.ACC.REC.No.278/21.04.018/2025-26 - Reserve Bank of India (Non-Banking Financial Companies - Financial Statements: Presentation and Disclosures) Directions, 2025 dated 28 November 2025, as amended:

(i) Read with RBI/DOR/2025-26/352 DOR.STR.REC.271/21.04.048/2025- 26, 'Master Direction - Reserve Bank of India (Non-Banking Financial Companies - Transfer and Distribution of Credit Risk) Directions, 2025' dated 28 November 2025:

(a) Details of transfer through assignment in respect of loans not in default during the quarter ended June 30, 2026

	Quarter ended June 30, 2026	
Entity	**Assignment**	**Acquisition**
Count of Loan accounts Assigned*	929	8331
Amount of Loan accounts Assigned (Rs. in crore)	410.44	218.30
Retention of beneficial economic interest (MRR) (Rs. in crore)	42.95	30.84
Weighted Average Maturity (Residual Maturity in months)	188	72
Weighted Average Holding Period (in months)	3.35	8.58
Coverage of tangible security coverage	1.00	0.48
Rating-wise distribution of rated loans	Unrated	-

**Count of loans excludes 181 loan accounts which part of previous assignment transactions and subsequent tranche of the loans has been disbursed during the current quarter.*

Assignment includes loans transferred under co-lending arrangement

(b) Details of stressed loans transferred during the quarter ended June 30, 2026

Particulars	**Quarter ended June 30, 2026**
Number of accounts	6
Aggregate principal outstanding of loans transferred (Rs. in crore)	99.67
Weighted average residual tenor of the loans transferred (in months)	133.46
Net book value of loans transferred (at the time of transfer) (Rs. in crore)	71.27
Aggregate consideration (Rs. in crore)	96.01
Additional consideration realised in respect of accounts transferred in earlier years	-

NANGIA & CO. LLP CHARTERED ACCOUNTANTS

Sammaan Capital Limited

M VERMA & ASSOCIATES NEW DELHI CHARTERED ACCOUNTANTS

Sammaan Capital Limited (CIN: L65922DL2005PLC136029)
1st Floor, Tower 3A, DLF Corporate Greens, Sector-74A, Gurgaon, Narsinghpur, Haryana – 122 004, India. T. +91 1246048213
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

Sammaan Capital Limited
(CIN: L65922DL2005PLC136029)
Statement of Standalone Financial Results
for the quarter ended June 30, 2026

Particulars	**Quarter ended June 30, 2026**
Excess provisions reversed to the Profit and Loss Account on account of sale	-

**Apart from above, the Company has assigned write-off loans to eligible buyers for purchase consideration of Rs. 278.16 Crore during the Q1FY27.*

(c) The Company has not acquired any stressed loan during the quarter ended June 30, 2026.

(d) Disclosure relating to Co-Lending arrangements (CLAs) as at June 30, 2026 on an aggregate basis as per Reserve Bank of India (Non-Banking Financial Companies - Transfer and Distribution of Credit Risk) Directions 2025, is given below:

Particulars	**As at June 30, 2026**
Number of Co- Lending Arrangement	3
Number of Outstanding Loans	913
Amount of Gross outstanding (₹ in crore)	404.11
Weighted average rate of interest (%)	10.40%
Fees Paid during the year	-
Sector of Co- Lending Arrangement	Mortgage Backed Loans
Performance of loans under Co- Lending Arrangement	
-Standard Loans (₹ in crore)	404.11
- Non- Performing loans (₹ in crore)	-
Default loss guarantee(if any)	Not Applicable

Numbers pertain only to loans disbursed under the new co-lending arrangement effective from January 1, 2026.

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Sammaan Capital Limited

NANGIA & CO. LLP CHARTERED ACCOUNTANTS

(ii) Disclosure related to Project Finance for the quarter ended June 30, 2026 as per RBI Direction - RBI/DOR/2025-26/357 DOR.STR.REC.276/21.04.048/2025-26 Reserve Bank of India (Non-Banking Financial Companies - Resolution of Stressed Assets) Directions, 2025 and RBI/DOR/2025-26/347DOR.CRE.REC.No.266/07-01-008/2025-26 - Reserve Bank of India (Non Banking Financial Companies-Credit Facilities) Directions, 2025 dated 28 November 2025 as amended, is given below:

Item Description	For the Quarter ended June 30, 2026	
	Number of accounts	Total outstanding (in Rs. crore)
(1) Projects under implementation accounts at the beginning of the quarter	9	4,271.85
(2) Projects under implementation accounts sanctioned during the quarter	-	-
(3) Projects under implementation accounts where DCCO has been achieved during the quarter*	1	67.76
(3) (a) Movement in Balances balance of the accounts appearing in beginning of the quarter	-	30.70
(4) Projects under implementation accounts at the end of the quarter. (1+2+3+(3)(a))	8	4,234.79
(5) Out of '4' – accounts in respect of which resolution process involving extension in original / extended DCCO, as the case may be, has been invoked	-	-
(5.1) Out of '5' – accounts in respect of which Resolution plan has been implemented	-	-

Sammaan Capital Limited
(CIN: L65922DL2005PLC136029)
Statement of Standalone Financial Results
for the quarter ended June 30, 2026

Item Description	For the Quarter ended June 30, 2026	
	Number of accounts	Total outstanding (in Rs. crore)
(5.2) Out of '5' – accounts in respect of which Resolution plan is under implementation	-	-
(5.3) Out of '5' – accounts in respect of which Resolution plan has failed	-	-
(6) Out of '5', accounts in respect of which resolution process involving extension in original / extended DCCO, as the case may be, has been invoked due to change in scope and size of the project	-	-
(7) Out of '5', account in respect of which cost overrun associated with extension in original / extended DCCO, as the case may be, was funded	-	-
(7.1) Out of '7', accounts where SBCF was sanctioned during financial closure and renewed continuously	-	-
(7.2) Out of '7', accounts where SBCF was not pre–sanctioned or renewed continuously	-	-
(8) Out of '4' – accounts in respect of which resolution process not involving extension in original / extended DCCO, as the case may be, has been invoked	-	-
(8.1) Out of '8' – accounts in respect of which Resolution plan has been implemented	-	-

Sammaan Capital Limited

NANGIA & CO. LLP CHARTERED ACCOUNTANTS

M VERMA & ASSOCIATES NEW DELHI CHARTERED ACCOUNTANTS

Sammaan Capital Limited
(CIN: L65922DL2005PLC136029)
Statement of Standalone Financial Results
for the quarter ended June 30, 2026

Item Description	For the Quarter ended June 30, 2026	
	Number of accounts	Total outstanding (in Rs. crore)
(8.2) Out of '8' – accounts in respect of which Resolution plan is under implementation	-	-
(8.3) Out of '8' – accounts in respect of which Resolution plan has failed	-	-

** Includes Loan fully closed or recovered during the period.*

In the absence of DCCO, the 'RERA' date has been considered as the DCCO date.

22 The figures for the last quarter of the previous financial year are the balancing figures between audited figures in respect of the full financial year and the published year to date figures up to the end of third quarter of the previous financial year.

23 Figures for the prior year / period have been regrouped and / or reclassified wherever considered necessary and / or in accordance with the amendment in Schedule III of the Act.

Registered Office: A - 34, 2nd & 3rd Floor, Lajpat Nagar-II, New Delhi-110024

For and on behalf of the Board of Directors

Gagan Banga
Digitally signed by Gagan Banga
Date: 2026.08.13 15:00:46 +05'30'

Place : Mumbai
Date : August 13, 2026

Gagan Banga
Managing Director & CEO

M VERMA & ASSOCIATES NEW DELHI CHARTERED ACCOUNTANTS

NANGIA & CO. LLP CHARTERED ACCOUNTANTS

Sammaan Capital Limited

Sammaan Capital Limited (as standalone entity)
(CIN: L65922DL2005PLC136029)

A. Statement on deviation or variation for proceeds of Public issue, Rights issue, Preferential issue, Qualified Institutions Placement etc. – Copy attached

B. Format for disclosing outstanding default on loans and debt securities

S. No.	Particulars	in ₹ crore
1	**Loans / revolving facilities like cash credit from banks / financial institutions**	
A	Total amount outstanding as on date	16,588.30
B	Of the total amount outstanding, amount of default as on date	-
2	**Unlisted debt securities i.e. NCDs and NCRPS**	
A	Total amount outstanding as on date	-
B	Of the total amount outstanding, amount of default as on date	-
3	**Total financial indebtedness of the listed entity including short-term and long-term debt**	44,719.64

C. Format for disclosure of Related Party transactions (applicable only for half-yearly filings i.e., 2nd and 4th quarter) – Not applicable

D. Statement on impact of audit qualifications (for Audit Report with modified opinion) submitted along-with Annual Audited financial results (Standalone and Consolidated separately) (applicable only for Annual Filing i.e., 4th Quarter) – Not applicable

Sammaan Capital Limited

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

Sammaan Capital Limited		
(CIN: L65922DL2005PLC136029)		
Standalone Financial Results for the quarter ended June 30, 2026		
Additional Information in Compliance with the provisions of Regulation 52(4) of the SEBI (Listing Obligations And Disclosure Requirements) Regulations, 2015		
	Particulars	**As on June 30, 2026**
1	Debt Equity Ratio ((Debt Securities + Borrowings (Other than Debt Securities) + Subordinated liabilities) / Own Funds)	2.23
2	Debt Service Coverage Ratio	Not Applicable, being an NBFC
3	Interest Service Coverage Ratio	Not Applicable, being an NBFC
4	Outstanding Redeemable Preference Shares (quantity and value)	N.A.
5	Capital Redemption Reserve (Rs. in Crores)	0.36
6	Debenture Redemption Reserve (Rs. in Crores)	146.39
7	Equity (Equity share capital + Other equity) (Rs. in Crores)	20,049.41
8	Net Profit after Tax (Rs. in Crores)	225.60
9	Earnings per Share (EPS) - Basic (Amount in Rs.) - not annualised	1.94
	- Diluted (Amount in Rs.) - not annualised	1.88
10	Current Ratio	Not Applicable, being an NBFC
11	Long term debt to working capital	Not Applicable, being an NBFC
12	Bad debts to Account receivable ratio	Not Applicable, being an NBFC
13	Current liability ratio	Not Applicable, being an NBFC
14	Total debts to total assets (Debt Securities + Borrowings (Other than Debt Securities) + Subordinated liabilities) / Total Assets	0.65
15	Debtors turnover	Not Applicable, being an NBFC
16	Inventory turnover	Not Applicable, being an NBFC
17	Operating Margin	Not Applicable, being an NBFC
18	Net profit Margin (Profit after tax / Total Income)	
	As on Quarter ended 30 June 2026	14.85%
19	**Other Ratios (not subjected to review)**	
(A)	% of Gross Non Performing Assets (Gross NPA / Loan Book)	0.22%
(B)	% of Net Non Performing Assets (Net NPA / Loan Book)	0.17%
(C)	Liquidity Coverage Ratio (%) for Q1 FY 27	127%
(D)	Capital to risk-weighted assets ratio (Calculated as per RBI guidelines)	20.06%

Sammaan Capital Limited

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SAMMAAN CAPITAL

Statement of Deviation / Variation in utilisation of funds raised	
Name of listed entity	Sammaan Capital Limited
Mode of Fund Raising	~~Public Issues /~~ **Rights Issues** / **Preferential Issues** / **QIP** ~~/ Others~~
Date of Raising Funds	I. For Right Issue dated February 15, 2024, during the quarter no additional proceeds were received by the Company. Cumulative Gross proceeds received till the quarter ended June 30, 2026, stands at Rs 36,632.47 million out of the total gross proceeds of Rs. 36,933.98 million. The remaining Rs. 301.53 million are yet to be received by the Company through subsequent calls. II. For QIP Issue dated January 27, 2025, during the quarter no additional proceeds were received by the Company. However, as on June 30, 2026, balance lying in monitoring account stood at Rs. 329.26 million which consists of Rs. 15.94 million pertaining to net proceeds and Rs. 313.32 million earmarked for issue expenses. III. For Preferential Issue dated March 31, 2026, during the quarter no additional proceeds were received by the Company. However, during the quarter ended June 30, 2026, issue proceeds amounting to Rs. 5,652.75 crore were transferred from the Monitoring account of the Company to various current accounts of the Company. Out of which, Rs. 4,714.12 crore were utilized towards the objects of the issue and remaining amount of Rs. 938.64 crore were deployed in Fixed Deposits.
Amount Raised	Nil
Report filed for Quarter ended	June 30, 2026
Monitoring Agency	applicable ~~/ not applicable~~
Monitoring Agency Name, if applicable	Crisil Ratings Limited
Is there a Deviation / Variation in use of funds raised	~~Yes /~~ No
If yes, whether the same is pursuant to change in terms of a contract or objects, which was approved by the shareholders	Not applicable
If Yes, Date of shareholder Approval	Not applicable
Explanation for the Deviation / Variation	Not applicable
Comments of the Audit Committee after review	No comment
Comments of the auditors, if any	No comments from auditors
Objects for which funds have been raised and where there has been a deviation, in the following table	

Original Object	Modified Object, if any	Original Allocation (Rs. in million – for Rights Issue & QIP / Rs. in Crores – for Preferential Issue)	Modified allocation, if any (Rs. in million – for Rights Issue & QIP / Rs. in Crores – for Preferential Issue)	Funds Utilised (Rs. in million – for Rights Issue & QIP / Rs. in Crores – for Preferential Issue)	Amount of Deviation/Variation for the quarter according to applicable object	Remarks if any

The Company intends to utilize the Net Proceeds from the Issue towards funding of the following objects: 1. Augmenting the capital base of our Company; and	-	1. Rs. 27,341.10* 2. Rs. 9,593.90#	1. Nil* 2. Nil#	1. Rs. 27,108.81* 2. Rs. 9,593.90#	-- --	Refer Note 2* Refer Note 1#
2. General corporate purposes.	-	1. Rs. 8,398.90* 2. Rs. 3,055.00#	1. Rs. 8,793.58* 2. Nil#	1. Rs. 8,722.22* 2. Rs. 3,039.06#	-- --	Refer Note 2* Refer Note 1#
1. Onward Lending purposes; and	-	Rs. 7,080$	Nil$	Rs. 3,755.25$	-	Refer Note 3$
2. General corporate purposes.	-	Rs. 1,770$	Nil$	Rs. 958.87$	-	Refer Note 3$

**Right Issue dated February 15, 2024.*
#Qualified Institutional Placement dated January 27, 2025.
$Preferential Issue dated March 31, 2026.

Note 1: ***During the quarter no additional proceeds were received by the Company. However, as on June 30, 2026, balance lying in monitoring account stood at Rs. 329.26 million which consists of Rs. 15.94 million pertaining to net proceeds and Rs. 313.32 million earmarked for issue expenses.***

Note 2: ***During the quarter no additional proceeds were received by the Company. Cumulative Gross proceeds received till the quarter ended June 30, 2026, stands at Rs 36,632.47 million out of the total gross proceeds of Rs. 36,933.98 million. The remaining Rs. 301.53 million are yet to be received by the Company through subsequent calls.***

Note 3: ***During the quarter no additional proceeds were received by the Company. However, during the quarter ended June 30, 2026, issue proceeds amounting to Rs. 5,652.75 crore were transferred from the Monitoring account of the Company to various current accounts of the Company. Out of which, Rs. 4,714.12 crore were utilized towards the objects of the issue and remaining amount of Rs. 938.64 crore were deployed in Fixed Deposits.***

Deviation or variation could mean:
(a) Deviation in the objects or purposes for which the funds have been raised or-
(b) Deviation in the amount of funds actually utilized as against what was originally disclosed or-
(c) Change in terms of a contract referred to in the fund raising document i.e. prospectus, letter of offer, etc.

Amit Kumar Jain Digitally signed by Amit Kumar Jain Date: 2026.08.13 17:02:46 +05'30'
Name of Signatory : Amit Jain
Designation : Company Secretary
Date: August 13, 2026

SAMMAAN CAPITAL

A. Statement of utilization of issue proceeds:

Name of the Issuer	ISIN	Mode of Fund Raising (Public issues / Private placement	Type of instrument	Date of raising funds	Amount Raised	Funds utilized	Any deviation (Yes/ No)	If 8 is Yes, then specify the purpose of for which the funds were utilized	Remarks, if any
1	2	3	4	5	6	7	8	9	10
Sammaan Capital Limited	NIL								

B. Statement of deviation/ variation in use of Issue proceeds:

Particulars	**Remarks**
Name of listed entity	Sammaan Capital Limited
Mode of fund raising	~~Public Issue / Private Placement~~
Type of instrument	Not Applicable
Date of raising funds	Not Applicable
Amount raised	Not Applicable
Report filed for quarter ended	June 30, 2026
Is there a deviation/ variation in use of funds raised?	No
Whether any approval is required to vary the objects of the issue stated in the prospectus/ offer document?	Not Applicable
If yes, details of the approval so required?	Not Applicable
Date of approval	Not Applicable
Explanation for the deviation/ variation	Not Applicable
Comments of the audit committee after review	Not comments
Comments of the auditors, if any	Not Applicable

Objects for which funds have been raised and where there has been a deviation/ variation, in the following table:

Original object	Modified object, if any	Original allocation	Modified allocation, if any	Funds utilized	Amount of deviation/ variation for the quarter according to applicable object (in Rs. crore and in %)	Remarks, if any
NIL						

Deviation could mean:

a. Deviation in the objects or purposes for which the funds have been raised.

b. Deviation in the amount of funds actually utilized as against what was originally disclosed.

Amit Kumar Jain

Digitally signed by Amit Kumar Jain
Date: 2026.08.13 17:03:08 +05'30'

Name of signatory: Amit Jain

Designation: Company Secretary

Date: August 13, 2026

Independent Auditor's Certificate on Asset Cover as at June 30, 2026 under Regulation 54 read with Regulation 56(1)(d) of the Securities and Exchange Board of India (listing Obligations and Disclosure Requirements) Regulations, 2015 (as amended) ("**SEBI Regulations**") for submission to the National Stock Exchange of India Limited and BSE Limited (collectively referred to as the "**Stock Exchanges**") and IDBI Trusteeship Services Limited (referred to as the "**Debenture Trustee**")

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

Dear Sirs,

1. This auditors' certificate is issued in terms of our engagement letter dated October 15, 2024 executed with Sammaan Capital Limited ("**the Company**"), for the purpose of submission to the National Stock Exchange of India Limited and BSE Limited (collectively referred to as the "**Stock Exchanges**") and IDBI Trusteeship Services Limited (referred to as the "**Debenture Trustee**") of the Company to ensure compliance with the SEBI Regulations and SEBI Circular SEBl/HO/MIRSD/MIRSO_CRADT/CIR/P/2022/67 dated May 19, 2022 ("**the Circular**") in respect of its listed non-convertible debt securities as at June 30, 2026 ("**Debentures**"). The Company has entered into agreements with the Debenture Trustee ("**Debenture Trust Deeds**") in respect of such Debentures, as indicated in the Statement.

2. We, M Verma & Associates, Chartered Accountants, are the Joint Statutory Auditors of the Company and have been requested by the Company to examine the accompanying Statement showing 'Asset Cover' for the listed non-convertible debt securities as at June 30, 2026 (the "**Statement**") which has been prepared by the Company from the reviewed financial statements and other relevant records and documents maintained by the Company as at and for quarter ended June 30, 2026 pursuant to the requirements of the Regulation 56(1)(d) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended, (the "**SEBI Regulations**"), and has been initialed by us for identification purpose only.

Management's responsibility

3. The preparation of the Statement is the responsibility of the Management of the Company including the preparation and maintenance of all accounting and other relevant supporting records and documents. This responsibility includes the design, implementation and maintenance of internal control relevant to the preparation and presentation of the Statement and applying an appropriate basis of preparation; and making estimates that are reasonable in the circumstances.

4. The Management of the Company is also responsible for ensuring that the Company complies with all the relevant requirements of the SEBI Regulations, the Circular and respective loan documents including the Debenture Trust Deeds and for providing all relevant information to its lenders and for complying with all the covenants as prescribed in the respective loan documents and the Debenture Trust Deeds in respect of the Debentures.

M VERMA & ASSOCIATES NEW DELHI CHARTERED ACCOUNTANTS

5. The Management is also responsible to ensure that Assets Cover Ratio as at June 30, 2026 is in compliance with SEBI circular no. SEBI/HO/MIRSD/MIRSD_CRADT/CIR/P/2022/67 dated May 19, 2022 with the minimum asset cover requirement as per the Debenture Trust Deeds as given in Annexure I attached to this certificate.

Independent Auditors' responsibility

6. Pursuant to the requirements of the SEBI Regulations and Circular, the Company is required to submit the Statement with the Debenture Trustee along with our certificate thereon. In this regard, it is our responsibility to provide limited assurance in the form of a conclusion as to whether anything has come to our attention that causes us to believe:

   (a) that the figures as set out in the accompanying Statement are not, in all material respects, in agreement with the Limited Reviewed Standalone Financial Results of the Company for the quarter ended June 30, 2026, and the underlying un-audited books of account and other relevant records maintained by the Company; and

   (b) whether the asset cover ratio maintained by the Company as set out in the accompanying Statement — computed on an average basis across all outstanding series of Debentures — is not maintained at the average of the asset cover ratio stipulated in the respective Debenture Trust Deeds.

   (c) Further, basis our examination, our responsibility is to provide limited assurance that, prima facie, the Company has complied with the financial covenants mentioned in the Offer Document/Information Memorandum/ Debenture Trust Deeds in respect of Debentures outstanding as at June 30, 2026 as mentioned in the Statement.

7. We have jointly with M/s Nangia & Co LLP, reviewed the standalone financial results of the Company for the quarter ended June 30, 2026 ("**Limited Reviewed Standalone Financial Results**") referred to in paragraph 6 above, prepared by the Company pursuant to the requirements of Regulation 33 and Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended, on which we have jointly issued an unmodified conclusion vide our review report dated August 13, 2026. Our review of these standalone financial results for the quarter ended June 30, 2026 was conducted in accordance with the Standard on Review Engagements (SRE) 2410, "Review of Interim Financial Information Performed by the Independent Auditor of the Entity", issued by the Institute of Chartered Accountants of India ("ICAI") respectively. Our conclusion in paragraph 12 of this certificate should be read in conjunction with our limited review report dated August 13, 2026. Such review was not planned and performed in connection with any transactions to identify matters that maybe of potential interest to third parties.

8. We conducted our examination of the Statement in accordance with the Guidance Note on Reports or Certificates for Special Purposes issued by the Institute of Chartered Accountants of India. The Guidance Note requires that we comply with the ethical requirements of the Code of Ethics issued by the Institute of Chartered Accountants of India.

9. We have complied with the relevant applicable requirements of the Standard on Quality Control (SQC) 1, Quality Control for Firms that Perform Audits and Reviews of Historical Financial Information, and Other Assurance and Related Services Engagements.

10. For the purposes of this certificate on the accompanying Statement, our scope of work did not involve us performing audit tests for the purposes of expressing an opinion on the fairness or accuracy of any of the financial information or the financial results of the Company taken as a whole. We have not performed an audit of the accompanying Statement, the objective of which

M VERMA & ASSOCIATES
NEW DELHI
CHARTERED ACCOUNTANTS

would be the expression of an opinion on the financial results, specified elements, accounts or items thereof, for the purpose of this certificate. Accordingly, we do not express such opinion in respect of the accompanying Statement.

11. We have performed the following procedures in relation to the Statement in respect of the applicable criteria mentioned in paragraph 6 a) above:

a) Traced and agreed the balances as per books in respect of assets and liabilities as at June 30, 2026 as referred to in the accompanying Statement, from the Audited Standalone Financial Statements and the underlying books of account and other relevant records and documents maintained by the Company.

b) Obtained and read the Debenture Trust Deeds entered in between the Company and Debenture Trustees in respect of the Debentures and noted the particulars of asset cover required to be provided by the Company in respect of the outstanding balance of principal / sanctioned limits and interest accrued thereon in respect of the Debentures.

c) We have relied upon the management representation in respect of accuracy of amounts deducted from Gross Loans and Other Credit Facilities as on June 30, 2026 considered in the Statement, on account of cash and cash equivalents of Rs. 355 crores representing High Quality Liquid Assets (HQLAs) as at June 30, 2026, considered for calculation of Liquidity Coverage Ratio as per applicable RBI notification.

d) We have verified the arithmetical and clerical accuracy of the Statement including computation of the asset security cover as at June 30, 2026 as prepared by the management of the Company.

e) We have verified, on a sample basis, the compliance of financial covenants as per the Debenture Trust Deed / information memorandum till date of this report;

f) Performed necessary inquiries with the management including any instances of non-compliance of all covenants during the year ended June 30, 2026. We have relied on the same and not performed any independent procedure in this regard.

12. A limited assurance engagement includes performing procedures to obtain sufficient appropriate evidence on the applicable criteria, mentioned in paragraph 6 above. The procedures performed vary in nature and timing from, and are less in extent than for, a reasonable assurance engagement. Consequently, the level of assurance obtained is substantially lower than the assurance that would have been obtained had a reasonable assurance engagement been performed.

13. Without qualifying our conclusion, we draw attention to the following matter:

The Company has, as at June 30, 2026, breached certain financial covenants under borrowing arrangements other than the above Debentures. Based on our examination, the aforesaid breach does not result in non-compliance with asset cover requirements under Regulation 54 or with the covenants applicable to the Debentures. Management has confirmed and represented to us that the debenture trust deeds do not contain cross-default provisions that would be triggered by the aforesaid breach and verified by us from the terms of the trust deeds (verified on a sample basis).

This certificate is limited to reporting on the criteria specified in paragraph 6 above, in relation to the Company's outstanding Debentures as at June 30, 2026. It does not constitute a certification of compliance with the terms, conditions, financial covenants, or other undertakings under the respective loan agreements governing the said borrowings and should

M VERMA & ASSOCIATES
NEW DELHI
CHARTERED ACCOUNTANTS

not be construed as such. The covenant breach position, as acknowledged by the Company falls outside the scope of the certification made herein.

Our conclusion is not modified in respect of this matter.

Conclusion

14. Based on the procedures performed, as stated in paragraphs 11 and 12 above, and according to the information and explanations given to us and based on representations by the management of the Company provided to us, and read with paragraph 13 above, nothing has come to our attention that causes us to believe that:

    a) the figures as set out in the accompanying Statement are not, in all material respects, in agreement with the Company's Limited Reviewed Standalone Financial Results for the quarter ended June 30, 2026, the underlying unaudited books of account and other relevant records maintained by the Company during the quarter ended June 30, 2026; and

    b) the asset cover ratio maintained by the Company as set out in the accompanying Statement — computed on an average basis across all outstanding series of Debentures — is not maintained at the average of the asset cover ratio stipulated in the respective Debenture Trust Deeds, in all material respects, and

    c) the Company has not complied with the financial covenants as stated in Debenture Trust Deeds in respect of the Debentures outstanding as at June 30, 2026 as mentioned in the Statement.

Restriction on Use

15. This independent auditors' certificate is intended solely for the use of the Company for the purpose specified in paragraph 1 above and should not be used, referred to or distributed for any other purpose or to any other party without our prior written consent. Accordingly, we do not accept or assume any liability or any duty of care for any other purpose or to any other person to whom this certificate is shown or into whose hands it may come without our prior consent in writing. This certificate relates only to the items specified above and does not extend to any financial statement of the Company taken as a whole. Our obligations in respect of the certificate are entirely separate from, and our responsibility and liability is in no way changed by, any other role we may have had as joint auditors of the Company or otherwise. Nothing in the certificate, nor anything said or done in the course of or in connection with the services that are the subject of the certificate, will extend any duty of care we may have in our capacity as joint auditors of the Company.

16. We have no responsibility to update this certificate for events and circumstances occurring after the date of this certificate.

For M Verma & Associates
Chartered Accountants
Firm Registration No.: - 501433C

MOHENDER GANDHI
Digitally signed by MOHENDER GANDHI
Date: 2026.08.13 15:27:25 +05'30'

M VERMA & ASSOCIATES NEW DELHI CHARTERED ACCOUNTANTS

Mohender Gandhi
Partner
Membership No: 088396
UDIN: 26088396XNZFKI7075
Date: August 13, 2026
Place: New Delhi

SAMMAAN CAPITAL

Sammaan Capital Limited

Statement of Security Cover Certificate as per Regulation 54(3) of the Securities and Exchange Board of India (Listing Obligation and Disclosure Requirements) Regulations, 2015 as at June 30, 2026 Rs. In Crore

Column A	Column B	Column C	Column D	Column E	Column F	Column G	Column H	Column H 1	Column I	Column J	Column K	Column L	Column M	Column N	Column O
		Exclusive Charges	Exclusive Charges	Pari-Passu Charges	Pari-Passu Charges	Pari-Passu Charges	Other Assets not offered as Security	Debt not backed by any assets offered as security	Elimination (amount in negative)	(Total C to H)	Related to only those items covered by this certificate				
Particulars	Description of assets for which this certificate relate	Debt for which this certificate being issued	Other secured Debt	Debt for which this certificate being issued	Assets shared by pari passu debt holder (includes debt for which this certificate is issued & other debt with pari-passu charges)	Other assets on which there is pari-Passu charges (excluding items covered in column F)			debt amount considered more than once (due to exclusive plus pari passu charges)		Market value for Assets charges on Exclusive basis	Carrying /book value for exclusive charges assets where market value is not ascertainable or applicable (For Eg. Bank Balance, DSRA market value is not applicable)	Market Value for Pari passu charges Assets	Carrying value/book value for pari passu charge assets where market value is not ascertainable or applicable (For Eg. Bank Balance DSRA market value is not applicable)	Total Value(=K +L+M+N)
													Relating to Column F		
		Book Value	Book Value	Yes/ No	Book Value	Book Value									
ASSETS															
Property Plant and Equipment							89.00			89.00					

SAMMAAN CAPITAL

Capital Work-in-Progress							36.89			36.89					
Right of Use Assets							157.34			157.34					
Goodwill		-	-		-	-	-		-	-	-	-	-	-	-
Intangible Assets					-		12.75		-	12.75	-	-	-	-	-
Intangible Assets under Development										-					-
Investments					7,777.39	11,046.86				18,824.2 5				18,824.25	18,824.25
Loans					37,021.94	-				37,021.9 4				37,021.94	37,021.94
Inventories										-				-	-
Trade Receivables						3.55				3.55				3.55	3.55
Cash and cash equivalents					4,320.61	-	355.00			4,675.61				4,320.61	4,320.61
Bank Balances other than cash and cash equivalents							439.28			439.28				-	-
Others						5,636.82	1,391.34			7,028.15				5,636.82	5,636.82

Total					49,119.94	16,687.23	2,481.60			68,288.77				65,807.17	65,807.17
LIABILITIES															
Debt securities to which this certificate pertains				Yes	14,031.17					14,031.17					
other debt sharing pari-passu charges with above debt				No	26,691.11					26,691.11					
Other debt								49.12		49.12					
Subordinated debt								2,982.71		2,982.71					
Borrowings	Not to filled									-					
Bank										-					
Debt securities										-					
Others										-					
Trade payables							0.93			0.93					
Lease Liabilities							185.33			185.33					
Provisions							98.64			98.64					

SAMMAAN CAPITAL LIMITED

M VERMA & ASSOCIATES NEW DELHI CHARTERED ACCOUNTANTS

SAMMAAN CAPITAL

Others							1,982.26			1,982.26					
Total					40,722.27		2,267.17	3,031.82		46,021.27					
Cover on Book Value					1.21										
Cover on Market Value					1.62										
		Exclusive Security Cover Ratio	NA		Pari-Passu Security Cover Ratio	1.18									

Notes: -

1. The Security Cover ratio pertains to only listed secured debt securities.
2. Total assets stated above are restricted to the extent of minimum-security coverage required under the respective Debenture trust deeds. IND-AS adjustment for effective Interest rate on secured Non-Convertible Debentures (NCD) is excluded from assets cover computation in terms of the accounting as prescribed in applicable IND AS and the asset cover is computed accordingly.
3. Assets considered for pari passu charge is calculated based on assets cover requirement as per respective information memorandum for securities and as per sanction for respective loans
4. The Company has complied with all financial and non financial covenants as specified in the respective debenture trust deeds pertaining to the debt securities to which this certificate pertains for the quarter ended June 30, 2026
5. Other debt sharing pari-passu charges with above debt includes the impact of Rs. 908 crores on account of revaluation of external commercial borrowings, Foreign Currency Bonds.
6. Investment includes assets held for sales
7. Management has deducted balances in respect of overdraft facilities and temporary overdraft as per books and cash and cash equivalents of Rs. 355 crores representing High Quality Liquid Assets (HQLAs) as at June 30, 2026, considered for calculation of Liquidity Coverage Ratio as per applicable RBI notification from cash and cash equivalents as at June 30, 2026
8. The above figures have been extracted from the Un-Audited Standalone financial results/information of the Company as at and for the quarter ended June 30, 2026
9. Cover on Book Value represents coverage for all pari-passu debt holders (including borrowings other than debt securities)
10. Pari-Passu Security Cover Ratio Required represents coverage for debt securities for which this certificate being issued

For Sammaan Capital Limited

SAMMAAN CAPITAL LIMITED

M VERMA & ASSOCIATES NEW DELHI CHARTERED ACCOUNTANTS

Name: Sachin Chaudhary
Designation: Executive Director and Chief Operating Officer
Date: August 13, 2026