

ISSUE OF COMMERCIAL PAPER (CP)	
LETTER OF OFFER	
PART – I	
PROPOSED DATE OF ISSUE	25 <sup>th</sup> February 2025
ISSUE REFERENCE	SCL/FEB/25/01
CP ISSUANCE AMOUNT DURING THE CALENDER IS 1000CR OR MORE	No
ISSUE SIZE (Maturity Value)	Rs. 50 Crore
CREDIT RATING	A1+
• ISSUED BY	CRISIL Limited
• DATE OF RATING	24 <sup>th</sup> January 2025
• VALIDITY FOR ISSUANCE	60 Days
• VALIDITY PERIOD FOR RATING	1 years
• FOR AMOUNT	Rs. 25,000 Crore
• CONDITIONS (if any)	N/A
• EXACT PURPOSE OF ISSUE OF CP	(i) Onward lending, financing, and repayment of interest and principal of existing borrowings of the company, and (ii) For Working Capital Requirement
• CREDIT SUPPORT (if any)	NIL
DESCRIPTION OF INSTRUMENT	Commercial Paper
• AMOUNT	Rs. 50 Crore
• ISSUED BY	Sammaan Capital Limited (Formerly known as Indiabulls Housing Finance Limited)
• IN FAVOUR OF	Issuer of CP/Holder of CP
• NET WORTH OF THE GUARANTOR COMPANY	N/A
NAMES OF COMPANIES TO WHICH GUARANTOR HAS ISSUED SIMILAR GUARANTEE	N/A
EXTENT OF THE GUARANTEE OFFERED BY THE GUARANTOR COMPANY	N/A
CONDITIONS UNDER WHICH THE GUARANTEE WILL BE INVOKED	N/A
DETAILS OF CURRENT TRANCHE	
ISIN CODE	INE148I14YU3
AMOUNT	Rs. 50 Crore
MATURITY DATE*	25 <sup>th</sup> February 2026
CURRENT CREDIT RATING	CRISIL A1+
VALIDITY PERIOD OF RATING	1 years
CRA	CRISIL Limited
ISSUING AND PAYING AGENT	The Federal Bank Limited, C-9, Laxmi Towers, 1st Floor, Bandra Kurla Complex, Bandra East, Mumbai – 400051
NAME AND ADDRESS OF THE TRUSTEE TO THE ISSUE IF ANY	N.A.
LISTED/NON LISTED	Unlisted
MARKET CONVENTIONS	FIMMDA CONVENTIONS
CP Borrowing Limit	Rs. 1000 Crore
SUPPORTING BOARD RESOLUTION	14 <sup>th</sup> January 2025
TOTAL CP OUTSTANDING (AS ON DATE) and DETAILS	As per ANNEXURE I
DETAILS OF CP'S ISSUED DURING LAST 15 MONTHS	ANNEXURE IV
TOTAL OTHER DEBT INSTRUMENTS (AS ON DATE)	ANNEXURE II
BANK FUND BASED FACILITIES FROM BANKS / FINANCIAL INSTITUTIONS, IF ANY	ANNEXURE III
Issuer's liability under the CP will continue beyond due date, in case the CP is not redeemed on due date, even if the CP is in demat mode.	



**PART – II**

NAME AND ADDRESS OF ISSUER	Sammaan Capital Limited (Formerly known as Indiabulls Housing Finance Limited) Building No. 27, KG Marg, Connaught Place, New Delhi - 110001			
LINE OF BUSINESS	Non-Banking Finance Company			
CHIEF EXECUTIVE (Managing Director)	Mr. Gagan Banga			
GROUP AFFILIATION (if any)	No			
FINANCIAL SUMMARY	31.12.2024 (audited) Rs. In Crores	31.03.2024 (audited) Rs. In Crores	31.03.2023 (audited) Rs. In Crores	31.03.2022 (audited) Rs. In Crores
Equity share capital	148.54	114.99	94.32	93.71
Net Worth	21,125.94	17,836.22	15,819.51	15,376.55
Investment in subsidiaries	3,762.58	3,762.58	3,863.23	3,863.23
Total Debt Outstanding	41,443.13	43,565.34	47,473.11	56,897.45
Short Term (< 1 year)	7,742.74	7,195.33	11,424.83	16,584.26
Other Debt	33,700.39	36,370.01	36,048.28	40,313.19
Gross Income PBITD	4,363.41	6,208.15	6,319.55	6,894.96
Operating Profit PBTB	924.79	1,374.97	1,188.46	1,030.30
Gross Profit (PBTB)	868.99	1,294.07	1,105.81	955.90
Net Profit (Post Tax)	649.04	989.82	819.17	696.11
AUDIT QUALIFICATIONS (if any)	None			
MATERIAL LITIGATION (if any)	Refer Annexure V			
REGULARITY STRICTURES (if any)	None			
DETAILS OF DEFAULT OF CP'S INCLUDING TECHNICAL DELAY IN REDEMPTION DURING PAST THREE YEARS	None			
DETAILS OF DEFAULT AND DELAY IN REDEMPTION OF ANY OTHER BORROWINGS DURING LAST THREE YEARS	None			
	<p align="center"><b>For Sammaan Capital Limited (Formerly known as Indiabulls Housing Finance Limited)</b></p>  <p>Authorized Signatory ORIGINAL / AUTHENTICATED COPY OF ANY DOCUMENT RELATED TO ABOVE INFORMATION WILL BE MADE AVAILABLE TO THE INVESTORS ON REQUEST Date: 25-02-2025</p>			