



Sammaan Capital Limited
(Formerly Indiabulls Housing Finance Limited) (CIN: L65922DL2005PLC136029)
Consolidated Financial Results
for the quarter and nine months ended December 31, 2024

Statement of Consolidated Unaudited Results for the quarter and nine months ended December 31, 2024

(Rupees in Crores)

S. No.	Particulars	Quarter ended			Nine months ended		Year ended
		31 December 2024	30 September 2024	31 December 2023	31 December 2024	31 December 2023	31 March 2024
		(Reviewed) (Refer Note 5)	(Reviewed)	(Reviewed) (Refer Note 5)	(Reviewed)	(Reviewed)	(Audited)
1	Revenue from operations						
	(i) Interest Income (Refer Note 3)	1,890.25	2,105.82	1,661.75	5,685.06	5,211.08	6,783.63
	(ii) Fees and commission Income	26.99	31.63	24.88	87.37	84.14	141.89
	(iii) Net gain on fair value changes	-	242.54	429.62	153.62	902.66	1,451.77
	(iv) Net gain on derecognition of financial instruments under amortised cost category (Refer Note 4)	99.28	42.50	26.40	589.86	72.38	97.58
	Total Revenue from operations	2,016.52	2,422.49	2,142.65	6,515.91	6,270.26	8,474.87
2	Other Income	2.62	2.68	69.07	34.89	99.38	149.90
3	Total Income (1+2)	2,019.14	2,425.17	2,211.72	6,550.80	6,369.64	8,624.77
4	Expenses						
	Finance costs	1,193.58	1,238.46	1,311.61	3,741.16	4,015.29	5,306.77
	Net loss on fair value changes	129.78	-	-	-	-	-
	Impairment on financial instruments (net of recoveries / written back) (Refer Note 6)	6.77	4,513.34	281.76	4,779.64	478.60	768.44
	Employee benefits expenses	180.48	203.73	151.71	537.11	469.36	619.07
	Depreciation and amortization	19.67	19.78	22.63	58.33	64.08	84.62
	Other expenses	71.61	134.81	44.99	265.11	125.51	197.18
	Total expenses	1,601.89	6,110.12	1,812.70	9,381.35	5,152.84	6,976.08
5	Profit / (Loss) before tax (3-4)	417.25	(3,684.95)	399.02	(2,830.55)	1,216.80	1,648.69
6	Tax expense						
	Current tax Expense / (Credit)	1.42	(7.16)	4.45	(8.33)	86.66	122.71
	Deferred Tax Charge / (Credit)	113.39	(917.07)	91.96	(690.71)	233.37	309.01
	Total Tax Expense / (Credit)	114.81	(924.23)	96.41	(699.04)	320.03	431.72
7	Profit / (Loss) for the period / year from continuing operations after tax (5-6)	302.44	(2,760.72)	302.61	(2,131.51)	896.77	1,216.97
8	Profit / (Loss) for the period / year from discontinued operations	-	-	-	-	(1.81)	(2.58)
9	Tax expense for the period / year from discontinued operations	-	-	-	-	-	-
10	Profit / (Loss) for the period / year from discontinued operations after tax (8-9)	-	-	-	-	(1.81)	(2.58)
11	Profit / (Loss) for the period / year attributable to the Shareholders of the Company (7+10)	302.44	(2,760.72)	302.61	(2,131.51)	894.96	1,214.39



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Particulars	Quarter ended			Nine months ended		Year ended
	31 December 2024	30 September 2024	31 December 2023	31 December 2024	31 December 2023	31 March 2024
	(Reviewed) (Refer Note 5)	(Reviewed)	(Reviewed) (Refer Note 5)	(Reviewed)	(Reviewed)	(Audited)
12 Other comprehensive income						
(1) Other comprehensive income from continuing operations						
A (i) Items that will not be reclassified to statement of profit or loss						
(a) Remeasurement (loss) / gain on defined benefit plan	(0.91)	0.45	(5.79)	(0.16)	(4.01)	(3.62)
(b) (Loss) / Gain on equity instrument designated at FVOCI	(17.93)	114.32	28.58	236.75	89.58	100.71
(ii) Income tax impact on A above	4.33	(26.27)	(5.08)	(54.13)	(19.48)	(22.12)
B (i) Items that will be reclassified to statement of profit or loss						
(a) Effective portion of cash flow hedges	4.27	150.61	(9.35)	126.30	182.21	325.08
(ii) Income tax impact on B above	(1.08)	(37.90)	2.35	(31.79)	(45.86)	(81.82)
Total Other comprehensive (loss) / income from continuing operations	(11.32)	201.21	10.71	276.97	202.44	318.23
(2) Other comprehensive income from discontinued operations						
A (i) Items that will not be reclassified to statement of profit or loss						
(a) Remeasurement gain / (loss) on defined benefit plan	-	-	-	-	-	-
(b) (Loss) / Gain on equity instrument designated at FVOCI	-	-	-	-	-	-
(ii) Income tax impact on A above	-	-	-	-	-	-
Total Other comprehensive income / (loss) from discontinued operations	-	-	-	-	-	-
Total Other comprehensive (loss) / Income (net of tax) (1)+(2)	(11.32)	201.21	10.71	276.97	202.44	318.23
13 Total comprehensive income / (loss) (after tax) (11+12)	291.12	(2,559.51)	313.32	(1,854.54)	1,097.40	1,532.62
14 Paid-up equity share capital (Face value of INR 2 each)	146.02	144.79	96.81	146.02	96.81	113.03
15 Other equity						19,678.87



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Particulars	Quarter ended			Nine months ended		Year ended
	31 December 2024	30 September 2024	31 December 2023	31 December 2024	31 December 2023	31 March 2024
	(Reviewed) (Refer Note 5)	(Reviewed)	(Reviewed) (Refer Note 5)	(Reviewed)	(Reviewed)	(Audited)
16 Earnings per Share (EPS) (not annualised) (for continuing operations)						
-Basic (Amount in Rs.)	4.17	(44.23)	5.93	(33.31)	18.15	23.83
-Diluted (Amount in Rs.)	4.16	(44.23)	5.86	(33.31)	17.98	23.58
-Face Value (Amount in Rs.)	2.00	2.00	2.00	2.00	2.00	2.00
Earnings per Share (EPS) (not annualised) (for discontinued operations)						
-Basic (Amount in Rs.)	-	-	-	-	(0.04)	(0.05)
-Diluted (Amount in Rs.)	-	-	-	-	(0.04)	(0.05)
-Face Value (Amount in Rs.)	2.00	2.00	2.00	2.00	2.00	2.00
Earnings per Share (EPS) (not annualised) (for continuing and discontinued operations)						
-Basic (Amount in Rs.)	4.17	(44.23)	5.93	(33.31)	18.11	23.78
-Diluted (Amount in Rs.)	4.16	(44.23)	5.86	(33.31)	17.94	23.53
-Face Value (Amount in Rs.)	2.00	2.00	2.00	2.00	2.00	2.00

Notes to the Financial Results:

- 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.
- The consolidated financial results of Sammaan Capital Limited (formerly known as Indiabulls Housing Finance Limited) ('SCL', 'the Company', 'the Holding Company') and its subsidiaries (collectively referred to as 'the Group') for the quarter and nine months ended December 31, 2024 have been reviewed by the Audit Committee on February 11, 2025 and subsequently approved at the meeting of the Board of Directors held on February 11, 2025. The consolidated financial results have been subjected to a limited review by the Joint Statutory Auditors of the Company.
- The interest income for the quarter ended December 31, 2024 includes overdue interest recovered from written off / NPA customers. The interest income for the quarter ended September 30, 2024 includes overdue interest.
- Net gain on derecognition of financial instruments under amortised cost category comprises net gain on direct assignment of loans, net gain on derecognition of non-convertible debentures issued by the Company and impact amounting to Rs. 403 Crore on account of change in estimates on assignment transactions based on the trend & market analysis determined by the Group during the quarter ended June 30, 2024.
- The figures for the quarter ended December 31, 2024 are the balancing figures between reviewed figures in respect of the nine months ended December 31, 2024 and for the half year ended September 30, 2024. The figures for the quarter ended December 31, 2023 are the balancing figures between reviewed figures in respect of the nine months ended December 31, 2023 and for the half year ended September 30, 2023.



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- 6 The significant amount in impairment on financial instruments for the quarter ended September 30, 2024 is mainly on account of write-offs.
- 7 During the nine months ended December 31, 2024, the Holding Company in the previous quarter ended September 30, 2024 had purchased "Legacy, Wholesale Loan Business", consisting of a group of assets , primarily of the wholesale loan book (net of ECL), liabilities, and business contracts associated with the wholesale division, from its wholly owned subsidiary "Sammaan Finserve Limited" (formerly known as Indiabulls Commercial Credit Limited) , for a purchase consideration of Rs 530 Crores on the basis of the fair valuation report, by way of a business transfer agreement, executed between the Holding Company and its subsidiary as approved by the Company's Board.
- 8 The Group is mainly engaged in the housing 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.
- 9 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
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Standalone Financial Results

for the quarter and nine months ended December 31, 2024

Statement of Standalone Unaudited Results for the quarter and nine months ended December 31, 2024

(Rupees in Crores)

S. No.	Particulars	Quarter ended			Nine months ended		Year ended
		31 December 2024	30 September 2024	31 December 2023	31 December 2024	31 December 2023	31 March 2024
		(Reviewed) (Refer Note 5)	(Reviewed)	(Reviewed) (Refer Note 5)	(Reviewed)	(Reviewed)	(Audited)
1	Revenue from operations						
	(i) Interest Income (Refer Note 3)	1,848.71	1,806.37	1,390.96	5,124.43	4,528.19	5,857.87
	(ii) Dividend Income	-	-	-	-	104.08	153.64
	(iii) Fees and commission Income	22.05	25.14	16.08	70.51	50.38	90.97
	(iv) Net gain on fair value changes	-	210.87	339.95	99.42	663.36	1,206.55
	(v) Net gain on derecognition of financial instruments under amortised cost category (Refer Note 4)	31.69	23.63	19.91	436.09	54.66	70.96
	Total Revenue from operations	1,902.45	2,066.01	1,766.90	5,730.45	5,400.67	7,379.99
2	Other Income	2.80	1.69	71.32	35.53	106.70	159.03
3	Total Income (1+2)	1,905.25	2,067.70	1,838.22	5,765.98	5,507.37	7,539.02
4	Expenses						
	Finance costs	1,110.88	1,127.46	1,194.35	3,438.62	3,654.34	4,833.18
	Net loss on fair value changes	140.53	-	-	-	-	-
	Impairment on financial instruments (net of recoveries / written back)	25.86	470.83	139.97	678.14	307.58	582.06
	Employee benefits expenses	160.12	188.59	140.28	492.34	435.10	576.14
	Depreciation and amortization	18.47	19.14	21.93	55.80	61.06	80.90
	Other expenses	63.62	117.39	38.11	232.09	109.08	172.67
	Total expenses	1,519.48	1,923.41	1,534.64	4,896.99	4,567.16	6,244.95
5	Profit before tax (3-4)	385.77	144.29	303.58	868.99	940.21	1,294.07
6	Tax expense						
	Current tax Expense / (Credit)	-	-	-	(12.37)	-	-
	Deferred Tax Charge	103.86	33.78	77.84	232.32	225.89	304.25
	Total Tax Expense	103.86	33.78	77.84	219.95	225.89	304.25
7	Profit for the period / year (5-6)	281.91	110.51	225.74	649.04	714.32	989.82

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		31 December 2024	30 September 2024	31 December 2023	31 December 2024	31 December 2023	31 March 2024
		(Reviewed) (Refer Note 5)	(Reviewed)	(Reviewed) (Refer Note 5)	(Reviewed)	(Reviewed)	(Audited)
8	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	0.15	1.83	(5.23)	2.69	(3.21)	(3.17)
	(b) Gain / (Loss) on equity instrument designated at FVOCI	4.28	32.22	21.43	100.75	66.57	80.82
	(ii) Income tax impact on A above	(1.02)	(7.83)	(3.58)	(23.73)	(14.42)	(17.69)
	B (i) Items that will be reclassified to statement of profit or loss						
	(a) Effective portion of cash flow hedges	4.27	150.61	(9.35)	126.30	182.21	325.08
	(ii) Income tax impact on B above	(1.08)	(37.90)	2.35	(31.79)	(45.86)	(81.82)
	Total Other comprehensive Income / (loss) (net of tax)	6.60	138.93	5.62	174.22	185.29	303.22
9	Total comprehensive income (after tax) (7+8)	288.51	249.44	231.36	823.26	899.61	1,293.04
10	Paid-up equity share capital (Face value of INR 2 each)	148.54	147.31	98.49	148.54	98.49	114.99
11	Other equity						17,940.58
12	Earnings per Share (EPS) (not annualised)						
	-Basic (Amount in Rs.)	3.80	1.74	4.34	9.97	13.96	18.81
	-Diluted (Amount in Rs.)	3.79	1.74	4.30	9.94	13.84	18.62
	-Face Value (Amount in Rs.)	2.00	2.00	2.00	2.00	2.00	2.00

Notes to the Financial Results:

- 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.
- The standalone financial results of Sammaan Capital Limited (formerly known as Indiabulls Housing Finance Limited) ('SCL', 'the Company') for the quarter and nine months ended December 31, 2024 have been reviewed by the Audit Committee on February 11, 2025 and subsequently approved at the meeting of the Board of Directors held on February 11, 2025. The standalone financial results have been subjected to a limited review by the Joint Statutory Auditors of the Company.
- The interest income for the quarter ended December 31, 2024 includes overdue interest recovered from written off / NPA customers. The interest income for the quarter ended September 30, 2024 includes overdue interest.
- Net gain on derecognition of financial instruments under amortised cost category comprises net gain on direct assignment of loans, net gain on derecognition of non-convertible debentures issued by the Company and impact amounting to Rs. 353 Crore on account of change in estimates on assignment transactions based on the trend & market analysis determined by the Company during the quarter ended June 30, 2024.

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5 The figures for the quarter ended December 31, 2024 are the balancing figures between reviewed figures in respect of the nine months ended December 31, 2024 and for the half year ended September 30, 2024. The figures for the quarter ended December 31, 2023 are the balancing figures between reviewed figures in respect of the nine months ended December 31, 2023 and for the half year ended September 30, 2023.

6 **Disclosures pursuant to RBI Notification - RBI/DOR/2021-22/86 DOR.STR.REC 51/21.04.048/2021-22 dated 24 September 2021**

(a) Details of transfer through assignment in respect of loans not in default during the quarter and nine months ended December 31, 2024

Entity	Quarter ended December 31, 2024		Nine months ended December 31, 2024	
	Assignment	Acquisition	Assignment	Acquisition
Count of Loan accounts Assigned	6312	-	10928	-
Amount of Loan accounts Assigned (Rs. in crore)	989.63	-	2,445.27	-
Retention of beneficial economic interest (MRR) (Rs. in crore)	144.53	-	419.56	-
Weighted Average Maturity (Residual Maturity in months)	207.03	-	210.61	-
Weighted Average Holding Period (in months)	7.97	-	4.98	-
Coverage of tangible security coverage	1.00	-	1.00	-
Rating-wise distribution of rated loans	Unrated	-	Unrated	-

(b) Details of stressed loans transferred during the quarter and nine months ended December 31, 2024

	Quarter ended December 31, 2024	Nine months ended December 31, 2024
Number of accounts	6688	6904
Aggregate principal outstanding of loans transferred (Rs. in crore)	2,534.40	3,433.23
Weighted average residual tenor of the loans transferred (in months)	21	29
Net book value of loans transferred (at the time of transfer) (Rs. in crore)	2,501.37	3,371.94
Aggregate consideration (Rs. in crore)	1,515.57	2,164.52
Additional consideration realised in respect of accounts transferred in earlier years	-	-
Excess provisions reversed to the Profit and Loss Account on account of sale	-	-

The Company has assigned write-offs loans to ARCs for purchase consideration of ₹ 1,240.46 Crore during the quarter ended December 31, 2024 and ₹ 1,506.71 Crore during the nine months ended December 31, 2024.

(c) The Company has not acquired any stressed loan during the quarter and nine months ended December 31, 2024.



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- 7 There are no material deviations, if any, in the use of proceeds of issue of non convertible debt securities from the objects stated in the offer document.
- 8 The secured non-convertible debentures issued by the Company are fully secured by pari passu charge against Immovable Property / Other Financial Assets and pool of Current and Future Loan Receivables of the Company, Including Investments to the extent as stated in the Information Memorandum/Offering Documents/Prospectus. Further, the Company has maintained security cover as stated in the Information Memorandum/Offering Documents/Prospectus.
- 9 During the nine months ended December 31, 2024, the Company in the previous quarter ended September 30, 2024 had purchased "Legacy, Wholesale Loan Business", consisting of a group of assets , primarily of the wholesale loan book (net of ECL), liabilities, and business contracts associated with the wholesale division, from its wholly owned subsidiary "Sammaan Finserve Limited" (formerly known as Indiabulls Commercial Credit Limited) , for a purchase consideration of Rs 530 Crores on the basis of the fair valuation report, by way of a business transfer agreement, executed between the Company and its subsidiary as approved by the Company's Board.
- 10 The Company and its six wholly owned Subsidiary companies, namely Sammaan Collection Agency Limited (formerly known as Indiabulls Collection Agency Limited), Sammaan Sales Limited (formerly known as Ibulls Sales Limited), Sammaan Insurance Advisors Limited (formerly known as Indiabulls Insurance Advisors Limited), Sammaan Investmart Services Limited (formerly known as Nilgiri Investmart Services Limited), Indiabulls Capital Services Limited and Sammaan Advisory Services Limited (formerly known as Indiabulls Advisory Services Limited) (collectively, the "Transferor Companies") have filed a first motion application dated September 16, 2024 (the "Application") with National Companies Law Tribunal, New Delhi (the "NCLT, Delhi"), for merger of the Transferor Companies with the Company. The NCLT, Delhi has passed an order allowing the Application.
- 11 The Company is mainly engaged in the housing 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.
- 12 Subsequent to the current quarter, the Securities Issuance and Investment Committee of the Board of Directors of the Company, under the provisions of Chapter VI of Securities and Exchange Board of India (Issue of Capital and Disclosure Requirements) Regulations, 2018, as amended, and Sections 42 and 62 of the Companies Act, 2013, as amended, including the rules made thereunder, has concluded Qualified Institutions Placement (QIP), by issuing 8,66,66,666 equity shares at a price of Rs. 150/- per equity share aggregating Rs. 1,300.00 Crores, on January 27, 2025, consequent to which, the Paid up Share Capital increased by Rs. 17.33 Crores and Securities Premium increased by Rs. 1,282.67 Crores. Pursuant to the allotment of Equity Shares under the QIP, the paid-up Equity Share capital of the Company stands increased from ₹ 148.54 Crores divided into 74,17,03,264 fully paid-up equity shares having face value of ₹ 2 each and 30,13,213 partly paid-up equity shares having a face value of ₹ 2 each (₹ 0.67 paid-up) to ₹ 165.88 Crores divided into 82,83,69,930 fully paid-up equity shares having face value of Rs. 2 each and 30,13,213 partly paid-up equity shares having a face value of Rs. 2 each (Rs. 0.67 paid-up per equity share).
- 13 During the current quarter, the Securities Issuance and Investment Committee of the Board of Directors of the Company vide resolution dated December 27, 2024 approved and allotted 16,52,622 NCDs of face value of ₹1,000 each, aggregating to ₹165.26 Crores on public issue basis and also issued and allotted 10,000 Secured, Rated, Listed, Taxable, Redeemable, Non-Convertible Debentures of face value Rs. 1 lakh each, aggregating to Rs. 100 Crores, on a private placement basis.



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for the quarter and nine months ended December 31, 2024

- 14 Subsequent to the current quarter, the Securities Issuance and Investment Committee of the Board of Directors of the Company vide resolution dated January 14, 2025 and dated January 28, 2025 approved and allotted 24,900 Secured, Rated, Listed, Taxable, Redeemable, Non-Convertible Debentures of face value Rs. 1 lakh each, aggregating to Rs. 249 Crores, on a private placement basis.
- 15 The Reserve Bank of India, under Scale Based Regulations (SBR) has categorised the Company in Upper Layer (NBFC-UL) vide its circular dated September 30, 2022 and vide press release reference 2024-2025/1939 dated January 16, 2025, in respect of the financial year 2024-25.
- 16 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: 5th Floor, Building No. 27, KG Marg, Connaught Place,
New Delhi-110001.

For and on behalf of the Board of Directors

Place : Mumbai
Date : February 11, 2025

Gagan Banga
Vice-Chairman, Managing Director & CEO



Sammaan Capital Limited (Formerly Indiabulls Housing Finance 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	15,491.26
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	41,443.13

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 (Formerly Indiabulls Housing Finance Limited) (as standalone entity)		
(CIN: L65922DL2005PLC136029)		
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Additional Information in Compliance with the provisions of Regulation 52(4) of the SEBI (Listing Obligations And Disclosure Requirements) Regulations, 2015		
	Particulars	As on December 31, 2024
1	Debt Equity Ratio ((Debt Securities + Borrowings (Other than Debt Securities) + Subordinated liabilities) / Own Funds)	1.94
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	Net worth (Rs. in Crores)	21,309.16
8	Net Profit after Tax (Rs. in Crores)	649.04
9	Earnings per Share (EPS) - Basic (Amount in Rs.) - not annualised	9.97
	- Diluted (Amount in Rs.) - not annualised	9.94
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	0.62
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 31 December 2024	14.80%
	As on nine months ended 31 December 2024	11.26%
19	Other Ratios (not subjected to review)	
(A)	% of Gross Non Performing Assets (Gross NPA / Loan Book)	1.55%
(B)	% of Net Non Performing Assets (Net NPA / Loan Book)	0.92%
(C)	Liquidity Coverage Ratio (%) for Q3 FY 25	218%
(D)	Capital to risk-weighted assets ratio (Calculated as per RBI guidelines)	27.87%