

SAMMAAN CAPITAL LIMITED
 (formerly known as Indiabulls Housing Finance Limited)
Secured, Redeemable, Non-convertible Debentures

Issue Opening Date: December 09th, 2024

Issue Closing Date: December 20th 2024*

Issuer	SAMMAAN CAPITAL LIMITED (formerly known as Indiabulls Housing Finance Limited)
Issue Size	₹100 crores (“Base Issue Size”) with a green shoe option of ₹200 crores aggregating up to ₹300 crores in tranche II.
Rating	AA/Stable by ICRA and CRISIL
Minimum Application	₹ 10,000 and Multiple of 1000 thereafter.
Mode of Issuance and Allotment	NCDs will be issued and traded compulsorily in dematerialized form.
Face Value of Bond	₹ 1,000
Listing	Proposed to be listed on BSE within 6 Working Days from the Issue Closing Date
Mode of Application	ASBA and Up to 5 lacs through UPI

Category Wise Issue Allocation for Secured NCD: -

Category I Institutional (QIB)	Category II (Non Institutional Investors)	Category III (High Net Worth Individual Investors)	Category IV Retail Individual Category
Up to 30% of Overall Issue Size*	Up to 10% of Overall Issue Size*	Up to 30% of Overall Issue Size*	Up to 30% of Overall Issue Size*

*On first come first serve basis to be determined on the basis of the bid uploads made with the scheduled Stock Exchanges.

Final Terms of the Issue

Series	I	II	III	IV*	V	VI	VII	VIII	IX	X	XI	XII
Frequency of Interest Payment	Annual	Monthly	Cumulative	Annual	Monthly	Cumulative	Annual	Monthly	Annual	Monthly	Annual	Monthly
Tenor	24 Months	24 Months	24 Months	36 Months	36 Months	36 Months	60 Months	60 Months	84 Months	84 Months	120 Months	120 Months
Coupon (% per annum) for NCD Holders in all Categories I & II	9.25%	8.88%	NA	9.40%	9.02%	NA	9.65%	9.25%	10.00%	9.57%	10.25%	9.80%
Coupon (% per annum) for NCD Holders in all Categories III & IV	9.65%	9.25%	NA	9.90%	9.48%	NA	10.15%	9.71%	10.50%	10.03%	10.75%	10.25%
Effective Yield(%per annum) for NCD Holders in Categories I & II	9.25%	9.25%	9.25%	9.40%	9.40%	9.40%	9.65%	9.65%	10.00%	10.00%	10.25%	10.24%
Effective Yield(%per annum) for NCD Holders in Categories III & IV	9.65%	9.65%	9.65%	9.90%	9.90%	9.90%	10.15%	10.15%	10.50%	10.48%	10.74%	10.75%
Redemption Amount (₹ / NCD) on Maturity for NCD Holders in Categories I & II**	₹1,000	₹1,000	₹1193.56	₹1,000	₹1,000	₹1309.34	Staggered Redemption in Three (3) annual payments of. 333.33 each starting from 3rd anniversary* until Maturity		Staggered Redemption in Five (5) annual payments of ₹ 200 each starting from 3rd anniversary* until Maturity		Staggered Redemption in Eight (8) annual payments of ₹ 125 each starting from 3rd anniversary* until Maturity	
Redemption Amount (₹ / NCD) on Maturity for NCD Holders in Categories III & IV**	₹1,000	₹1,000	₹1202.32	₹1,000	₹1,000	₹1327.38						
Put/Call Option	Not Applicable											

*The Company would allot the Option IV of NCDs, wherein the Applicants have not indicated their choice of the relevant option of NCDs.

**Subject to applicable tax deducted at source, if any.

Who can apply?

Category I - Institutional Investors	<ul style="list-style-type: none"> Public financial institutions, scheduled commercial banks, Indian multilateral and bilateral development financial institutions which are authorized to invest in the NCDs; Provident funds and pension funds each with a minimum corpus of ₹2,500 lakhs, superannuation funds and gratuity funds, which are authorized to invest in the NCDs; Alternative Investment Funds, subject to investment conditions applicable to them under the Securities and Exchange Board of India (Alternative Investment Funds) Regulations, 2012; Resident Venture Capital Funds registered with SEBI; Insurance companies registered with the IRDAI; State industrial development corporations; Insurance funds set up and managed by the army, navy, or air force of the Union of India; Insurance funds set up and managed by the Department of Posts, the Union of India; Systemically Important Non-Banking Financial Company registered with the RBI; National Investment Fund set up by resolution no. F.No. 2/3/2005-DDII dated November 23, 2005 of the Government of India published in the Gazette of India; and Mutual funds registered with SEBI.
Category II (Non Institutional Investors)	<ul style="list-style-type: none"> Companies within the meaning of Section 2(20) of the Companies Act, 2013; statutory bodies/corporations and societies registered under the applicable laws in India and authorised to invest in the NCDs; Co-operative banks and regional rural banks; Trusts including public/private charitable/religious trusts which are authorised to invest in the NCDs; Educational institutions and associations of persons and/or bodies established pursuant to or registered under any central or state statutory enactment: which are authorised to invest in the NCDs; Scientific and/or industrial research organizations, which are authorised to invest in the NCDs; Partnership firms in the name of the partners; and Limited liability partnerships formed and registered under the provisions of the Limited Liability Partnership Act, 2008 (No. 6 of 2009); Association of Persons; and Any other incorporated and/ or unincorporated body of persons
Category III (High Net Worth Individual Investors)	<ul style="list-style-type: none"> Resident Indian individuals or Hindu Undivided Families through the Karta applying for an amount aggregating to above ₹ 10,00,000 across all options of NCDs in the Issue
Category IV (Retail Individual Investors)	<ul style="list-style-type: none"> Resident Indian individuals or Hindu Undivided Families through the Karta applying for an amount aggregating up to and including ₹ 10,00,000 across all options of NCDs in the Issue and shall include Retail Individual Investors, who have submitted bid for an amount not more than ₹ 5,00,000 in any of the bidding options in the Issue (including HUFs applying through their Karta and does not include NRIs) though UPI Mechanism
Application cannot be made by :	<ul style="list-style-type: none"> Minors without a guardian name*(A guardian may apply on behalf of a minor. However, Applications by minor must be made through Application Forms that contain the names of both the minor Applicant and the guardian); Foreign nationals, NRI inter-alia including any NRIs who are (i) based in the USA, and/or, (ii) domiciled in the USA, and/or, (iii) residents/citizens of the USA, and/or, (iv) subject to any taxation laws of the USA; Persons resident outside India and other foreign entities; Foreign Institutional Investors; Foreign Portfolio Investors; Foreign Venture Capital Investors Qualified Foreign Investors; Overseas Corporate Bodies; and Person's ineligible to contract under applicable statutory/regulatory requirements. *Applicant shall ensure that guardian is competent to contract under Indian Contract Act, 1872

Note: Participation of any of the aforementioned categories of persons or entities is subject to the applicable statutory and/ or regulatory requirements in connection with the subscription to Indian securities by such categories of persons or entities.