August 13, 2026

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

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

Sub: Press Release

Dear Sirs,

Please find enclosed a Press Release of the Company, for your information and record.

Thanking you,

Yours truly,
For **Sammaan Capital Limited**

Amit Kumar Jain
Digitally signed by Amit Kumar Jain
Date: 2026.08.13 17:38:37 +05'30'

Amit Jain
Company Secretary

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

Press Release

Sammaan Capital Marks First Full Quarter Under IHC with AUM Gaining Momentum

Mumbai, August 13, 2026 — Sammaan Capital Limited, one of India's leading non-banking financial companies (NBFCs), reported its financial results today for the first quarter of the year ending June 30, 2026.

Key Highlights:

First quarter as part of the IHC Group, marking a transformational phase for Sammaan Capital

- AUM grew to ₹ 56,239 Crore from ₹53,160 crore in Q4FY26
- Disbursed ₹ 3,875 crore in Q1FY27 across five products, driving diversified growth without concentration in any single segment.
- 97% of the disbursements were secured, while 3% were unsecured
- Gross recoveries: ₹ 424 Crores; Net recoveries after taking into account provisions and other credit costs: ₹240 Crore
- Maintained a growth-focused approach within prudent risk guardrails, while actively pursuing both organic and inorganic growth opportunities
- Credit ratings upgraded to AA+ (Stable) by CRISIL, CARE and ICRA; international rating upgraded to BB- (Stable) by S&P Global within 90 days of IHC's investment
- Steady reduction in stock borrowing cost — ~85 bps reduction from Q2FY26 to Q1FY27, with further ~75 bps reduction expected by end of FY27
- Strengthening leadership team with key senior hires across functions to support new product launches and accelerate business growth
- Identified 53 AI use cases for phased implementation across FY27-28
- AI-ready infrastructure initiated during the quarter — unified loan origination platform, unified HR life cycle platform with employee self-service, major database and cloud infrastructure, modern core LMS enabling automated onboarding & straight-through processing and scalable, secure cloud powering LOS, data lake & AI workloads
- Strengthening cross functional integration with IHC across Risk, Finance and IT functions

Press Release

Consolidated Financial Highlights — Q1FY27

- Consolidated PAT stood at ₹243 Crore in Q1FY27
- Disbursements at ₹ 3,875 Crore
- Gearing ratio at 1.8x
- Net NPA at 0.15%
- Capital adequacy at 20.1%

Mr. Gagan Banga, Managing Director & CEO of Sammaan Capital Limited, said:

"This quarter marks an important milestone for Sammaan Capital as our first quarter as part of the IHC Group. With the capital infusion now in place, a strengthened balance sheet and the backing of a global parent, we believe Sammaan Capital is well positioned to move decisively onto its next phase of growth. Our focus remains on growth-oriented disbursals within clearly defined risk guardrails, ensuring that growth is both calibrated and sustainable.

Technology remains at the core of our strategy. Our digital-first approach is creating a platform for all individual and MSME product segments.

As we look ahead, our priorities are clear to accelerate growth responsibly, strengthen earnings, progressively reduce our cost of funds, leverage the capabilities of our parent, deepen our technology-led distribution platform and maintain disciplined risk management."

About Sammaan Capital Limited:

Sammaan Capital Limited is a large NBFC in India and a group company of Abu Dhabi-based International Holding Company (IHC). With a network of 200+ branches and 8,000+ channel partners, the company offers multiple financial products, combining digital innovation with on-ground reach to deliver accessible, customer-first financial solutions. Focused on accessibility, speed, and customer-first service, Sammaan Capital is committed to empowering individuals and businesses with practical and inclusive financial solutions.

www.sammaancapital.com

Investor Relations: MUFG Intime India Private Limited

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Email: nikunj.jain@in.mpms.mufg.com / aryan.sumra@in.mpms.mufg.com

Media Contacts

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Safe Harbor

Any forward-looking statements about expected future events, financial and operating results of the Company are based on certain assumptions which the Company does not guarantee the fulfilment of past performance also should not be simply extrapolated into the future. These statements are subject to risks and uncertainties. Actual results might differ substantially or materially from those expressed or implied. Important developments that could affect the Company's operations include a downtrend in the industry, global or domestic or both, significant changes in political and economic environment in India or key markets abroad, tax laws, litigation, labour relations, exchange rate fluctuations, technological changes, investment and business income, cash flow projections, interest, and other costs. The Company does not undertake any obligation to update forward-looking statements to reflect events or circumstances after the date thereof.

after the date thereof.