

**SAMMAAN CAPITAL LIMITED (Tranche IV)**  
**Public Issue of Secured, Rated, Listed, Redeemable, Non-Convertible Debentures**  
**(15<sup>th</sup> July, 2025 to 28<sup>th</sup> July, 2025)**

**Issue Size:**

Public issue by the company of up to 20,00,000 secured, redeemable, nonconvertible debentures of face value ₹ 1,000 each for an amount of **Base Issue size up to ₹ 100 Cr.** with an option to retain over subscription of up to ₹ 100 Cr. (Green Shoe Option) aggregating up to ₹ 200 Cr. ("Tranche IV Issue Size or "Tranche IV issue). The tranche IV issue is within the shelf limit of ₹ 2,000 Cr. and is being offered by way of the tranche IV prospectus dated July 8, 2025.

ISSUE DETAILS	
Listing on	BSE & NSE
Issuance & Trading mode	Dematerialised form only
Basis of Allotment	<b>First Come First Serve Basis</b>
Credit Rating	CRISIL AA/Stable; ICRA AA/ Stable
Minimum Application	₹ 10,000/- (10 NCDs) & in multiples of 1 NCD
Registrar to the Issue	<b>KFIN Technologies Limited</b>

**Allocation Ratio**

Category	Allocation (%)	Issue Size (Amt. in Cr.)	
		Base Issue	Tranche IV Issue Size
QIB Portion	20	20	40
Corporate	20	20	40
HNI	30	30	60
Retail	30	30	60
<b>Total</b>	<b>100</b>	<b>100</b>	<b>200</b>

## SPECIFIC TERMS FOR EACH SERIES OF NCDs

Series	I	II	III	IV**	V	VI	VII	VIII	IX	X	XI	XII	XIII
Frequency of Interest Payment	Annual	Monthly	Cumulative	Annual	Monthly	Cumulative	Annual	Monthly	Monthly	Annual	Monthly	Annual	Monthly
Minimum Application	₹ 10,000 (10 NCDs) across all Series												
Face Value/ Issue Price of NCDs (₹/ NCD)	₹ 1,000												
In Multiples of thereafter (₹)	₹ 1,000 (1 NCD)												
Type of Instrument	Secured NCDs												
Tenor	24 Months	24 Months	24 Months	36 Months	36 Months	36 Months	60 Months	60 Months	60 Months	84 Months	84 Months	120 Month	120 Months
Coupon (% p.a.) for NCD Holders in <b>Category I &amp; II</b>	8.75%	8.42%	NA	9.00%	8.65%	NA	9.40%	9.02%	9.02%	9.60%	9.20%	9.70%	9.30%
Coupon (% p.a.) for NCD Holders in <b>Category III &amp; IV</b>	9.00%	8.65%	NA	9.25%	8.88%	NA	9.65%	9.25%	9.25%	9.85%	9.45%	9.95%	9.55%
<b>Effective Yield</b> (p.a.) for NCD Holders in <b>Category I &amp; II</b>	8.75%	8.75%	8.75%	8.99%	9.00%	9.00%	9.39%	9.39%	9.40%	9.59%	9.59%	9.69%	9.70%
<b>Effective Yield</b> (p.a.) for NCD Holders in <b>Category III &amp; IV</b>	9.00%	9.00%	9.00%	9.24%	9.24%	9.25%	9.64%	9.65%	9.65%	9.84%	9.85%	9.94%	9.96%
Mode of Interest Payment	Through various modes available												
Redemption Amount (₹/ NCD) on Maturity for NCD Holders in <b>Category I &amp; II</b>	₹ 1,000	₹ 1,000	₹ 1,182.66	₹ 1,000	₹ 1,000	₹ 1,295.50	Staggered Redemption in Three (3) annual payments of ₹ 333.33 each starting from 3 <sup>rd</sup> Anniversary* until Maturity		₹ 1,000	Staggered Redemption in Five (5) annual payments of ₹ 200 each, starting from 3 <sup>rd</sup> Anniversary* until Maturity		Staggered Redemption in Eight (8) annual payments of ₹ 125 each, starting from 3 <sup>rd</sup> Anniversary* until Maturity	
Redemption Amount (₹/ NCD) on Maturity for NCD Holders in <b>Category III &amp; IV</b>	₹ 1,000	₹ 1,000	₹ 1,202.32	₹ 1,000	₹ 1,000	₹ 1,327.38	Staggered Redemption in Three (3) annual payments of ₹ 333.33 each starting from 3 <sup>rd</sup> Anniversary* until Maturity		₹ 1,000	Staggered Redemption in Five (5) annual payments of ₹ 200 each, starting from 3 <sup>rd</sup> Anniversary* until Maturity		Staggered Redemption in Eight (8) annual payments of ₹ 125 each, starting from 3 <sup>rd</sup> Anniversary* until Maturity	
Maturity (from the Deemed Date of Allotment)	24 Months	24 Months	24 Months	36 Months	36 Months	36 Months	60 Months	60 Months	60 Months	84 Months	84 Months	120 Month	120 Months
Redemption Date/Redemption Schedule	24 Months	24 Months	24 Months	36 Months	36 Months	36 Months	Staggered Redemption by Face Value as per “Principal Redemption Schedule and Redemption Amounts” on pages 379 of the Tranche IV Prospectus.		60 Months	Staggered Redemption by Face Value as per “Principal Redemption Schedule and Redemption Amounts” on page 379 of the Tranche IV Prospectus.			
Put & Call Option	NA												

\*\*The Company shall allocate and allot Series IV NCDs wherein the Applicants have not indicated the choice of the relevant NCD Series

\* Of Deemed Date from Allotment

• With respect to Series II, V, VIII, IX, XI, XIII where interest is to be paid on a monthly basis, the first interest payment will be due after one month from the Deemed Date of Allotment. The last interest payment will be made at the time of redemption of the NCDs.

- With respect to Series I, IV, VII, X and XII and where interest is to be paid on annual basis, the first interest payment will be due at the end of one year from the date of allotment. Subsequently, interest payment will be due at the end of every year thereafter. The last interest payment will be made at the time of redemption of the NCDs.
- Please refer to “Annexure D” on page 438 of the Tranche IV Prospectus, for details pertaining to the cash flows of the Company in accordance with the SEBI Master Circular.
- Subject to applicable Tax deducted at source. For further details, please see the section entitled “Statement of Possible Tax Benefits” on page 131 of the Tranche IV Prospectus.
- Applicants are advised to ensure that they have obtained the necessary statutory and/or regulatory permissions/consents/approvals in connection with applying for, subscribing to, or seeking Allotment of NCDs pursuant to the Tranche IV Issue. For further details, see “Issue Procedure” and “Terms of Issue” on page 402 and 386, respectively of the Tranche IV Prospectus.

**For more details, please refer offer document:**

[https://www.sammaancapital.com/media/pdf/projectlotus6itrancheprospectusiviunsigned\\_21972.pdf](https://www.sammaancapital.com/media/pdf/projectlotus6itrancheprospectusiviunsigned_21972.pdf)

**For more details, Please Contact:**

**WEALTH MANAGEMENT TEAM**

Manan Divan – 022 40936091 / 9819819979, Ashish Machhar- 022-40936015 / 9820384685,

Sahil Shah – 022 40936044 / 9664683205, Parita Shah – 022-40936066 / 8850079173,

Rajuddin Shaikh – 40936090/ 9819510825

## **Disclaimer**

The contents of this e-mail or any attachment(s) to it may be legally privileged and confidential and are exclusively for the use of the intended recipient(s)/ entity(ies). If you are not the intended recipient, you are hereby notified that any disclosure, copying, distribution or taking any action in reliance on the contents of this e-mail is strictly prohibited and may be unlawful. If you have erroneously received this message, please notify the sender immediately and delete this message from your system. Any views expressed in this e-mail are those of the individual sender except where the sender, with due authority of SUSHIL FINANCE Group specifically states them to be the views of SUSHIL FINANCE Group. Nothing contained in this is capable or intended to create any legal obligations on SUSHIL FINANCE Group and it accepts no responsibility, whatsoever, for loss or damage from the use of the information/ contents. It is abundantly cautioned that the user assumes the entire risk of any use made out of information/ contents. The investments discussed or views expressed may not be suitable for all investors. The intended recipient(s)/ entity(ies) and others are cautioned that any forward-looking statements which may have been made in this email are not predictions and may be subject to changes without notice. This does not constitute an offer or solicitation for the purchase or sale of any financial instrument or as an official confirmation of any transaction.