

EDELWEISS FINANCIAL SERVICES LIMITED
Public Issue of Secured Redeemable Non-Convertible Debentures
(3rd January, 2023 to 23rd January, 2023)

Issue Size:

Public issue by the Company of NCDs for an amount of ₹ 200 Cr. ("Base Issue Size"), with an option to retain over- subscription up to ₹ 200 Cr. aggregating up to ₹ 400 Cr. (Tranche II Issue limit) (Tranche II Issue)

ISSUE DETAILS	
Listing on	BSE
Issuance & Trading mode	In Dematerialized form only
Basis of Allotment	First Come First Serve Basis
Credit Rating	ACUITE AA-/Negative; CRISIL AA-/Negative
Minimum Application	₹ 10,000/- (10 NCDs) & in multiple of ₹ 1,000 (1 NCD) thereafter across all Series
Registrar to the Issue	KFin Technologies Limited

**The Issue shall remain open for subscription on Working Days from 10 a.m. to 5 p.m. (Indian Standard Time) during the period indicated in the Prospectus, except that the Issue may close on such earlier date or extended date as may be decided by the Board of Directors of the Company or the Debenture Committee, subject to relevant approvals.

Allocation Ratio

Category I	Allocation (%)	Issue Size (Amt. in Cr.)	
		Base Issue	Total Issue
QIB Portion	10	20	40
Corporate	10	20	40
HNI	40	80	160
Retail	40	80	160
Total	100%	200	400

SPECIFIC TERMS FOR EACH SERIES OF NCDs

Series	I	II	III	IV*	V	VI	VII	VIII	IX	X
Frequency of Interest Payment	Annual	Cumulative	Monthly	Annual	Cumulative	Monthly	Annual	Cumulative	Monthly	Annual
Face Value	₹ 1,000/-									
Minimum Investment	₹ 10,000/- (10 NCDs) & in multiple of ₹ 1,000 (1 NCD) thereafter across all Series									
Tenor	24 Months	24 Months	36 Months	36 Months	36 Months	60 Months	60 Months	60 Months	120 Months	120 Months
Coupon Rate (% p.a.) for all category holders	9.00%	NA	9.20%	9.60%	NA	9.67%	10.10%	NA	10.00%	10.45%
Effective Yield (p.a.) for all category holders	8.99%	9.00%	9.59%	9.59%	9.60%	10.10%	10.09%	10.10%	10.46%	10.44%
Redemption Amount (₹/NCD)	₹ 1,000/-	₹ 1,188.40/-	₹ 1,000/-	₹ 1,000/-	₹ 1,317.00/-	₹ 1,000/-	₹ 1,000/-	₹ 1,618.30/-	₹ 1,000/-	₹ 1,000/-
Maturity Date (From Deemed date of allotment)	24 Months	24 Months	36 Months	36 Months	36 Months	60 Months	60 Months	60 Months	120 Months	120 Months
Mode of Interest Payment	Through various options available									
Put & Call Option	NA									

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

The additional incentive will be maximum of 0.20% p.a. for all Category of Investors in the proposed Issue, who are also holders of NCD(s)/Bond(s) previously issued by the Company, and/ or ECL Finance Limited, Nuvama Wealth & Investment Limited, Edelweiss Housing Finance Limited, Edelweiss Retail Finance Limited and Nuvama Wealth Finance Limited as the case may be, and/or are equity shareholder(s) of the Company as the case may be, on the deemed date of allotment.

1. With respect to Series where interest is to be paid on an annual basis, relevant interest will be paid on each anniversary of the Deemed Date of Allotment on the face value of the NCDs. The last interest payment under annual Series will be made at the time of redemption of the NCDs.
2. With respect to Series where interest is to be paid on monthly basis, relevant interest will be paid on the first date of every month on the face value of the NCDs. The last interest payment under annual Series will be made at the time of redemption of the NCDs.
3. Subject to applicable tax deducted at source, if any.
4. Please refer to Annexure D of the Tranche I Prospectus for details pertaining to the cash flows of the Company in accordance with the SEBI Operational circular.

For more information please contact:

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WEALTH MANAGEMENT TEAM

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