

EDELWEISS FINANCIAL SERVICES LIMITED
Public Issue of Secured Redeemable Non-Convertible Debentures
(17th August, 2021 to 6th September, 2021)

Issue Size:

Base issue size of ₹ 200 Crore with an option to retain oversubscription up to ₹ 200 Cr. aggregating to ₹ 400 Cr. of face value ₹ 1,000.

ISSUE DETAILS	
Listing on	BSE
Issuance & Trading mode	Demat
Basis of Allotment	First Come First Serve Basis
Credit Rating	ACUITE AA (Outlook : Negative) ; ICRA A+ (Negative)
Minimum Application	₹ 10,000/- (10 NCDs) across all series
Registrar to the Issue	KFin Technologies Private Limited

Allocation Ratio

Category	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
Frequency of Interest Payment	Monthly	Annual	Cumulative	Monthly	Annual	Cumulative	Monthly	Annual
Tenor from Deemed Date of Allotment	36 Months	36 Months	36 Months	60 Months	60 Months	60 Months	120 Months	120 Months
Face Value/ Issue Price of NCDs (₹/ NCD)	₹ 1,000/-							
Coupon (% per annum) for NCD Holders in category I, II, III & IV	8.75 %	9.10 %	NA	9.15 %	9.55 %	NA	9.30 %	9.70 %
Effective Yield (p.a) for NCD Holders in category I, II, III & IV	9.10%	9.09%	9.10%	9.54%	9.54%	9.55%	9.70%	9.69%
Amount (₹/NCD) on Maturity for Category I,II,III,IV	₹ 1,000	₹ 1,000	₹ 1,299	₹ 1,000	₹ 1,000	₹ 1,578.25	₹ 1,000	₹ 1,000
Maturity Date (From Deemed Date of Allotment)	36 Months	36 Months	36 Months	60 Months	60 Months	60 Months	120 Months	120 Months
Mode of Interest Payment	Through various mode available							
Put & Call Option	NA							

*The Company shall allocate and allot Series II NCDs wherein the Applicants have not indicated the choice of the relevant NCD Series. All Category of Investors in the proposed Issue who are also holders of NCD(s)/Bond(s) previously issued by the Company, and/ or the group company, ECL Finance Limited, Edelweiss Housing Finance Limited, Edelweiss Retail Finance Limited and Edelweiss Finance & Investments Limited as the case may be, and/or are equity shareholder(s) of Edelweiss Financial Services Limited ("EFSL") as the case may be, on the Deemed Date of Allotment and applying in Series I, Series II, Series IV, Series V, Series VII and/or Series VIII shall be eligible for additional incentive of 0.20% p.a. provided the NCDs issued under the proposed Issue are held by the investors on the relevant Record Date applicable for payment of respective coupons, in respect of Series I, Series II, Series IV, Series V, Series VII and/or Series VIII NCDs. 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 its group company, ECL Finance Limited, Edelweiss Housing Finance Limited, Edelweiss Retail Finance Limited and Edelweiss Finance & Investments Limited as the case may be, and/or are equity shareholder(s) of Edelweiss Financial Services Limited ("EFSL") as the case may be, on the Deemed Date of Allotment applying in Series III and/or VI, the maturity amount at redemption along with the additional yield would be ₹ 1,305.75 per NCD and/or ₹ 1,592.75 per NCD respectively provided the NCDs issued under the proposed Issue are held by the investors on the relevant Record Date applicable for redemption in respect of Series III and/or Series VI. 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 its group company, ECL Finance Limited, Edelweiss Housing Finance Limited, Edelweiss Retail Finance Limited and Edelweiss Finance & Investments Limited as the case may be, and/or are equity shareholder(s) of Edelweiss Financial Services Limited ("EFSL") as the case may be, on the deemed date of allotment. On any relevant Record Date, the Registrar and/or the Company shall determine the list of the Primary holder(s) of this Issue and identify such Investor/ NCD Holders, (based on their DP identification and /or PAN and/or entries in the Register of NCD Holders) and make the requisite payment of additional incentive. The additional incentive will be given only on the NCDs allotted in this Issue i.e. to the Primary holder(s). In case if any NCD is bought/acquired from secondary market or from open market, additional incentive will not be paid on such bought/acquired NCD. In case the Primary holder(s) sells/gifts/transfer any NCDs allotted in this Issue, additional incentive will not be paid on such sold/gifted/transferred NCD except in case where NCDs are transferred to the Joint holder/Nominee in case of death of the primary holder.

- Persons resident outside India and other foreign entities are not allowed

Contact for Investment advice:

Ashish Machhar - 40936015, Manan Divan - 40936091, Dipesh Savla - 40936096,
Sahil Shah- 40936082, Kalpesh Shah - 40936045

WEALTH MANAGEMENT TEAM

Disclaimer

This document has been prepared by Sushil Financial Services Pvt. Ltd. (SFSPL). SFSPL and its holding company and associate companies are a full service, portfolio management and brokerage group. Our research analysts and sales persons provide important input into our activities. This document does not constitute an offer or solicitation for the purchase or sale of any financial instrument or as an official confirmation of any transaction. The information contained herein is from publicly available data or other sources believed to be reliable, but we do not represent that it is accurate or complete and it should not be relied on as such. SFSPL or any of its affiliates shall not be in any way responsible for any loss or damage that may arise to any person from any inadvertent error in the information contained in this document. This document is provided for assistance only and is not intended to be and must not alone be taken as the basis for an investment decision. The user assumes the entire risk of any use made of this information. Each recipient of this document should make such investigation as it deems necessary to arrive at an independent evaluation of an investment in the securities of companies referred to in this document (including the merits and risks involved), and should consult his own advisors to determine the merits and risks of such investment. The investment discussed or views expressed may not be suitable for all investors. We and our affiliates, officers, directors, and employees may: (a) from time to time, have long or short positions in, and buy or sell the securities thereof, of company (ies) mentioned herein or (b) be engaged in any other transaction involving such securities and earn brokerage or other compensation or act as advisor or lender / borrower to such company (ies) or have other potential conflict of interest with respect to any recommendation and related information and opinions. This information is strictly confidential and is being furnished to you solely for your information. This information should not be reproduced or redistributed or passed on directly or indirectly in any form to any other person or published, copied, in whole or in part, for any purpose. This report is not directed or intended for distribution to, or use by, any person or entity who is a citizen or resident of or located in any locality, state, country or other jurisdiction, where such distribution, publication, availability or use would be contrary to law, regulation or which would subject SFSPL and affiliates/ group companies to any registration or licensing requirements within such jurisdiction. The distribution of this document in certain jurisdictions may be restricted by law, and persons in whose possession this document comes, should inform themselves about and observe, any such restrictions. The information given in this document is as of the date of this report and there can be no assurance that future results or events will be consistent with this information. This information is subject to change without any prior notice. SFSPL reserves the right to make modifications and alterations to this statement as may be required from time to time. However, SFSPL is under no obligation to update or keep the information current. Nevertheless, SFSPL is committed to providing independent and transparent recommendation to its client and would be happy to provide any information in response to specific client queries. Neither SFSPL nor any of its affiliates, group companies, directors, employees, agents or representatives shall be liable for any damages whether direct, indirect, special or consequential including lost revenue or lost profits that may arise from or in connection with the use of the information. Past performance is not necessarily a guide to future performance.

Kindly read the Risk Disclosure Documents carefully before investing in Equity Shares, Derivatives, Commodities or other instruments. The information provided in these reports remains, unless otherwise stated, the copyright of Sushil Finance. The issuer (person/entity/company making an offer of specified securities) is proposing, subject to market conditions and other considerations, a public issue of its equity shares / bonds / debentures and has filed the Offer Documents / Prospectus / Red Herring Prospectus with the Registrar of Companies (ROC). The Offer Documents/ Prospectus / Red Herring Prospectus is available on the websites of SEBI at www.sebi.gov.in and at the website of the Book Running Lead Manager(s) as mentioned in the Offer Documents/Prospectus/Red Herring Prospectus.

This service / information is strictly confidential and is being furnished to you solely for your information. This information should not be reproduced or redistributed or passed on directly or indirectly in any form to any other person or published, copied, in whole or in part, for any purpose. This service / information is not directed or intended for distribution to, or use by, any person or entity who is a citizen or resident of or located in any locality, state, country or other jurisdiction, where such distribution, publication, availability or use would be contrary to law, regulation or which would subject Sushil Financial Services Private Ltd. and affiliates/ group companies to any registration or licensing requirements within such jurisdiction. The distribution of this document in certain jurisdictions may be restricted by law, and persons in whose possession this document comes, should inform themselves about and observe, any such restrictions. The data would be provided to the clients on an "as is" and "where-is" basis, without any warranty. SFSPL or its subsidiaries and associated companies shall not be liable for any delay or any other interruption which may occur in providing the data due to any reason including network (Internet) reasons or snags in the system, break down of the system or any other equipment, server breakdown, maintenance shutdown, breakdown of communication services or inability of the SFSPL or its subsidiaries and associated companies to provide the data. In no event shall the SFSPL or its subsidiaries and associated companies be liable for any damages, including without limitation direct or indirect, special, incidental, or consequential damages, losses or expenses arising in connection with the data provided by the Sushil Finance or its subsidiaries and associated companies.