

## EDELWEISS FINANCIAL SERVICES LIMITED

### Public Issue of Secured Redeemable Non-Convertible Debentures

Issue Opening Date: 09<sup>th</sup> January, 2024

Issue Closing Date: 22<sup>nd</sup> January, 2024

Issuer	Edelweiss Financial Services Limited
Issue Size	Base Issue Size of Rs 125 Crores with an Green Shoe Option of Rs 125 crores Aggregating to Rs 250 Crores
Rating	“CRISIL A+/Stable outlook” and “ICRA A+/Stable outlook”
Minimum Application	Rs. 10,000 (10 NCDs) across all Series collectively
Mode of Allotment	Demat only
Face Value of Bond	Rs. 1,000/-
Listing	The NCDs are proposed to be listed on BSE

#### Category Wise Break-up of the issue

Category I - QIB's	Category II - Corporate's	Category III - HNI's	Category IV - Retail Individual
10%	10%	40%	40%

#### Specific Terms of the issue

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
Tenor	24 months	24 months	36 months	36 months	36 months	60 months	60 months	60 months	120 months	120 months
Coupon (%) for all Investor categories	8.95%	NA	9.20%	9.60%	NA	9.67%	10.10%	NA	10.00%	10.45%
Effective Yield	8.94%	8.95%	9.59%	9.59%	9.60%	10.10%	10.09%	10.10%	10.46%	10.44%
Amount(Rs./ NCD) on maturity	Rs 1000	Rs 1187.30	Rs 1000	Rs 1000	Rs 1317.00	Rs 1000	Rs 1000	Rs 1618.70	Rs 1000	Rs 1000

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

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.

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, Nido Home Finance Limited (formerly known as Edelweiss Housing Finance Limited), and Edelweiss Retail Finance Limited as the case may be, and/or are equity shareholder(s) of the Company as the case may be, on the preceding working Friday to the deemed date of allotment

## WHO CAN APPLY?

<b>Category I - Institutional Investors (QIB'S)</b>	<ul style="list-style-type: none"> <li>Public financial institutions, scheduled commercial banks, Indian multilateral and bilateral development financial institution which are authorised to invest in the NCDs;</li> <li>Provident funds, pension funds, superannuation funds and gratuity funds, which are authorised to invest in the NCDs;</li> <li>Venture Capital Funds/ Alternative Investment Fund registered with SEBI;</li> <li>Insurance Companies registered with IRDA;</li> <li>State industrial development corporations;</li> <li>Insurance funds set up and managed by the army, navy, or air force of the Union of India;</li> <li>Insurance funds set up and managed by the Department of Posts, the Union of India;</li> <li>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.</li> </ul>
<b>Category II - Non Institutional Investors (Corporate's)</b>	<ul style="list-style-type: none"> <li>Companies within the meaning of section 2(20) of the Companies Act, 2013; co-operative banks, and societies registered under the applicable laws in India and authorised to invest in the NCDs;</li> <li>Statutory Bodies/Corporations,</li> <li>Regional Rural Banks</li> <li>Public/private charitable/ religious trusts which are authorised to invest in the NCDs;</li> <li>Scientific and/or industrial research organisations, which are authorised to invest in the NCDs;</li> <li>Partnership firms in the name of the partners;</li> <li>Limited liability partnerships formed and registered under the provisions of the Limited Liability Partnership Act, 2008 (No. 6 of 2009);</li> <li>Association of Persons; and</li> <li>Any other incorporated and/ or unincorporated body of persons</li> </ul>
<b>Category III - HNI's</b>	<ul style="list-style-type: none"> <li>Resident Indian individuals</li> <li>Hindu Undivided Families through the Karta.</li> </ul>
<b>Category IV- Retail Individual's</b>	<ul style="list-style-type: none"> <li>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 / Series 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</li> </ul>
<b>Application cannot be made by :</b>	<ul style="list-style-type: none"> <li>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);</li> <li>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;</li> <li>Persons resident outside India and other foreign entities;</li> <li>Foreign Institutional Investors;</li> <li>Foreign Portfolio Investors;</li> <li>Foreign Venture Capital Investors</li> <li>Qualified Foreign Investors;</li> <li>Overseas Corporate Bodies; and</li> <li>Person's ineligible to contract under applicable statutory/regulatory requirements.</li> <li>*Applicant shall ensure that guardian is competent to contract under Indian Contract Act, 1872</li> </ul>

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.

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