

The details of the issue are as under:

Security Name	Edelweiss Financial Services Limited
Security symbol	EFSLNCDXIII
Issue size	The Company is proposing a public issue of 20,00,000 Secured Redeemable Non-Convertible debentures of face value of ₹ 1,000 each (“NCDs” or “Debentures”) for an amount up to ₹ 1,000 million (“Base Issue Size”) with a Green Shoe Option of up to ₹ 1,000 million, cumulatively aggregating up to ₹ 2,000 million (“Issue Limit”).
Issue Price	₹ 1,000 per NCD
Face value	₹ 1,000 per NCD
Minimum Lot size	₹ 10,000 (10 NCDs) (across all Series of NCDs taken individually or collectively)
Minimum Application Size:	₹ 10,000 (10 NCD) and in multiple of ₹ 1,000 (1 NCD) thereafter.
Market Lot	One NCD
Credit Rating	The NCDs proposed to be issued under the Issue have been rated “CRISIL A+/Watch Negative (placed on Rating Watch with Negative Implications)”
Rating agency	CRISIL Ratings Limited
Mode of Allotment	In dematerialised form only
Mode of Trading	NCDs will be traded in dematerialized form

The specific terms of the NCDs are mentioned below:

Series	I	II	III	IV**	V	VI	VII	VIII	IX	X	XI	XII
Frequency of Interest Payment	Annual	NA	Monthly	Annual	NA	Monthly	Annual	NA	Annual	Monthly	Annual	Annual
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)											
Tenor	24 months	24 months	36 months	36 months	36 months	60 months	60 months	60 months	60 months	120 months	120 months	120 months
Coupon (% per annum) for NCD Holders in Category I, II, III & IV	9.50%	NA	9.57%	10.00%	NA	10.04%	10.50%	NA	10.50%	10.49%	11.00%	11.00%
Effective Yield (per annum) for NCD Holders in Category I, II, III & IV	9.50%	9.50%	10.00%	10.00%	10.00%	10.51%	10.49%	10.50%	10.50%	11.00%	10.99%	10.99%
Mode of Interest Payment	Through various modes available											
Amount (₹ / NCD) on Maturity for NCD Holders in Category I, II, III	₹ 1,000	₹ 1,199.10	₹ 1,000	₹ 1,000	₹ 1,331.00	₹ 1,000	₹ 1,000	₹ 1,647.90	Staggered Redemption in Three (3)	₹ 1,000	₹ 1,000	Staggered Redemption in Five (5) annual

Series	I	II	III	IV**	V	VI	VII	VIII	IX	X	XI	XII
& IV									annual payments of ₹250.00 each in 3rd and 4th Anniversary and ₹ 500.00 on 5th Anniversary*			payments of ₹ 200 each, starting from 6th Anniversary* until Maturity
Maturity / Redemption Date (Months from the Deemed Date of Allotment)	24 months	24 months	36 months	36 months	36 months	60 months	60 months	60 months	60 months	120 months	120 months	120 months
Redemption Date / Redemption Schedule	24 months	24 months	36 months	36 months	36 months	60 months	60 months	60 months	Staggered Redemption by Face Value as per “Principal Redemption Schedule and Redemption Amounts”	120 months	120 months	Staggered Redemption by Face Value as per “Principal Redemption Schedule and Redemption Amounts”
Put and 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.

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 monthly Series will be made at the time of redemption of the NCDs. For the first interest payment for NCDs under the monthly options, interest from the Deemed Date of Allotment till the last day of the subsequent month will be clubbed and paid on the first day of the month next to that subsequent month.
3. Subject to applicable tax deducted at source, if any.
4. Please refer to Annexure C of the Prospectus for details pertaining to the cash flows of the Company in accordance with the SEBI NCS Master Circular.
5. For the 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. For the Series where interest is to be paid on monthly basis, relevant interest will be calculated from the first day till the last date of every month during the tenor of such NCDs and paid on the first day of every subsequent month. For the first interest payment for NCDs under the monthly options, interest from the Deemed Date of Allotment till the last day of the subsequent month will be clubbed and paid on the first day of the month next to that subsequent month.

Set out below is the principal redemption schedule and the redemption amount for the Series IX NCDs and Series XII NCDs in relation to which the principal outstanding will be redeemed in a staggered manner:

Principal Redemption Schedule and Redemption Amounts

Series	Series IX		Series XII	
	60 Months		120 Months	
Tenure	Redemption Schedule	Principal Outstanding	Redemption Schedule	Principal Outstanding
Face Value	₹1,000.00	₹1,000.00	₹ 1,000.00	₹ 1,000.00
1st Anniversary*	₹0.00	₹1,000.00	₹ 0.00	₹1,000.00
2nd Anniversary*	₹0.00	₹1,000.00	₹ 0.00	₹1,000.00
3rd Anniversary*	₹250.00	₹750.00	₹ 0.00	₹1,000.00
4th Anniversary*	₹250.00	₹500.00	₹ 0.00	₹1,000.00
5th Anniversary*	₹500.00	₹0.00	₹ 0.00	₹1,000.00
6th Anniversary*	NA	NA	₹200.00	₹800.00
7th Anniversary*	NA	NA	₹200.00	₹600.00
8th Anniversary*	NA	NA	₹200.00	₹400.00
9th Anniversary*	NA	NA	₹200.00	₹200.00
10th Anniversary*	NA	NA	₹200.00	₹0.00

*of Deemed Date from Allotment

Annexure I:

Series Code	Series descriptor
Series I	9.50%, Tenor 24 months, for All category Investors – Annual Payment
Series II	Tenor 24 months, Payable at Maturity, Rs. 1,199.10 for All Category Investors
Series III	9.57 %, Tenor 36 months, for All category Investors – Monthly Payment
Series IV**	10.00%, Tenor 36 months, for All category Investors – Annual Payment
Series V	Tenor 36 months, Payable at Maturity, Rs. 1,331.00 for All Category Investors
Series VI	10.04 %, Tenor 60 months, for All category Investors – Monthly Payment
Series VII	10.50%, Tenor 60 months, for All category Investors – Annual Payment
Series VIII	Tenor 60 months, Payable at Maturity, Rs. 1,647.90 for All Category Investors
Series IX	10.50%, Tenor 60 months, for All category Investors – Annual Payment
Series X	10.49 %, Tenor 120 months, for All category Investors – Monthly Payment
Series XI	11.00%, Tenor 120 months, for All category Investors – Annual Payment
Series XII	11.00%, Tenor 120 months, for All category Investors – Annual Payment

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