

EDELWEISS RETAIL FINANCE LIMITED

Public Issue of Secured Redeemable Non-Convertible Debentures

(March 7, 2018 to March 22, 2018)

Issue Size:

Base Issue Size of Rs. 250 Crores of face value Rs.1,000 with an option to retain oversubscription up to Rs.250 crores aggregating to a total of upto Rs.250 crores i.e. up to Rs. 500 Crores.

| ISSUE DETAILS | |
|---|--|
| Listing on | BSE / NSE |
| Issuance mode | Physical & Demat |
| Allotment | First Come First Serve Basis |
| Credit Rating | “CRISIL AA/STABLE” “[ICRA] AA/STABLE” |
| Minimum Application | 10 NCDs (Rs.10,000) & in multiple of Rs.1,000 (1 NCD) thereafter |
| Maximum Application | Rs. 10 Lakhs. |
| Interest on Application & Refund Amount | 5% p.a. |
| Registrar to the Issue | Karvy Computershare Private Limited |

Category wise Allocation

| Category | Allocation | Issue Size (Amt in Cr.) | |
|------------------------------------|-------------|-------------------------|------------|
| | | Base Issue | Self-Limit |
| QIB Portion | 20% | 50 | 50 |
| HNI Portion | 10% | 25 | 25 |
| Non-Institutional | 20% | 50 | 50 |
| Retail Individual Investor Portion | 50% | 125 | 125 |
| Total | 100% | 250 | 250 |

SPECIFIC TERMS FOR EACH SERIES OF NCDs

| Series | I | II | III | IV# | V | VI |
|---|---|----------|----------|----------|-----------|-----------|
| Frequency of Interest Payment | Monthly | Annual | Monthly | Annual | Monthly | Annual |
| Minimum Application | Rs 10,000/- (10 NCDs) across all Series | | | | | |
| Face Value/ Issue Price of NCDs (Rs/ NCD) | Rs 1,000/- | | | | | |
| In Multiples of (Rs) | 1,000/- (1NCD) | | | | | |
| Tenor from Deemed Date of Allotment | 3 Year s | 3 Year s | 5 Year s | 5 Year s | 10 Year s | 10 Year s |
| Coupon (% per annum) for NCD Holders in Category I, Category II, Category III and Category IV | 8.42% | 8.75% | 8.65% | 9.00% | 8.88% | 9.25% |
| Effective Yield (per annum) for NCD in Category I, Category II, Category III and Category IV | 8.75% | 8.75% | 9.00% | 9.00% | 9.25% | 9.25% |
| Mode of Interest Payment | Through various mode available | | | | | |
| Amount (Rs / NCD) on Maturity for NCD Holders in Category I, Category II & Category III ** | Rs 1,000 | Rs 1,000 | Rs 1,000 | Rs 1,000 | Rs 1,000 | Rs 1,000 |
| Maturity Date (from Deemed Date of Allotment) | 3 Year s | 3 Year s | 5 Year s | 5 Year s | 10 Year s | 10 Year s |
| Call/ Put Option | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. |

Institutional/ Non Institutional/ HNI and Retail Individual Category Investor/(s) can subscribe for all the Series of NCDs, Subject to applicable tax deducted at source, if any.

Company shall allot Series IV NCD's wherein applicants have not indicated there choice of NCD series.

[Please refer to Prospectus before Investing.](#)

Note: Application details have to be uploaded on the online platform provided by the Stock Exchanges (similar to an equity issuance) before banking the forms to the Escrow Collection Bank. If the applications submit without uploading the details in Online systems of Stock Exchanges, the applications will be rejected.

Contact for investment advice:

Fort office: Ashish Machhar- 40936015, Dipesh Savla - 40936096,

Manan Divan – 40936091, Pravin Shah-40936053.

Kalpesh Shah - 40636045

WEALTH MANAGEMENT TEAM