

EDELWEISS FINANCIAL SERVICES LIMITED
Public Issue of Secured Redeemable Non-Convertible Debentures
(8th July, 2025 to 21st July, 2025)

Issue Size:

Public issue by the company of 30,00,000 Secured Redeemable Non-Convertible Debentures of Face Value of ₹ 1,000 each for an amount of ₹ 150 Cr. ("Base Issue size) with a Green Shoe Option of up to ₹ 150 Cr. cumulatively aggregating up to ₹ 300 Cr. ("Issue limit") herein referred to as the Issue.

ISSUE DETAILS	
Listing on	BSE & NSE
Issuance & Trading mode	Demat
Basis of Allotment	First Come First Serve Basis
Credit Rating	'CRISIL A+/Stable
Minimum Application	₹ 10,000/- (10 NCDs)
Registrar to the Issue	KFin Technologies Limited

Allocation Ratio

Category	Allocation (%)	Issue Size (Amt. in Cr.)	
		Base Issue	Total Issue
QIB Portion	10	15	30
Corporate	10	15	30
HNI	40	60	120
Retail	40	60	120
Total	100	150	300

SPECIFIC TERMS FOR EACH SERIES OF NCDs

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)											
Type of Instrument	Secured NCDs											
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	9.00%	NA	9.35%	9.75%	NA	9.80%	10.25%	NA	10.25%	10.03%	10.50%	10.50%
Effective Yield (per annum) for NCD Holders in Category I, II, III & IV	9.00%	9.00%	9.75%	9.74%	9.75%	10.24%	10.24%	10.25%	10.24%	10.50%	10.49%	10.49%
Mode of Interest Payment	Through various modes available											
Amount (₹/ NCD) on Maturity for NCD Holders in Category I, II, III & IV	₹ 1,000	₹ 1,188.10	₹ 1,000	₹ 1,000	₹ 1,322.30	₹ 1,000	₹ 1,000	₹ 1,629.33	Staggered Redemption in Three (3) annual payments of ₹ 250 each in 3 rd and 4 th Anniversary and ₹ 500 on 5 th Anniversary *	₹ 1,000	₹ 1,000	Staggered Redemption in Five (5) annual payments of ₹ 200 each, starting from 6 th Anniversary * until Maturity
Maturity/Redemption Date (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 & Call Option	NA											

* From Deemed Date from Allotment.

** 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.

For more details, please refer offer document:

https://www.sebi.gov.in/filings/debt-offer-document/jun-2025/edelweiss-financial-services-limited-prospectus_94818.html

For more details, Please Contact:

WEALTH MANAGEMENT TEAM

Manan Divan – 022 40936091 / 9819819979, Ashish Machhar – 022-40936015 / 9820384685,
Sahil Shah – 022 40936044 / 9664683205, Parita Shah – 8850079173,
Rajuddin Shaikh – 40936090/ 9819510825

Disclaimer

The contents of this e-mail or any attachment(s) to it may be legally privileged and confidential and are exclusively for the use of the intended recipient(s)/ entity(ies). If you are not the intended recipient, you are hereby notified that any disclosure, copying, distribution or taking any action in reliance on the contents of this e-mail is strictly prohibited and may be unlawful. If you have erroneously received this message, please notify the sender immediately and delete this message from your system. Any views expressed in this e-mail are those of the individual sender except where the sender, with due authority of SUSHIL FINANCE Group specifically states them to be the views of SUSHIL FINANCE Group. Nothing contained in this is capable or intended to create any legal obligations on SUSHIL FINANCE Group and it accepts no responsibility, whatsoever, for loss or damage from the use of the information/ contents. It is abundantly cautioned that the user assumes the entire risk of any use made out of information/ contents. The investments discussed or views expressed may not be suitable for all investors. The intended recipient(s)/ entity(ies) and others are cautioned that any forward-looking statements which may have been made in this email are not predictions and may be subject to changes without notice. This does not constitute an offer or solicitation for the purchase or sale of any financial instrument or as an official confirmation of any transaction.