

## APPLICANT'S UNDERTAKING

I/We hereby agree and confirm that:

- I/We have read, understood and agreed to the contents and terms and conditions of Prospectus dated June 28, 2024 ("Prospectus") of EDELWEISS FINANCIAL SERVICES LIMITED.
- I/We hereby apply for allotment of the NCDs to me/us and the amount payable on application is remitted herewith.
- I/We hereby agree to accept the NCDs applied for or such lesser number as may be Allotted to me/us in accordance with the contents of the Prospectus subject to applicable statutory and/or regulatory requirements.
- I/We irrevocably give my/our authority and consent to Beacon Trusteeship Limited (the "Debenture Trustee") to act as my/our trustee and for doing such acts as are necessary to carry out their duties in such capacity.
- I am/We are Indian National(s) resident in India and I am/ we are not applying for the said NCDs as nominee(s) of any person resident outside India and/or Foreign National(s).
- The application made by me/us does not exceed the investment limit on the maximum number of NCDs which may be held by me/us under applicable statutory and/or regulatory requirements.
- In making my/our investment decision I/We have relied on my/our own examination of the EDELWEISS FINANCIAL SERVICES LIMITED, and the terms of the issue, including the merits and risks involved and my/our decision to make this application is solely based on disclosures contained in the Prospectus.
- I/We have obtained the necessary statutory and/or regulatory permissions/approvals for applying for, subscribing to, and seeking allotment of the NCDs applied for.
- UPI Mechanism for Blocking Fund would be available for Retail Individual Investors, who have submitted bid for an amount not more than ₹500,000 in any of the bidding options in the Issue (including HUFs applying through their Karta and does not include NRIs).
- Additional Undertaking, in case of ASBA Applicants:
  - I/We hereby undertake that I/We am/are an ASBA Applicant(s) as per applicable provisions of the SEBI Regulations; 2) In accordance with ASBA process provided in the SEBI Regulations and disclosed in the Prospectus, I/We authorize (a) the Lead Manager(s), Consortium Members, Trading Members (in Specified cities only), Broker, CRTA, CDP or the SCSBs, as the case may be, to do all acts as are necessary to make the Application in the Issue, including uploading my/our application, blocking or unblocking of funds in the bank account maintained with the SCSB as specified in the Application Form or in the bank account of the Applicant linked with the UPI ID provided in the Application Form, as the case may be, transfer of funds to the Public Issue Account on receipt of instruction from the Lead Managers and Registrar to the Issue or the Sponsor Bank, as the case may be, after finalization of Basis of Allotment; and (b) the Registrar to the Issue or Sponsor Bank, as the case may be, to issue instruction to the SCSBs to unlock the funds in the specified bank account upon finalization of the Basis of Allotment. 3) In case the amount available in the specified Bank Account is insufficient as per the Application, the SCSB shall reject the Application.
- I/We confirm that I/We shall be allocated and allotted Series IV NCDs wherein I/We have not indicated the choice of the relevant Series of NCDs.

## IMPERSONATION

Attention of the Applicants is specifically drawn to sub-section (1) of Section 38 of the Companies Act 2013, reproduced below: "Any person who: (a) makes or abets making of an application in a fictitious name to a company for acquiring, or subscribing for, its securities; or (b) makes or abets making of multiple applications to a company in different names or in different combinations of his name or surname for acquiring or subscribing for its securities; or (c) otherwise induces directly or indirectly a company to allot, or register any transfer of, securities to him, or to any other person in a fictitious name, shall be liable for action under Section 447."

## ISSUE RELATED INFORMATION FOR FILLING THE APPLICATION FORM

Investor Category	Sub Category Code	Investor Category	Sub Category Code
<b>Category I (Institutional Investors)</b>		<b>Category II (Non Institutional Investors)</b>	
Resident public financial institutions, scheduled commercial banks, Indian multilateral and bilateral development financial institutions which are authorised to invest in the NCDs;	11	Companies within the meaning of Section 2(20) of the Companies Act, 2013;	22
Provident funds and pension funds each with a minimum corpus of ₹ 250 million, superannuation funds and gratuity funds, which are authorised to invest in the NCDs;	12	Statutory bodies/ corporations and societies registered under the applicable laws in India and authorised to invest in the NCDs;	23
Alternative Investment Funds, subject to investment conditions applicable to them under the Securities and Exchange Board of India (Alternative Investment Funds) Regulations, 2012;	13	Co-operative banks and regional rural banks;	24
Resident Venture Capital Funds registered with SEBI;	14	Trusts including public/private charitable/religious trusts which are authorised to invest in the NCDs;	25
Insurance companies registered with the IRDAI;	15	Educational institutions and associations of persons and/or bodies established pursuant to or registered under any central or state statutory enactment which are authorised to invest in the NCDs;	26
State industrial development corporations;	16	Scientific and/or industrial research organisations, which are authorised to invest in the NCDs;	27
Insurance funds set up and managed by the army, navy, or air force of the Union of India;	17	Partnership firms in the name of the partners; and	28
Insurance funds set up and managed by the Department of Posts, the Union of India;	18	Limited liability partnerships formed and registered under the provisions of the Limited Liability Partnership Act, 2008 (No. 6 of 2009).	29
		Association of Persons; and	30
		Any other incorporated and/ or unincorporated body of persons.	31
		<b>Category III (High Net-worth Individual Investors) ("HNIs")</b>	
Systemically important non-banking financial companies;	19	Resident Indian individuals or Hindu Undivided Families through the Karta applying for an amount aggregating to above ₹ 10,00,000 across all options of NCDs in the Issue.	32
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	20	<b>Category IV (Retail Individual Investors)</b>	
Mutual funds registered with SEBI.	21	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.	41

## ISSUE STRUCTURE

The terms of the NCDs offered pursuant to the Issue are as follows:

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%	10.51%	10.49%	10.50%	11.00%	10.99%	10.99%
Mode of Interest Payment	Through various mode available											
Amount (₹ / NCD) on Maturity for NCD Holders in Category I, II, III & IV	₹ 1,000	₹ 1,199.10	₹ 1,000	₹ 1,000	₹ 1,331.00	₹ 1,000	₹ 1,000	₹ 1,647.90	Staggered Redemption in Three (3) annual payments of ₹250.00 each in 3rd and 4th Anniversary and ₹ 500.00 on 5th Anniversary*	₹ 1,000	₹ 1,000	Staggered Redemption in Five (5) annual 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" on page 253 of Prospectus	120 months	120 months	Staggered Redemption by Face Value as per "Principal Redemption Schedule and Redemption Amounts" on page 253 of Prospectus
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.

\*of Deemed Date from Allotment.

- 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.
- 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.
- Subject to applicable tax deducted at source, if any.
- Please refer to Annexure C for details pertaining to the cash flows of the Company in accordance with the SEBI NCS Master Circular.
- 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.

Note : a) Basis of Allotment : For details, please refer to page 31 of the Abridged Prospectus; b) For Rejection of Application : For details, please refer to page 29 of the Abridged Prospectus; c) If the Deemed Date of Allotment undergoes a change, the coupon payment dates, redemption amounts and other cash flow workings shall be changed accordingly. For details of the interest payment, please refer to Annexure C of the Prospectus. Please refer to Section titled "Issue Related Information" on page 246 of the Prospectus. For further details on "Terms of the Issue - Interest and Payment of Interest" to page 263 of the Prospectus dated June 28, 2024.

All capitalized terms not specifically defined herein shall have the meaning given to such term in the Prospectus dated June 28, 2024.

TEAR HERE

COMPANY CONTACT DETAILS		REGISTRAR CONTACT DETAILS
<b>EDELWEISS FINANCIAL SERVICES LIMITED</b> <b>Registered &amp; Corporate Office:</b> Edelweiss House, Off C.S.T. Road, Kalina, Mumbai 400 098, Maharashtra, India; <b>Tel.:</b> +91 22 4079 5199 <b>CIN:</b> L99999MH1995PLC094641; <b>PAN:</b> AAACE1461E <b>Website:</b> www.edelweissfin.com; <b>Email:</b> efsincd@edelweissfin.com <b>Company Secretary and Compliance Officer:</b> Mr. Tarun Khurana <b>Tel.:</b> +91 22 4079 5199; <b>Email:</b> efsincd@edelweissfin.com <b>Chief Financial Officer:</b> Ms. Ananya Suneja; <b>Tel:</b> +91 22 4079 5199 <b>Email:</b> efsincd@edelweissfin.com		<b>KFIN Technologies Limited</b> Selenium Tower B, Plot 31-32, Financial District, Nanakramguda, Serilingampally, Hyderabad - 500 032, Telangana <b>Tel:</b> +91 40 6716 2222/18003094001; <b>Fax:</b> +91 40 6716 1563 <b>Email:</b> efsi.ncdipo@kfintech.com; <b>Website:</b> www.kfintech.com <b>Investor Grievance Email:</b> einward.risk@kfintech.com <b>Contact Person:</b> M. Murali Krishna <b>Compliance Officer:</b> Anshul Kumar Jain