Product Code	EC950-020822
lssuer	IIFL Wealth Finance Limited
Issue Size	Rs 1510027192
Total Nominal Value of Debenture	Rs 1285600000
Total Paid up value of Debenture	Rs 1510027192
Objects of the Issue	General corporate purposes and onward lending
Instrument	Principal Protected/Rated/Listed/Secured/Redeemable NCD issued by an NBFC
Nature and status of Bonds	Secured
Issuance Mode	Private Placement
Convertibility	Non-convertible
Trading Mode	DEMAT form only
Credit Rating	PP MLD[ICRA]AA (pronounced ICRA double A) with stable outlook
Face Value	Rs. 100000/- Per Debenture
Premium/ Discount on Issue	Rs. 17457/- Per Debenture
Issue Price	Rs. 117457/- Per Debenture
Premium/ Discount on redemption	Not Applicable
Maturity (days from deemed date of allotment)	665 Days
Redemption/ Maturity Date	02-Aug-22
Lock-in-Period	Not Applicable
Minimum Application	25 debentures and in multiples of 1 debenture thereafter
Put Option	None
Call Option	NA
Call Option Price	NA
Call Notification Time	NA
Coupon Rate	Coupon, if any will be paid on Redemption Date
Step Up/ Step Down Coupon Rate	Not Applicable
Coupon Payment Frequency	Coupon, if any will be paid on Redemption Date
	Coupon, if any will be paid on Redemption Date
Coupon / Interest Payment Date Coupon Type	
1 71	Coupon linked to Underlying / Reference Index.
Coupon Reset Process (including rates, spread, effective date, interest rate cap and floor etc)	Not Applicable
Default Interest Rate	In case of default in payment of Coupon and/or principal redemption on the Redemption date, additional interest @ 2% p.a. over the Coupon will be payable by the Company for the defaulting period.
Day Count Basis	Actual / Actual
Interest on Application Money	This issue does not contemplate any interest on application money till allotment of Debentures.
Listing	The Company proposes to list these Debentures on the BSE WDM segment. The Issuer confirms that the Debentures would be listed within 20 days from the Deemed Date of Allotment.
Trustees	Beacon Trusteeship Limited
Depository	NSDL and CDSL
Registrars	Link Intime India Private Limited
Settlement	-

Business Day Convention	Unless otherwise stated, Modified Following Business Day Convention
Record Date	The date, as may be fixed by the Company, which will be 15 days prior to the redemption date on which the determination of the persons entitled to receive coupon/redemption amount in respect of the Debentures (i.e., persons whose names are registered in the register of Debenture Holders or NSDL/CDSL record) shall be made.
Payment Mode	RTGS
Eligible Investors	 The following categories of investors, when specifically approached, are eligible to apply for this private placement of Debentures: Resident Individuals, Hindu Undivided Family, Trust, Limited Liability Partnerships, Partnership Firm(s), Portfolio Managers and Foreign Institutional Investors (FII) registered with SEBI, Association of Persons, Companies and Bodies Corporate including Public Sector Undertakings. Commercial Banks, Regional Rural Banks, Financial Institutions, Insurance Companies, Mutual Funds/ Alternative Investment Fund (AIF), and any other investor eligible to invest in these Debentures
Non-Eligible classes of Investors	Non-Residents
Transaction Documents	 Memorandum and Articles of Association of the Company. Resolution passed by shareholders in the general meeting dated February 28,2020 for increase in overall borrowing limits of the company. Resolution passed by shareholders in the general meeting dated January 22, 2020 for issuance of debentures on private placement basis. Resolution passed by the Finance Committee of the Board of Directors dated September 17, 2020 for issuance of debentures on private placement basis.
	 Consent Letter from Beacon Trusteeship Limited for acting as Debenture Trustee for and on behalf of the holder(s) of the Debentures. Consent Letter from Link Intime India Private Limited for acting as Registrars to the Issue Letter from ICRA Limited conveying the credit rating for the Debentures of the Company and the rating rationale pertaining thereto. Debenture Trust deed executed between Company and Beacon Trusteeship Limited.
	 Debenture Trustee for and on behalf of the holder(s) of the Debentures. Consent Letter from Link Intime India Private Limited for acting as Registrars to the Issue Letter from ICRA Limited conveying the credit rating for the Debentures of the Company and the rating rationale pertaining thereto. Debenture Trust deed executed between Company and Beacon
Conditions precedent to subscription of Bonds Conditions subsequent to subscription of Bonds	 Debenture Trustee for and on behalf of the holder(s) of the Debentures. Consent Letter from Link Intime India Private Limited for acting as Registrars to the Issue Letter from ICRA Limited conveying the credit rating for the Debentures of the Company and the rating rationale pertaining thereto. Debenture Trust deed executed between Company and Beacon Trusteeship Limited.
Conditions precedent to subscription of Bonds Conditions subsequent to subscription of	 Debenture Trustee for and on behalf of the holder(s) of the Debentures. Consent Letter from Link Intime India Private Limited for acting as Registrars to the Issue Letter from ICRA Limited conveying the credit rating for the Debentures of the Company and the rating rationale pertaining thereto. Debenture Trust deed executed between Company and Beacon Trusteeship Limited.

Governing Law and Jurisdiction	The Debentures offered are subject to provisions of the Companies Act, 2013 as may be applicable, Securities Contract Regulation Act, 1956, Securities and Exchange Board of India (Issue and Listing of Debt Securities) Regulations, 2008, Securities and Exchange Board of India (Listing Obligation and Disclosure Requirement) Regulations, 2015 in terms of this Disclosure Document, Instructions contained in the Application Form and other terms and conditions as may be incorporated in the Trustee Agreement and the Trust Deed and such other laws as my be applicable, guidelines, notifications and regulations relating to the issue and allotment of securities issued from time to time by the Government of India, Reserve Bank of India (RBI), and, or any other authorities and other documents that may be executed in respect of the these Debentures. The Debenture holders, by purchasing the Debentures, agree that the Mumbai High Court shall have exclusive jurisdiction with respect to matters relating to the Debentures.
Additional Covenants	Not Applicable
Applicable RBI Guidelines	-
Prohibition on Purchase/ Funding of Bonds	Not Applicable
Issue Opening Date	06-Oct-20
Issue Closing Date	06-Oct-20
Pay In Dates	06-Oct-20
Deemed Date of Allotment	06-Oct-20
BRANCH	FORT BR
ADDRESS	MANEKJI WADIA BLDG, GROUND FLOOR, NANIK MOTWANI MARG, FORT, MUMBAI-400001
Bank A/C Name	IIFL WEALTH FINANCE LIMITED
Bank A/C No	00600340080963
RTGS/NEFT IFSC	HDFC0000060

BBManel-2

Amit Bhandari Company Secretary

Issuer IIFL Wealth Finance Limited Issuer Size Rs 31311860 Total Nominal Value of Debenture Rs 31311860 Objects of the Issue General corporate purposes and onward lending Instrument Principal Protected/Rated/Listed/Secured/Redeemable NCD issuel I an NBFC Nature and status of Bonds Secured Issuance Mode Private Placement Convertibility Non-convertible Trading Mode DEMAT form only Credit Rating PP MLD[ICRA]AA (pronounced ICRA double A) with stable outlook Face Value Rs. 10000/- Per Debenture Premium/ Discount on Issue Rs. 10000/- Per Debenture Premium/ Discount on redemption Not Applicable Maturity (days from deemed date of allotnent) 496 Days Redemption/ Maturity Date 14-Feb-22 Lock-in-Period NA Call Option NA Call Option Price NA Call Notification Time If Final Fixing level - 10.733% If Final Fixing level - 25% of the Initial Fixing level - 2000% Step Up/ Step Down Coupon Rate Coupon Name Coupon, if any will be paid on Redemption Date Coupon / Interest Payment Date	Product Code	EC700-140222
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Default Interest Rateon the Redemption date, additional interest @ 2% p.a. over the Coupon will be payable by the Company for the defaulting period.	effective date, interest rate cap and floor etc)	
	Default Interest Rate	In case of default in payment of Coupon and/or principal redemption on the Redemption date, additional interest @ 2% p.a. over the Coupon will be payable by the Company for the defaulting period.
Day Count Basis Actual / Actual	Day Count Basis	Actual / Actual
Interest on Application Money This issue does not contemplate any interest on application money t allotment of Debentures.	Interest on Application Money	This issue does not contemplate any interest on application money till allotment of Debentures.
The Company proposes to list these Debentures on the BSE WDM	Listing	The Company proposes to list these Debentures on the BSE WDM segment. The Issuer confirms that the Debentures would be listed
Trustees Beacon Trusteeship Limited	Trustees	Beacon Trusteeship Limited
Depository NSDL and CDSL	Depository	
Registrars Link Intime India Private Limited	Registrars	Link Intime India Private Limited
Settlement -	Settlement	-

Business Day Convention	Unless otherwise stated, Modified Following Business Day Convention
Record Date	The date, as may be fixed by the Company, which will be 15 days prior to the redemption date on which the determination of the persons entitled to receive coupon/redemption amount in respect of the Debentures (i.e., persons whose names are registered in the register of Debenture Holders or NSDL/CDSL record) shall be made.
Payment Mode	RTGS
Eligible Investors	The following categories of investors, when specifically approached, are eligible to apply for this private placement of Debentures: Resident Individuals, Hindu Undivided Family, Trust, Limited Liability Partnerships, Partnership Firm(s), Portfolio Managers and Foreign Institutional Investors (FII) registered with SEBI, Association of Persons, Companies and Bodies Corporate including Public Sector Undertakings. Commercial Banks, Regional Rural Banks, Financial Institutions, Insurance Companies, Mutual Funds/ Alternative Investment Fund (AIF), and any other investor eligible to invest in these Debentures
Non-Eligible classes of Investors	Non-Residents
Transaction Documents	 Memorandum and Articles of Association of the Company. Resolution passed by shareholders in the general meeting dated February 28,2020 for increase in overall borrowing limits of the company. Resolution passed by shareholders in the general meeting dated January 22, 2020 for issuance of debentures on private placement basis. Resolution passed by the Finance Committee of the Board of Directors dated September 17, 2020 for issuance of debentures on private placement basis. Consent Letter from Beacon Trusteeship Limited for acting as Debenture Trustee for and on behalf of the holder(s) of the Debentures. Consent Letter from Link Intime India Private Limited for acting as Registrars to the Issue Letter from ICRA Limited conveying the credit rating for the Debentures of the Company and the rating rationale pertaining thereto. Debenture Trust deed executed between Company and Beacon Trusteeship Limited.
Conditions precedent to subscription of Bonds	Nil
Conditions subsequent to subscription of Bonds	Nil
Cross Default	Not Applicable
Roles and Responsibilities of Trustees	As per Debenture Trust Deed

Governing Law and Jurisdiction	The Debentures offered are subject to provisions of the Companies Act, 2013 as may be applicable, Securities Contract Regulation Act, 1956, Securities and Exchange Board of India (Issue and Listing of Debt Securities) Regulations, 2008, Securities and Exchange Board of India (Listing Obligation and Disclosure Requirement) Regulations, 2015 in terms of this Disclosure Document, Instructions contained in the Application Form and other terms and conditions as may be incorporated in the Trustee Agreement and the Trust Deed and such other laws as my be applicable, guidelines, notifications and regulations relating to the issue and allotment of securities issued from time to time by the Government of India, Reserve Bank of India (RBI), and, or any other authorities and other documents that may be executed in respect of the these Debentures. The Debenture holders, by purchasing the Debentures, agree that the Mumbai High Court shall have exclusive jurisdiction with respect to matters relating to the Debentures.
Additional Covenants	Not Applicable
Applicable RBI Guidelines	-
Prohibition on Purchase/ Funding of Bonds	Not Applicable
Issue Opening Date	06-Oct-20
Issue Closing Date	06-Oct-20
Pay In Dates	06-Oct-20
Deemed Date of Allotment	06-Oct-20
BRANCH	FORT BR
ADDRESS	MANEKJI WADIA BLDG, GROUND FLOOR, NANIK MOTWANI MARG, FORT, MUMBAI-400001
Bank A/C Name	IIFL WEALTH FINANCE LIMITED
Bank A/C No	00600340080963
RTGS/NEFT IFSC	HDFC0000060

RBMand-2

Amit Bhandari Company Secretary

