

SUMMARY TERM SHEET

Please find below a summary term sheet.

Issuer	Edelweiss Housing Finance Ltd.
Investor	United Bank of India
Type of Instrument	Secured Redeemable Non-Convertible Debentures (the "Debenture"/"NCDs")
Nature of Instrument	Secured
Seniority	Senior
Mode of Issue	Private Placement
Option to retain oversubscription (Amount)	Not Applicable
Issue Size	Rs. 50 crores
Issue Date	19-May-2017
Redemption Date	19-May-2022
Tenor	5 years
Eligible Investors	<p>The following categories of investors, when specifically approached, are eligible to apply for this private placement of Debentures</p> <ul style="list-style-type: none">• Individuals• Hindu Undivided Family• Trust• Limited Liability Partnerships• Partnership Firm(s)• Portfolio Managers 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

For Edelweiss Housing Finance Ltd.


Authorized Signatory/Director

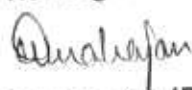
	<ul style="list-style-type: none"> Pension Funds, Provident Funds Any other investor eligible to invest in these Debentures
Minimum Application Size	50 debentures and in multiples of 10 debenture thereafter
Face Value	Rs. 10,00,000/- per Debenture
Issue Price	Rs. 10,00,000/- per Debenture
Coupon	8.55% p.a.
Redemption Value	Rs. 10,00,000/- per Debenture
Redemption Premium/ Discount	Not Applicable
Issue Opening Date	19-May-2017
Issue Closing Date	19-May-2017
Proposed time schedule for which the Disclosure Document is valid	Till redemption
Pay-in-Date	19-May-2017
Deemed Date of Allotment	19-May-2017
Coupon Type	Fixed
Coupon payment frequency	Annual
Coupon Reset Process (including rates, spread, effective date, interest rate cap and floor etc)	Not Applicable
Day Count Basis	Actual / Actual
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.
Call Option Date	At the end of 30 months from the date of Issue
Call Option Price (excluding the Coupon payable)	Rs. 10,00,000/- per Debenture
Call Notification Date	30 calendar days before the Call Option Date
Listing	The Company proposes to list these Debentures on the WDM segment of BSE. The Issuer confirms that the Debentures would be listed within 15 days from the Deemed Date of Allotment.
Issuance mode of Debenture	DEMAT form

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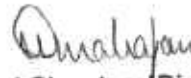
Trading mode of the Debenture	DEMAT form only
Depository	NSDL
Security	The Debentures will be secured by first Pari-Passu charge on the standard loan assets of the Company and pari passu charge over an immovable property owned by the Company as identified in the Debenture Trust Deed. Security cover of 1.0x times
Rating	<p>[ICRA] AA (pronounced as "ICRA Double A" by ICRA Limited for Rs. 500 Crores. Instruments with this rating are considered to have high degree of safety regarding timely servicing of financial obligations. Such instruments carry very low credit risk.</p> <p>CRISIL AA (pronounced as "CRISIL Double A" by CRISIL Limited for Rs. 1,000 Crores. Instruments with this rating are considered to have high degree of safety regarding timely servicing of financial obligations. Such instruments carry very low credit risk.</p>
Purpose and objects of the Issue	The Issuer proposes to augment its long term resources to meet its requirements of funds to carry on its business operations
Details of the Utilization of the proceeds	The proceeds of the issue of Debentures would be utilized for general corporate purposes
Working Day / Business Day Convention	All days except Sunday and any public holiday on which banks in Mumbai are open for business
Holiday Convention	<p>Should any of the date(s), including the Date of Allotment/Deemed Date of Allotment, Put/Call Option Date, Record Date or the Interest Payment date, as defined in the Disclosure Document, falls on a Sunday or a public holiday or no high value clearing or RTGS is available for any reason whatsoever at a place where the Registered/Corporate Office is situated, the next Working Day shall be considered as the effective date</p> <p>Should the Maturity Date or Redemption Date of the debt</p>

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	securities falls on a Sunday or a public holiday or no high value clearing or RTGS is available for any reason whatsoever at a place where the Registered/Corporate Office is situated, the redemption proceeds shall be paid on the previous working day
Record Date	The date, as may be fixed by the Company, which will be 15 days prior to the Redemption/ Put/ Call Option 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 record) shall be made.
Interest on Application Money	This issue does not contemplate any interest on application money till allotment of Debentures.

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Illustration of Cash Flows:

Illustration 1: Tenure 5 years

Company	Edelweiss Housing Finance Limited
Face Value (per security) Rs.	1,000,000.00
Issue Date/Date of Allotment	Friday, May 19, 2017
Redemption Date	Thursday, May 19, 2022
Coupon Rate	8.55% p.a.
Frequency of the Interest Payment with specified dates	Annually on 19-May-2018, 20-May-2019, 19-May-2020, 19-May-2021 and on maturity on 19-May-2022
Day Count Convention	Actual / Actual

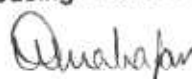
Cash Flows	Date	No. of days in Coupon Period	Amount (in Rupees)
1st Coupon	Saturday, May 19, 2018	365	85,500.00
2nd Coupon	Monday, May 20, 2019	366	85,734.00
3rd Coupon	Tuesday, May 19, 2020	365	85,266.00
4th Coupon	Wednesday, May 19, 2021	365	85,500.00
5th Coupon	Thursday, May 19, 2022	365	85,500.00
Principal	Thursday, May 19, 2022		1,000,000.00
Total			1,427,500.00

Illustration 2: Tenure 5 yrs: Call option exercised after 30 months

Company	Edelweiss Housing Finance Limited
Face Value (per security) Rs.	1,000,000.00
Issue Date/Date of Allotment	Friday, May 19, 2017
Redemption Date	Tuesday, November 19, 2019
Coupon Rate	8.55% p.a.
Frequency of the Interest Payment with specified dates	Annually on 19-May-2018, 19-May-2019 and on maturity on 19-Nov-2019
Day Count Convention	Actual / Actual

Cash Flows	Date	No. of days in Coupon Period	Amount (in Rupees)
1st Coupon	Saturday, May 19, 2018	365	85,500.00
2nd Coupon	Monday, May 20, 2019	366	85,734.00
3rd Coupon	Tuesday, November 19, 2019	183	42,750.00
Principal	Tuesday, November 19, 2019		1,000,000.00
Total			1,213,984.00

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