

Frequently Asked Questions for Debenture Holders

- 1) When are Debentures reflected in the Demat Account?
The Debentures are reflected in the Demat account at the time of listing, subject to the Debentures being allotted to the Investor.
- 2) What is Face value?
Face Value (FV) is the price of the Debenture, which is agreed by the issuer to be paid to the investor on the maturity date.
- 3) What is Coupon/interest rate?
Coupon/interest rate is the rate on which the payment of Interest will be made to those Investors/NCD holders whose names appear in the register of NCD holders (or the first holder in case of joint-holding) as on Record Date. With respect to the Series of Debentures where interest is to be paid on 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.
- 4) What is maturity date?
Maturity date is a future date on which the investor's principal amount would be repaid.
- 5) What is Maturity value?
Maturity Value is the amount paid by issuer on the Maturity date other than coupon payment.
- 6) Why is Interest/Redemption amount paid through Cheques/DDs?
Interests are paid in Cheques or DD's for instances where incomplete or incorrect Bank details of the investor are registered in the records of the Depository participant (DP), or if the investor is holding the securities physical mode.
- 7) What is the Process for receiving interest/redemption amount in electronic mode?
If the investor is holding Debentures in Demat they need to update their Bank details including 9 digit MICR and IFSC code with their Depository participant or if the securities are in physical you need to provide a request letter duly signed, along with Original Cancelled Cheque to the respective RTA for updation of the bank details.
- 8) Transfer /Transmission /Name deletion of securities?
According to the SEBI circular date 27th January 2022, Debentures can only be Transferred/ Transmissioned /Name deleted only if the Debenture are in Demat. If the Investor holds debentures physically then the investor needs to contact his DP to enable processing of such transaction requests.
- 9) Request for issuance of Duplicate Debentures certificate?
According to the SEBI circular date 27th January 2022 the Duplicate Debentures can only be issued in the demat. Investor needs to contact its DP/RTA for the same.

Documents required for Duplicate Debentures are:

- ISR 4 form

Edelweiss Housing Finance Limited

Corporate Identity Number: U65922MH2008PLC182906

Registered Office : Tower 3, Wing 'B', Kohinoor City Mall, Kohinoor City, Kirod Road, Kurla (W), Mumbai - 400070 ☎+91 22 4272 2200

✉ homeservice@edelweissfin.com @ www.edelweisshousingfin.com

- Indemnity bond agreement on a non-judicial stamp paper.
- Affidavit on a non-judicial stamp paper, attested by the Notary Public/Special Executive Magistrate.
- F.I.R filed with the police containing the following information about the lost of Debenture certificate:
 - 1) Name of the Debenture Holder.
 - 2) Certificate number.
 - 3) Folio number.
 - 4) Distinctive number.
 - 5) Proof of identity and address of the Debenture holder.

10) How can I get Calculation of interest /Redemption amounts?

Investor needs to contact its respective RTA for the calculation of Interest/ Redemption amount.

/ einward.ris@kfintech.com

11) I have not received Redemption payment, what can I do?

Investor needs to raise the queries with the RTA for Redemption payments and email should be sent on bonds.helpdesk@linkintime.co.in / einward.ris@kfintech.com

12) I am a Debenture holder of your company and I have not received interest payment on my Debentures, kindly advise what needs to be done.

- Kindly check the Bank Statement of the respective Bank accounts provided during the time of Subscription.
- If bank details are required to be changed then kindly provide the new Bank details along with the following documents:
 - i. Cancelled Cheque
 - ii. Folio number (in case the Debentures are held physically)
 - iii. DP ID and Client ID
- Any query with respect to non-receipt of interest payment should be sent to the RTA or alternatively an email can be sent to investorgrievances@edelweisshousingfin.com

13) How can I get a confirmation on the amount of interest which is due and is unpaid?

- The investor needs to contact the RTA/ DP for due and unpaid amount along with the mentioned details
- ISIN No.
- Folio No.
- Name of the Holder
- PAN No.
- Any query with respect to non-receipt of interest payment can be sent on investorgrievances@edelweisshousingfin.com / investorgrievances@eclf.com

14) How can I change nomination for the Debentures held in my name?

A nomination may be cancelled, or varied by nominating any other person in place of the present

Nominee, by the holder of securities who has made the nomination, filling Form No. SH.14 and submitting the same to the respective RTA/DP

15) What are the email id's on which I can reach out for help:

Mail IDs: **RTA:**

Link in time India Pvt Ltd: bonds.helpdesk@linkintime.co.in

Kfintech: inward.ris@kfintech.com

Company: investorgrievances@edelweisshousingfin.com