This is an advertisement issued, pursuant to Regulation 8(1) of the SEBI (Issue and Listing of Debt Securities) Regulations, 2008, as amended, for information purpose only.

Edelweiss
Ideas create, values protect

EDELWEISS HOUSING FINANCE LIMITED

Our Company was incorporated at Mumbai as Edelweiss Housing Finance Limited on May 30, 2008 as a public limited company under the Companies Act, 1956, as amended, and was granted a certificate of incorporation by the Registrar of Companies, Maharashtra at Mumbai ("**RoC**"). Our Company is registered as a non deposit accepting housing finance company with the National Housing Bank under Section 29A of the National Housing Bank Act, 1987. For further details, see the section titled "**History, Main Objects** and **Key Agreements**" on page 80 of the Prospectus.

Corporate Identity Number of our Company is U65922MH2008PLC182906.

Registered Office & Corporate Office: Edelweiss House, Off. C.S.T Road, Kalina, Mumbai - 400 098, Maharashtra, India **Tel:** +91 22 4009 4400; **Fax:** +91 22 4019 4925

Company Secretary and Compliance Officer: Mr. Kulprakash Singh; Tel: +91 11 4262 9900; **Fax:** +91 11 4357 1122

E-mail: kulprakash.singh@edelweissfin.com; **Website:** www.edelweisshousingfin.com

Our promoters are Edelweiss Financial Services Limited and Edelweiss Commodities Services Limited. For further details refer to the chapter "*Our Promoter*" on page 101 of the Prospectus.

PUBLIC ISSUE BY EDELWEISS HOUSING FINANCE LIMITED ("COMPANY" OR THE "ISSUER") OF SECURED REDEEMABLE NON CONVERTIBLE DEBENTURES ("NCDS") OF FACE VALUE OF ₹ 1,000 AGGREGATING UP TO ₹ 2,500 MILLION, HEREINAFTER REFERRED TO AS THE "BASE ISSUE" WITH AN OPTION TO RETAIN OVER-SUBSCRIPTION UP TO ₹ 2,500 MILLION AGGREGATING UP TO ₹ 5,000 MILLION, HEREINAFTER REFERRED TO AS THE "ISSUE". THE ISSUE IS BEING MADE PURSUANT TO THE PROVISIONS OF SECURITIES AND EXCHANGE BOARD OF INDIA (ISSUE AND LISTING OF DEBT SECURITIES) REGULATIONS, 2008 AS AMENDED (THE "SEBI DEBT REGULATIONS"), THE COMPANIES ACT, 2013 AND RULES MADE THEREUNDER AS AMENDED TO THE EXTENT NOTIFIED.

Credit Rating: BWR AA+; [ICRA] AA; CARE AA [Double A] | **Allotment on first come first serve basis#**

#Determined on the basis of Application on the electronic bidding platform of BSE Limited.
For detailed terms and conditions, please refer to the Prospectus dated June 28, 2016 and the National Stock Exchange of India Limited.

The following is a summary of the terms of the NCDs to be issued pursuant to the Prospectus:

Series	I	II	III	IV	V	VI	VII
Frequency of Interest Payment	Annual	NA	Annual	NA	Monthly	Annual	NA
Minimum Application	₹ 10,000 (10 NCDs)	₹ 10,000 (10 NCDs)	₹ 10,000 (10 NCDs)	₹ 10,000 (10 NCDs)	₹ 10,000 (10 NCDs)	₹ 10,000 (10 NCDs)	₹ 10,000 (10 NCDs)
In Multiples of thereafter	₹ 1,000 (1 NCD)	₹ 1,000 (1 NCD)	₹ 1,000 (1 NCD)	₹ 1,000 (1 NCD)	₹ 1,000 (1 NCD)	₹ 1,000 (1 NCD)	₹ 1,000 (1 NCD)
Face Value of NCDs (₹ / NCD)	₹ 1,000	₹ 1,000	₹ 1,000	₹ 1,000	₹ 1,000	₹ 1,000	₹ 1,000
Issue Price (₹ / NCD)	₹ 1,000	₹ 1,000	₹ 1,000	₹ 1,000	₹ 1,000	₹ 1,000	₹ 1,000
Mode of Interest Payment	Through various options available	Through various options available	Through various options available	Through various options available	Through various options available	Through various options available	Through various options available
Tenor	36 months	36 months	60 months	60 months	120 months	120 months	120 months
Coupon (%) for NCD Holders in Category I	9.50	NA	9.75	NA	9.57	10.00	NA
Coupon (%) for NCD Holders in II	9.50	NA	9.75	NA	9.57	10.00	NA
Coupon (%) for NCD holders in Category III	9.50	NA	9.75	NA	9.57	10.00	NA
Effective Yield for NCD holders in Category I (per annum)*	9.50	9.50	9.75	9.75	10.00	10.00	10.00
Effective Yield for NCD holders in Category II (per annum)*	9.50	9.50	9.75	9.75	10.00	10.00	10.00
Effective Yield for NCD holders in Category III (per annum)*	9.50	9.50	9.75	9.75	10.00	10.00	10.00
Put and call option				NA			
Redemption Date	36 months from the Deemed Date of Allotment	36 months from the Deemed Date of Allotment	60 months from the Deemed Date of Allotment	60 months from the Deemed Date of Allotment	120 months from the Deemed Date of Allotment	120 months from the Deemed Date of Allotment	120 months from the Deemed Date of Allotment
Amount (₹/NCD)	1,000.00	1313.00	1,000.00	1592.75	1,000.00	1,000.00	2594.50

*The Company shall allot Series VI for all valid applications, wherein the applicants have not indicated their choice of the relevant series of the NCDs.

ISSUE PROGRAMME**

ISSUE OPENS ON JULY 8, 2016 | ISSUE CLOSES ON JULY 27, 2016

***The Issue shall remain open for subscription on Working Days from 10 a.m. to 5 p.m. during the period indicated above, except that the Issue may close on such earlier date or extended date as may be decided by the Board of Director of our Company ("Board") or a duly constituted committee thereof. In the event of an early closure or extension of the Issue, our Company shall ensure that notice of the same is provided to the prospective investors through an advertisement in a reputed daily national newspaper with wide circulation on or before such earlier or extended date of Issue closure. On the Issue Closing Date, the Application Forms will be accepted only between 10 a.m. and 3 p.m. (Indian Standard Time) and uploaded until 5 p.m. or such extended time as may be permitted by the BSE and NSE.

CONTENTS OF THE MEMORANDUM OF ASSOCIATION OF THE COMPANY AS REGARDS ITS OBJECTS: For information on the main objects of our Company, see **"HISTORY, MAIN OBJECTS AND KEY AGREEMENTS"** on page 82 of the Prospectus and Clause III of the Memorandum of Association of our Company. The Memorandum of Association of our Company is a document for inspection in relation to the Issue. For further details, see the section titled **"MATERIAL CONTRACTS AND DOCUMENTS FOR INSPECTION"** on page 216 of the Prospectus.

LIABILITY OF MEMBERS: Limited

AMOUNT OF SHARE CAPITAL OF THE COMPANY AND CAPITAL STRUCTURE AS AT THE DATE OF THE PROSPECTUS: The Authorised Share Capital of the Company is ₹ 600.00 million divided into 60,000,000 Equity Shares of face value of ₹ 10 each, the Issued, Subscribed and Paid up share capital of the Company is ₹ 493.50 million divided into 49,350,000 of face value of ₹ 10 each. For information on the share capital of our Company, see "CAPITAL STRUCTURE" on page 39 of the Prospectus.

NAMES OF THE SIGNATORIES AT THE TIME OF SIGNING OF THE MEMORANDUM OF ASSOCIATION OF THE COMPANY AND THE NUMBER OF SHARES SUBSCRIBED FOR BY THEM: Given below are the names of the signatories of the Memorandum of Association of the Company and the number of Equity Shares subscribed for of face value of ₹ 10 each by them at the time of signing of the Memorandum of Association: Mr. Rashesh Shah- 1 Equity Share, Mr. Venkat Ramaswamy- 1 Equity Shares, Mr. Durga Prasad Jhawar- 1 Equity Share,Mr. Deepak Mittal- 1 Equity share, Mr. Vikas Khemani- 1 Equity Share, Mr. Naresh Kothari-1 Equity Share and Edelweiss Capital Limited through Mr. Anurag Madan-49,994 Equity Shares.

LISTING: The NCDs offered through the Prospectus are proposed to be listed on the BSE Limited ("BSE") and the National Stock Exchange of India Limited ("NSE") ("Stock Exchanges"). Our Company has received an 'in-principle' approval from the BSE Limited vide its letter no. DCS/BM/PI-BOND/15/15-16 dated June 24, 2016 and NSE vide its letter no. NSE/LIST/77706 dated June 24, 2016. For the purposes of the Issue BSE Limited shall be the Designated Stock Exchange.

DISCLAIMER CLAUSE OF BSE: It is to be distinctly understood that the permission given by BSE should not in any way be deemed or construed that the Prospectus has been cleared or approved by BSE nor does it certify the correctness or completeness of any of the contents of the Prospectus. The investors are advised to refer to the Prospectus for the full text of the Disclaimer clause of the BSE Limited.

DISCLAIMER OF NATIONAL STOCK EXCHANGE OF INDIA LIMITED: It is to be distinctly understood that the permission given by NSE should not in any way be deemed or construed that the Offer Document has been cleared or approved by NSE nor does it certify the correctness or completeness of any of the contents of the Offer Document. The investors are advised to refer to the Offer Document for the full text of the Disclaimer clause of the NSE.

DISCLAIMER CLAUSE OF NHB: The Company has a valid Certificate of Registration dated March 18, 2010 bearing registration no. 03.0081.10 issued by the National Housing Bank (NHB) under Section 29A of the NHB Act, 1987. However, the NHB does not accept any responsibility or guarantee about the present position as to the financial soundness of the Company or for the correctness of any of the statements or representations made or opinions expressed by the Company and for repayment of deposits/discharge of liabilities by the Company.

CREDIT RATING: The NCDs proposed to be issued under the Issue have been rated 'CARE AA [Double A]' for an amount of ₹ 5,000 million, by Credit Analysis & Research Ltd. ("CARE") vide their revalidation letter no. CARE/HO/RL/2016-17/1477 dated June 24, 2016, [ICRA] AA an amount of ₹ 5,000 million, by ICRA Limited vide their revalidation letter no 2016-16/MUMR/0309 dated June 14, 2016, BWR AA+ an amount of ₹ 5,000 million, by Brickwork Ratings India Private Limited ("Brickwork") vide their letter no.BWR/NCD/HO/ERC/MM/0124/2016-17 dated June 23, 2016. The rating of NCDs by CARE, ICRA Limited and Brickwork indicate that instruments with this rating are considered to have high degree of safety regarding timely servicing of financial obligations and carry very low credit risk. For the rationale for these ratings, see Annexure A of the Prospectus. This rating is not a recommendation to buy, sell or hold securities and investors should take their own decision. This rating is subject to revision or withdrawal at any time by the assigning rating agencies and should be evaluated independently of any other ratings.

GENERAL RISKS: For taking an investment decision, investors must rely on their own examination of the Issuer and the Issue, including the risks involved, specific attention of the Investor is invited to the section titled "Risk Factors" and "Material Developments" on page 10 and 117 respectively of the Prospectus. The Prospectus has not been and will not be approved by any regulatory authority in India, including the Securities and Exchange Board of India ("SEBI"), the National Housing Board ("NHB"), the Reserve Bank of India ("RBI"), any registrar of companies or any stock exchange in India.

AVAILABILITY OF APPLICATION FORM: Application forms can be obtained from the Issuer: Edelweiss Housing Finance Limited; Lead Managers: SBI Capital Markets Limited and Edelweiss Financial Services Limited and offices of the Lead Brokers, Trading Members and Designated Branches of the SCSBs. Electronic Application Forms will also be available on the websites of BSE and NSE. A hyperlink of the websites of BSE and NSE for this facility will be provided on the website of the Lead Managers and the SCSBs.

AVAILABILITY OF PROSPECTUS: Investors are advised to refer to the Prospectus and the risk factors on page 10 of the Prospectus contained therein, before applying in the Issue. Physical copy of the Prospectus may be obtained from the Registered Office and the Corporate Office of the Company or from the office of the Lead Managers. Full copy of the Prospectus is available on the websites of the Issuer/Lead Managers/BSE/NSE at www.edelweisshousingfin.com, www.sbicaps.com, www.edelweissfin.com, www.bseindia.com and www. nseindia.com respectively.

BANKERS TO THE ISSUE / ESCROW COLLECTION BANK(s): IndusInd Bank Limited, Axis Bank Limited, Kotak Bank Limited, Yes Bank Limited, HDFC Bank Limited

REFUND BANK: HDFC Bank Limited

LEAD MANAGERS TO THE ISSUE		DEBENTURE TRUSTEE*	REGISTRAR TO THE ISSUE
SBI Capital Markets Limited 202, Maker Tower E Cuffe Parade, Mumbai 400 005, Maharashtra, India **Tel:** +91 22 2217 8300 **Fax:** +91 22 2218 8332 **E-mail:** ehfl.ncd@sbicaps.com **Investor Grievance Email:** investor.relations@sbicaps.com **Website:** www.sbicaps.com **Contact Person:** Mr. Gitesh Vargantwar/ Mr. Aditya Deshpande **SEBI Registration No:** INM000003531	**Edelweiss Financial Services Limited**** Edelweiss House, Off CST Road, Kalina, Mumbai 400 098, Maharashtra, India **Tel:** +91 22 4086 3535 **Fax:** +91 22 4086 3610 **Email ID:** ehfl.ncd@edelweissfin.com **Investor Grievance email:** customerservice.mb@edelweissfin.com **Website:** www.edelweissfin.com **Contact Person:** Lokesh Singhi/ Mr. Mandeep Singh **SEBI Regn. No.:** INM0000010650	**IDBI Trusteeship Services Limited** Asian Building, Ground floor, 17, R Kamani Marg, Ballard Estate, Mumbai-400 001, Maharashtra, India **Tel:** +91 22 4080 7003 **Fax:** +91 22 6631 1776 **Email:** sgunware@idbitrustee.com **Investor Grievance email:** response@ idbitrustee.com **Website:** www.idbitrustee.com **Contact Person:** Mr. Shivaji Gunware **SEBI Regn. No.:** IND0000000460	**Karvy Computershare Private Limited** Karvy Selenium Tower B, Plot 31-32, Financial District, Nanakramguda, Gachibowli, Hyderabad 500 032, India **Tel:** +91 40 67162222 **Fax:** +91 40 23431551 **Email:** einward.ris@karvy.com **Investor Grievance Email:** edelweisshousingfinance.ncdipo@karvy.com **Website:** www.karisma.karvy.com **Contact Person:** Mr. M Murali Krishna **SEBI Regn. No.:** INR000000221 **CIN:** U72400TG2003PTC041636

*IDBI Trusteeship Services Limited under regulation 4(4) of SEBI Debt Regulations has by its letter no.1363/OPR/ITSL/2016 dated June 2, 2016 given its consent for its appointment as Debenture Trustee to the Issue and for its name to be included in this Prospectus and in all the subsequent periodical communications sent to the holders of the NCDs, issued pursuant to this Issue.

** Edelweiss Financial Services Limited (EFSL) is one of the Promoters of our Company. As EFSL is the holding company of our Company and there are common directors between EFSL and our Company, EFSL is deemed to be our associate as per the Securities and Exchange Board of India (Merchant Bankers) Regulations, 1992, as amended (Merchant Bankers Regulations). Further, in compliance with the provisions of Regulation 21A (1) and explanation to Regulation 21A (1) of the Merchant Bankers Regulations, EFSL would be involved only in marketing of the Issue.

Disclaimer clause of CARE
CARE's rating are opinions on credit quality and are not recommendations to sanction, renew, disburse or recall the concerned bank facilities or to buy, sell or hold any security. CARE has based its ratings on information obtained from sources believed by it to be accurate and reliable. CARE does not, however, guarantee the accuracy, adequacy or completeness of any information and is not responsible for any errors or omissions or for the results obtained from the use of such information. Most entities whose bank facilities / instruments are rated by CARE have paid a credit rating fee, based on the amount and type of bank facilities / instruments.

Disclaimer clause of ICRA Limited
ICRA ratings should not be treated as recommendation to buy, sell or hold the rated debt instruments. ICRA ratings are subject to a process of surveillance, which may lead to revision in ratings. An ICRA ratingis a symbolic indicator of ICRA's current opinion on the relative capability of the issuer concerned to timely service debts and obligations, with respect to the instrument rated. Please visit our website www.icra.in or contact any ICRA office for the latest information on ICRA ratings outstanding. All information contained herein has been obtained by ICRA from sources believed by it to be accurate and reliable, including the rated issuer. ICRA however has not conducted any audit of the rated issuer or of the information provided by it. While reasonable care has been taken to ensure that the information herein is true, such information is provided 'as is' without any warranty of any kind, and ICRA in particular makes no representation or warranty, express or implied as to the accuracy, timelines or completeness of any such information. Also, ICRA or any of its group companies may have provided services other than rating to the issuer rated. All information contained herein must be construed solely as statement of opinion, and ICRA shall not be liable for any losses incurred by users from any use of this publication or its contents.

Disclaimer clause of Brickwork
Brickwork Ratings (BWR) has assigned the ratings based on the information obtained from the issuer and other reliable sources, which are deemed to be accurate. BWR has taken adequate steps o avoid data distortion; however it does not examine the precision or completeness of the information obtained. And hence, the information in this report is presented "as is" without any implied and express warranty of any kind. BWR does not any make any representation in respect of the truth or accuracy of any such information. The rating assigned by BWR should be treated as opinion rather than recommendation to buy, sell or hold the rated instruments and BWR shall not be liable for any losses incurred by the users from any use of this report or contents. BWR has the right to change, suspend or withdraw ratings at any time for any reasons.

Edelweiss Housing Finance Limited is subject to market conditions and other considerations, proposing a public issue of Secured Redeemable Non Convertible Debentures and has filed the Prospectus dated June 28, 2016 with the Registrar of Companies, Maharashtra at Mumbai, BSE Limited, the National Stock Exchange of India Limited and Securities and Exchange Board of India (for record purposes). The Prospectus is available on our website at www.edelweisshousingfin.com, www.edelweissfin.com, on the website of the stock exchanges at www.bseindia.com and www.nseindia.com and the respective websites of the LMs at www.sbicaps.com and www.edelweissfin.com. All investors proposing to participate in the public issue of NCDs by Edelweiss Housing Finance Limited should invest only on the basis of information contained in the Prospectus dated June 28, 2016. Please see section entitled "Risk Factors" beginning on page 10 of the Prospectus for risks in this regards. Physical copies of the abridged Prospectus containing the salient features of the Prospectus together with Application Forms may be obtained from(a) Our Company's Registered Office and Corporate Office;(b) Offices of the Lead Managers;(c) Trading Members; and (d) Designated Branches of the SCSBs.

Place : Mumbai
Date : July 06, 2016

For **Edelweiss Housing Finance Limited**
Sd/-
Vineet Mahajan
Non-executive Director
(DIN: 07253615)