

NWFL/SEC/2025/18

May 9, 2024

BSE Limited

P. J. Towers, Dalal Street,
Fort, Mumbai – 400 001.

Dear Sir / Madam,

Sub: Outcome of the Board Meeting held on May 9, 2024

Pursuant to Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 (“Listing Regulations”), we hereby enclose the following:

- a) Audited Financial Results for the quarter and financial year ended March 31, 2024 along with the Auditors’ Report duly approved by the Audit Committee and the Board of Directors of the Company at their meetings held on May 9, 2024;
- b) Declaration pursuant to Regulation 52(3) of the Listing Regulations, with respect to the Auditors’ Report with unmodified opinion in relation to the aforesaid Audited Financial Results of the Company for the quarter and financial year ended March 31, 2024;
- c) Details of the Company in reference to SEBI Circular No. SEBI/HO/DDHS/DDHS-RACPOD1/P/CIR/2023/172 dated October 19, 2023, for the financial year ended March 31, 2024.
- d) Information/statement pursuant to Regulation 52(4), and Regulation 52(7) of the Listing Regulations; and
- e) Security Cover Certificates pursuant to Regulation 54 of the Listing Regulations.

Kindly take the same on record.

Thanking you,

Yours faithfully,

**For Nuvama Wealth Finance Limited
(formerly Edelweiss Finance & Investments Limited)**

Pooja Doshi
Company Secretary
Encl: as above

INDEPENDENT AUDITOR'S REPORT

**To the Board of Directors of Nuvama Wealth Finance Limited
(Formerly known as Edelweiss Finance & Investments Limited)**

Report on the Audit of the Financial Results**Opinion**

We have audited the accompanying annual financial results of Nuvama Wealth Finance Limited (Formerly known as Edelweiss Finance & Investments Limited) ('the Company'), for the quarter and year ended 31.03.2024 ('the Statement'), attached herewith, being submitted by the Company pursuant to the requirement of Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended ('Listing Regulation').

In our opinion and to the best of our information and according to the explanations given to us, the aforesaid financial results:

- a) are presented in accordance with the requirements of Regulation 52 of the Listing Regulations in this regard; and
- b) give true and fair view in conformity with the recognition and measurement principles laid down in the applicable Indian Accounting Standards (Ind AS) and other accounting principles generally accepted in India, of net profit and other comprehensive income and other financial information of the Company for the year ended 31.03.2024.

Basis for Opinion

We conducted our audit in accordance with the Standards on Auditing (SAs) specified under section 143(10) of the Companies Act, 2013 ('the Act'). Our responsibilities under those Standards are further described in the 'Auditor's Responsibilities for the Audit of the Financial Results' section of our report. We are independent of the Company in accordance with the Code of Ethics issued by the Institute of Chartered Accountants of India (ICAI) together with the ethical requirements that are relevant to our audit of the financial results under the provisions of the Act and the Rules thereunder, and we have fulfilled our other ethical responsibilities in accordance with these requirements and the Code of Ethics. We believe that the audit evidence obtained by us is sufficient and appropriate to provide a basis for our opinion.

Responsibilities of Those Charged with Governance for the Financial Results

These financial results have been prepared on the basis of the annual financial statements. The Company's Management and Board of Directors of the Company are responsible for the preparation and presentation of these financial results that give a true and fair view of the net profit and other comprehensive income and other financial information of the Company in accordance with the recognition and measurement principles laid down in Ind AS prescribed under Section 133 of the Act read with relevant rules issued thereunder and other accounting principles generally accepted in India and in compliance with Regulation 52 of the Listing Regulations. This responsibility also includes maintenance of adequate accounting records in accordance with the provisions of the Act for safeguarding the assets of the Company and for preventing and detecting frauds and other irregularities; selection and application of appropriate accounting policies; making judgments and estimates that are reasonable and prudent; and design, implementation and maintenance of adequate internal financial controls, that were operating effectively for ensuring the accuracy and completeness of the accounting records that give a true and fair view and are free from material misstatement, whether due to fraud or error, which have been used for the purpose of preparation of the financial results by the Board of Directors of the Company, as aforesaid.

In preparing the financial results, the Management and the Board of Directors are responsible for assessing the ability of the Company to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the Board of Directors either intends to liquidate the Company or to cease operations, or has no realistic alternative but to do so.

The Board of Directors is responsible for overseeing the financial reporting process of the Company.

Auditor's Responsibilities for the Audit of the Financial Results

Our objectives are to obtain reasonable assurance about whether the financial results as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with SAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial results.

As part of an audit in accordance with SAs, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial results, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances. Under Section 143(3)(i) of the Act, we are also responsible for expressing our opinion through a separate report on the complete set of financial statements on whether the company has adequate internal financial controls with reference to financial statements in place and the operating effectiveness of such controls.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the Management and the Board of Directors.
- Conclude on the appropriateness of the Management and Board of Directors use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the ability of the Company to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditors' report to the related disclosures in the financial results or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Company to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the financial results, including the disclosures, and whether the financial results represent the underlying transactions and events in a manner that achieves fair presentation.

CHOKSHI & CHOKSHI LLP

Chartered Accountants

We communicate with those charged with governance of the Company regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards.

Other Matters

The financial results include the figures for the quarter ended 31.03.2024, being the balancing figures between the audited figures in respect of the full financial year and the published unaudited year to date figures upto the third quarter of the current financial year which were subject to limited review by us.

For CHOKSHI & CHOKSHI LLP
Chartered Accountants
Firm Reg. No. 101872W/W100045

ANISH
YOGENDRA
SHAH

Digitally signed by ANISH
YOGENDRA SHAH
DN: cn=ANISH YOGENDRA SHAH
c=IN o=Personal
Reason: I am the author of this
document
Location:
Date: 2024-05-09 14:04+05:30

Anish Shah
Partner

M. No. 048462

UDIN: 24048462BKAFPY4542

Place: Mumbai

Date: 09.05.2024

Nuvama Wealth Finance Limited (Formerly known as Edelweiss Finance & Investments Limited)

Corporate Identity Number: U67120MH1994PLC286057

Registered Office: 801- 804, Wing A, Building No. 3, Inspire BKC, G Block, Bandra Kurla Complex, Bandra East,

Mumbai – 400 051 • Tel No. +91 22 6620 3030 • nuvamafinance.com

website: https://nuvamafinance.com

Financial Results for the quarter and year ended March 31, 2024**(₹ in Millions)**

Particulars	Quarter ended			Year ended	Year ended
	March 31, 2024 (Audited)	December 31, 2023 (Unaudited)	March 31, 2023 (Audited)	March 31, 2024 (Audited)	March 31, 2023 (Audited)
1 Revenue from operations					
(a) Interest income	925.55	875.59	746.60	3,397.64	2,800.10
(b) Dividend income	5.76	0.36	0.39	6.86	8.22
(c) Fee and commission income	77.25	79.04	22.23	290.00	184.87
(d) Net gain on fair value changes	394.41	352.38	400.96	1,775.51	1,541.18
Total revenue from operations	1,402.97	1,307.37	1,170.18	5,470.01	4,534.37
2 Other income	0.12	(0.01)	1.47	0.14	5.42
3 Total Income (1+2)	1,403.09	1,307.36	1,171.65	5,470.15	4,539.79
4 Expenses					
(a) Finance costs	803.81	730.01	507.03	2,732.51	2,190.40
(b) Employee benefits expense	284.57	234.96	159.11	880.79	685.70
(c) Depreciation and amortisation expense	0.95	0.18	0.43	1.42	1.66
(d) Impairment on financial instruments	15.24	10.92	(1.64)	42.88	15.62
(e) Other expenses	168.61	168.15	156.97	657.06	672.85
Total expenses	1,273.18	1,144.22	821.90	4,314.66	3,566.23
5 Profit before tax (3-4)	129.91	163.14	349.75	1,155.49	973.56
6 Tax expense	31.53	38.55	86.44	286.07	256.01
(a) Current tax	41.28	71.66	208.84	330.74	250.99
(b) Deferred tax	(9.75)	(33.11)	(122.40)	(44.67)	5.02
7 Net Profit for the period (5-6)	98.38	124.59	263.31	869.42	717.55
8 Other Comprehensive Income	1.16	1.69	(4.85)	0.58	(4.85)
9 Total Comprehensive Income (7+8)	99.54	126.28	258.46	870.00	712.70
10 Earnings Per Share (₹) (Face Value of ₹ 10/- each)					
- Basic (Refer note 3)	8.58	10.87	22.98	75.87	62.62
- Diluted (Refer note 3)	8.58	10.87	22.98	75.87	62.62

Notes:

- Nuvama Wealth Finance Limited (the 'Company') has prepared financial results (the 'Statement') for the quarter and year ended March 31, 2024 in accordance with Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 as amended (the 'Listing Regulations, 2015') and the Indian Accounting Standards specified under section 133 of the Companies Act, 2013 read with the Companies (Indian Accounting Standards) Rules, 2015 as amended and the relevant provisions of the Companies Act, 2013, as applicable.
- In terms of requirement as per RBI notification no. RBI/2019-20/170 DOR (NBFC).CC.PD.No.109/22.10.106/2019-20 dated 13/03/2020 on Implementation of Indian Accounting Standards, Non-Banking Financial Companies (NBFCs) are required to create an impairment reserve for any shortfall in impairment allowances under Ind AS 109 – Financial Instruments and Income Recognition, Asset Classification and Provisioning ('IRACP') norms (including provision on standard assets). The Company has assessed the impairment allowances under Ind AS 109 and provision required under IRACP as at March 31, 2024 and considered higher of the two for the purpose of making provision in the accounts and accordingly, no amount is required to be transferred to impairment reserve.
- Earnings per share for the quarters are not annualised.
- The Statutory Auditors of the Company have conducted Audit of the above financial results and have issued an unmodified audit report.
- The above financial result of the company have been reviewed and recommended by the audit committee and approved by the board of directors at their respective meetings held on May 09, 2024.
- The figures of the last quarter are the balancing figures between audited figures in respect of the full financial year and the published year-to-date figures upto the third quarter of the current financial year.

For and on behalf of the Board of Directors

Tushar
Pravin
Agrawal

Digitally signed by
Tushar Pravin
Agrawal
Date: 2024.05.09
13:54:00 +05'30'

Tushar Agrawal
Executive Director & Chief Executive Officer
DIN: 08285408

Mumbai, May 09, 2024

7. Statement of assets and liabilities

(₹ in Millions)

	March 31, 2024 (Audited)	March 31, 2023 (Audited)
ASSETS		
Financial assets		
(a) Cash and cash equivalents	1,374.43	1,597.79
(b) Bank balances other than (a) above	22.21	20.10
(c) Derivative financial instruments	2,179.88	3,003.03
(d) Securities held for trading	6,113.86	8,802.01
(e) Receivables		
(i) Trade receivables	197.19	2,512.28
(ii) Other receivables	0.39	2.58
(f) Loans	30,611.69	22,443.03
(g) Investments	984.92	975.64
(h) Other financial assets	1,015.84	251.46
Non-financial assets		
(a) Current tax assets (net)	138.61	137.69
(b) Deferred tax assets (net)	16.57	-
(c) Property, Plant and Equipment	2.51	2.62
(d) Other Intangible assets	0.29	1.17
(e) Other non- financial assets	27.34	23.57
TOTAL ASSETS	42,685.73	39,772.97
LIABILITIES AND EQUITY		
Financial liabilities		
(a) Derivative financial instruments	1,073.19	709.73
(b) Payables		
Trade payables		
(i) total outstanding dues of micro enterprises and small enterprises	3.35	2.40
(ii) total outstanding dues of creditors other than micro enterprises and small enterprises	141.78	2,841.19
(c) Debt securities	31,224.38	23,104.93
(d) Borrowings (other than debt securities)	660.38	4,208.57
(e) Subordinated Liabilities	-	151.75
(f) Other financial liabilities	890.85	871.97
Non-financial liabilities		
(a) Current tax liabilities (net)	42.67	131.03
(b) Provisions	27.92	22.41
(c) Deferred tax liabilities (net)	-	28.10
(d) Other non-financial liabilities	65.45	20.65
Equity		
(a) Equity share capital	114.59	114.59
(b) Other equity	8,441.17	7,565.65
TOTAL LIABILITIES AND EQUITY	42,685.73	39,772.97

For and on behalf of the Board of Directors

Tushar
Pravin
Agrawal

Digitally signed by
Tushar Pravin Agrawal
Date: 2024.05.09
13:54:50 +05'30'

Tushar Agrawal
Executive Director & Chief Executive Officer
DIN: 08285408

Mumbai, May 09, 2024

8. Statement of Cash Flows

(₹ in Millions)

	March 31, 2024 (Audited)	March 31, 2023 (Audited)
A. Cash flow from operating activities		
Profit before tax	1,155.49	973.56
Adjustments for:		
Depreciation and amortisation expense	1.42	1.66
Fair value loss/(gain) of financial instruments	71.60	(19.27)
Provision for compensated absences and gratuity	5.51	(2.68)
Income from Investments	(76.73)	(24.06)
Impairment on financial assets	42.88	15.62
Loss/(Profit) on sale of Property, Plant and Equipment	0.18	(1.88)
Operating cash flow before working capital changes	1,200.35	942.95
Add / (Less): Adjustments for working capital changes		
Increase in Loans	(8,201.48)	(2,803.83)
Decrease/(Increase) in Trade and other receivables	2,311.37	(1,156.24)
Decrease/(Increase) in Securities held for trading	2,643.48	(2,219.05)
(Increase)/ Decrease in Bank balances other than cash and cash equivalents	(2.11)	63.35
Decrease in Other financial assets	27.68	1,177.45
(Increase)/ Decrease in non financial assets	(3.77)	1.01
(Decrease)/ Increase in Trade payables	(2,698.46)	2,343.80
Increase/ (Decrease) in Non-financial liabilities and Provisions	45.38	(2.57)
Increase/ (Decrease) in Other financial liabilities	387.86	(387.94)
Cash used in operations	(4,289.70)	(2,041.07)
Income taxes paid	(420.01)	(128.06)
Net cash used in operating activities -A	(4,709.71)	(2,169.13)
B. Cash flow from investing activities		
Purchase of Property, Plant and Equipment	(0.61)	(0.20)
Sale of Property, Plant and Equipment	-	2.37
Sale /(Purchase) of Investments	0.66	(966.28)
Interest Received on Investments	66.79	14.70
Net cash generated from/(used in) investing activities - B	66.84	(949.41)
C. Cash flow from financing activities		
Proceeds from issuance of Debt Securities	8,119.45	143.02
(Decrease) / Increase in Borrowings other than Debt Securities*	(3,548.19)	3,148.94
Repayment of Subordinated Liabilities	(151.75)	(1.65)
Net cash generated from financing activities - C	4,419.51	3,290.31
Net (decrease)/increase in cash and cash equivalents (A+B+C)	(223.36)	171.77
Cash and cash equivalent as at the beginning of the year	1,597.79	1,426.02
Cash and cash equivalent as at the end of the year	1,374.43	1,597.79

*Net figures have been reported on account of volume of transactions.

9. Previous period / year figures have been regrouped / reclassified wherever necessary to conform to current period's/ year's presentation.

For and on behalf of the Board of Directors

Tushar
Pravin
Agrawal

Digitally signed by
Tushar Pravin Agrawal
Date: 2024.05.09
13:55:06 +05'30'

Tushar Agrawal
Executive Director & Chief Executive Officer
DIN: 08285408

Mumbai, May 09, 2024

Annexure

(i) Pursuant to Regulation 52(7) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, we hereby confirm that issue proceeds of Non-Convertible Debentures (NCDs) issued by the Company and outstanding as on March 31,2024 are being utilized as per the objects stated in the offer document. Further, we also confirm that there have been no deviations in the use of proceeds of issue of NCDs from the objects stated in the offer document.

(ii) Pursuant to Regulation 54 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, we would like to state that all secured & redeemable debt securities issued by the Company and outstanding as on March 31,2024 are fully secured by first charge / pari passu charge, as the case may be, on the property and on present & future receivables, book debts, loans and other financial assets. Accordingly, the Company is maintaining asset cover of 1x or such higher asset cover required as per the terms of offer document/Information Memorandum.

(iii) Information as required pursuant to Regulation 52 (4) of SEBI (Listing Obligations and Disclosures Requirements) Regulations, 2015

	Particulars	Year ended	Year ended
		March 31, 2024	March 31, 2023
1.	Debt-equity Ratio (Refer note 1)	3.73	3.58
2.	Net worth (Rs.in Millions) (Refer note 2)	8,555.76	7,680.24
3.	Debt Service Coverage Ratio (Refer note 3)	NA	NA
4.	Interest Service Coverage Ratio (Refer note 3)	NA	NA
5.	Outstanding redeemable preference shares (no.of shares)	-	92,18,000
6.	Outstanding redeemable preference shares (including dividend accrued but not due) (Rs.in Millions) (Face Value of ₹ 10/- each)	-	151.75
7.	Capital redemption reserve (Rs.in Millions)	323.51	231.33
8.	Debenture redemption reserve (Refer note 4)	NA	NA
9.	Net profit after tax (Rs.in Millions)	869.42	717.55
10.	Earnings Per Share (₹) (Face Value of ₹ 10/- each)		
	- Basic	75.87	62.62
	- Diluted	75.87	62.62
11.	Total debt to Total assets (%) (Refer Note 5)	74.70%	69.06%
12.	Net profit margin (%) (Refer Note 6)	15.89%	15.81%
13.	Sector specific relevant ratios		
	(a) CRAR (%)	21.94%	24.03%
	(b) Gross Stage 3 asset (%)	Nil	Nil
	(c) Net Stage 3 asset (%)	Nil	Nil

Note:

- Debt-equity Ratio = Total debt (Debt securities + Borrowings other than debt securities + subordinated liabilities) / Net worth
- Net worth = Equity share capital + Other Equity
- The Company being an NBFC, this disclosure is not applicable to the company.
- As per Rule 18(7)(b)(ii) of the Companies (Share Capital and Debentures) Rules, 2014 the Company being an NBFC, is not required to create Debenture Redemption Reserve.
- Total debt to Total assets = (Debt securities + Borrowings other than debt securities + subordinated liabilities) / Total assets
- Net profit margin = Net Profit for the period / Total Income
- Current ratio, Long term debt to working capital, Bad Debts to account receivables ratio, Current liability ratio, Debtors turnover, Inventory turnover and Operating margin (%) are not applicable.

May 9, 2024

BSE Limited

P. J. Towers, Dalal Street,
Fort, Mumbai – 400 001.

Dear Sir / Madam,

Sub: Declaration in respect of unmodified opinion on the Audited Financial Results of the Company for the quarter and financial year ended March 31, 2024

This is to state the Statutory Auditor of the Company, M/s Chokshi & Chokshi LLP, Chartered Accountants, has issued an unmodified opinion/unqualified opinion on the Audited Financial Results of the Company for the quarter and financial year ended March 31, 2024.

This declaration is given in compliance with Regulation 52(3) of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015.

Kindly take the same on record.

Thanking you,

Yours faithfully,

**For Nuvama Wealth Finance Limited
(formerly Edelweiss Finance & Investments Limited)**

**Manishkumar Jain
Chief Financial Officer**

May 9, 2024

BSE Limited

P. J. Towers, Dalal Street,
Fort, Mumbai – 400 001.

Dear Sir / Madam,

Sub: Details of the Company in reference to SEBI Circular No. SEBI/HO/DDHS/DDHS-RACPOD1/P/CIR/2023/172 dated October 19, 2023 (the Circular) for the financial year ended March 31, 2024.

With reference to the captioned subject, the details required under the Circular are as below:

Sr. No	Particulars	Details
1.	Outstanding Qualified Borrowings at the start of the financial year (Rs. In Crores)	1,983.31
2.	Outstanding Qualified Borrowings at the end of the financial year (Rs. In Crores)	2,138.77
3.	Highest credit rating of the company relating to the unsupported bank borrowings or plain vanilla bonds, which have no structuring/support built in.	AA-/stable
4.	Incremental borrowing done during the year (qualified borrowing) (Rs. In Crores)	821.46
5.	Borrowings by way of issuance of debt securities during the year (Rs. In Crores)	821.46

Kindly take the same on record.

Thanking you,

Yours faithfully,

**For Nuvama Wealth Finance Limited
(formerly Edelweiss Finance & Investments Limited)**

**Pooja Doshi
Company Secretary**

NWFL/SEC/2025/19

May 9, 2024

BSE Limited

P. J. Towers, Dalal Street,
Fort, Mumbai – 400 001.

Dear Sir / Madam,

Sub: Statement pursuant Regulation 52(7) and (7A) of the of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015

With reference to the captioned subject and in accordance with the Operational Circular dated July 29, 2022, issued by the Securities and Exchange Board of India for listing obligations and disclosure requirements (“the Circular”), we hereby enclose the following in the format prescribed under the Circular:

- a) Statement of utilisation of issue proceeds (Annexure A); and
- b) Statement of deviation/ variation in the use of issue proceeds (Annexure B).

Kindly take the same on record.

Thanking you,

Yours faithfully,

**For Nuvama Wealth Finance Limited
(formerly Edelweiss Finance & Investments Limited)**

**Pooja Doshi
Company Secretary**

Encl: as above

Annexure A- Statement of utilisation of issue proceeds:

Name of the Issuer	ISIN	Mode of Fund Raising (Public Issue/Private Placement)	Type of Instrument	Date of raising funds	Amount Raised	Funds utilised	Any Deviation (Yes/No)	If yes, specify reasons	Remarks
Nuvama Wealth Finance Limited	INE918K07FR4	Public Issue	Vanilla Bond	05-02-2020	44,39,31,000	44,39,31,000	No	NA	Nil
Nuvama Wealth Finance Limited	INE918K07FS2	Public Issue	Vanilla Bond	05-02-2020	34,31,98,000	34,31,98,000	No	NA	Nil
Nuvama Wealth Finance Limited	INE918K07FT0	Public Issue	Vanilla Bond	05-02-2020	5,82,88,000	5,82,88,000	No	NA	Nil
Nuvama Wealth Finance Limited	INE918K07FU8	Public Issue	Vanilla Bond	05-02-2020	26,34,05,000	26,34,05,000	No	NA	Nil
Nuvama Wealth Finance Limited	INE918K07FV6	Public Issue	Vanilla Bond	05-02-2020	27,63,36,000	27,63,36,000	No	NA	Nil
Nuvama Wealth Finance Limited	INE918K07IU2	Private Placement	MARKET LINKED NCD UNDERLYING Nifty 50 Index	30-06-2022	1,26,40,00,000.00	1,26,40,00,000.00	No	NA	Nil
Nuvama Wealth Finance Limited	INE918K07IZ1	Private Placement	MARKET LINKED NCD UNDERLYING GOVERNMENT SECURITY: 5.77% GS 2030 HAVING ISIN: IN0020200153 MATURING ON "03-AUG-2030"	19-08-2022	16,00,00,000.00	16,00,00,000.00	No	NA	Nil
Nuvama Wealth Finance Limited	INE918K07IT4	Private Placement	MARKET LINKED NCD UNDERLYING Nifty 50 Index	27-05-2022	46,90,00,000.00	46,90,00,000.00	No	NA	Nil

Nuvama Wealth Finance Limited	INE918K07 IT4	Private Placement	MARKET LINKED NCD UNDERLYI NG Nifty 50 Index	08-06-2022	16,80,00,000.00	16,80,00,000.00	No	NA	Nil
Nuvama Wealth Finance Limited	INE918K07 IT4	Private Placement	MARKET LINKED NCD UNDERLYI NG Nifty 50 Index	16-06-2022	11,80,00,000.00	11,80,00,000.00	No	NA	Nil
Nuvama Wealth Finance Limited	INE918K07 IT4	Private Placement	MARKET LINKED NCD UNDERLYI NG Nifty 50 Index	30-06-2022	25,40,00,000.00	25,40,00,000.00	No	NA	Nil
Nuvama Wealth Finance Limited	INE918K07 IT4	Private Placement	MARKET LINKED NCD UNDERLYI NG Nifty 50 Index	07-07-2022	1,50,00,000.00	1,50,00,000.00	No	NA	Nil
Nuvama Wealth Finance Limited	INE918K07 IT4	Private Placement	MARKET LINKED NCD UNDERLYI NG Nifty 50 Index	15-07-2022	5,00,00,000.00	5,00,00,000.00	No	NA	Nil
Nuvama Wealth Finance Limited	INE918K07 IT4	Private Placement	MARKET LINKED NCD UNDERLYI NG Nifty 50 Index	26-07-2022	9,00,00,000.00	9,00,00,000.00	No	NA	Nil
Nuvama Wealth Finance Limited	INE918K07 HQ2	Private Placement	MARKET LINKED NCD UNDERLYI NG Nifty 50 Index	31-08-2021	24,10,00,000.00	24,10,00,000.00	No	NA	Nil
Nuvama Wealth Finance Limited	INE918K07 HQ2	Private Placement	MARKET LINKED NCD UNDERLYI NG Nifty 50 Index	14-09-2021	12,50,00,000.00	12,50,00,000.00	No	NA	Nil
Nuvama Wealth Finance Limited	INE918K07 HQ2	Private Placement	MARKET LINKED NCD UNDERLYI NG Nifty 50 Index	28-09-2021	2,50,00,000.00	2,50,00,000.00	No	NA	Nil
Nuvama Wealth Finance Limited	INE918K07 HQ2	Private Placement	MARKET LINKED NCD	14-10-2021	1,50,00,000.00	1,50,00,000.00	No	NA	Nil

			UNDERLYI NG Nifty 50 Index						
Nuvama Wealth Finance Limited	INE918K07 HQ2	Private Placement	MARKET LINKED NCD UNDERLYI NG Nifty 50 Index	28-10-2021	4,50,00,000.0 0	4,50,00,000.0 0	No	NA	Nil
Nuvama Wealth Finance Limited	INE918K07 IX6	Private Placement	MARKET LINKED NCD UNDERLYI NG Nifty 50 Index	28-07-2022	40,70,00,000. 00	40,70,00,000. 00	No	NA	Nil
Nuvama Wealth Finance Limited	INE918K07 HS8	Private Placement	MARKET LINKED NCD UNDERLYI NG GOVERNMENT SECURITY: 5.77% GS 2030 HAVING ISIN: IN002020015 3 MATURING ON "03- AUG-2030"	14-09-2021	17,10,00,000. 00	17,10,00,000. 00	No	NA	Nil
Nuvama Wealth Finance Limited	INE918K07 HS8	Private Placement	MARKET LINKED NCD UNDERLYI NG GOVERNMENT SECURITY: 5.77% GS 2030 HAVING ISIN: IN002020015 3 MATURING ON "03- AUG-2030"	21-09-2021	2,30,00,000.0 0	2,30,00,000.0 0	No	NA	Nil
Nuvama Wealth Finance Limited	INE918K07 HS8	Private Placement	MARKET LINKED NCD UNDERLYI NG GOVERNMENT SECURITY:	24-09-2021	4,00,00,000.0 0	4,00,00,000.0 0	No	NA	Nil

			5.77% GS 2030 HAVING ISIN: IN002020015 3 MATURING ON "03- AUG-2030"						
Nuvama Wealth Finance Limited	INE918K07 HS8	Private Placement	MARKET LINKED NCD UNDERLYI NG GOVERNMENT SECURITY: 5.77% GS 2030 HAVING ISIN: IN002020015 3 MATURING ON "03- AUG-2030"	14-10-2021	1,00,00,000.0 0	1,00,00,000.0 0	No	NA	Nil
Nuvama Wealth Finance Limited	INE918K07 HS8	Private Placement	MARKET LINKED NCD UNDERLYI NG GOVERNMENT SECURITY: 5.77% GS 2030 HAVING ISIN: IN002020015 3 MATURING ON "03- AUG-2030"	28-10-2021	4,80,00,000.0 0	4,80,00,000.0 0	No	NA	Nil
Nuvama Wealth Finance Limited	INE918K07 HS8	Private Placement	MARKET LINKED NCD UNDERLYI NG GOVERNMENT SECURITY: 5.77% GS 2030 HAVING ISIN: IN002020015 3 MATURING	12-11-2021	1,00,00,000.0 0	1,00,00,000.0 0	No	NA	Nil

			ON "03-AUG-2030"						
Nuvama Wealth Finance Limited	INE918K07 HS8	Private Placement	MARKET LINKED NCD UNDERLYING GOVERNMENT SECURITY: 5.77% GS 2030 HAVING ISIN: IN0020200153 MATURING ON "03-AUG-2030"	30-11-2021	1,90,00,000.00	1,90,00,000.00	No	NA	Nil
Nuvama Wealth Finance Limited	INE918K07 HS8	Private Placement	MARKET LINKED NCD UNDERLYING GOVERNMENT SECURITY: 5.77% GS 2030 HAVING ISIN: IN0020200153 MATURING ON "03-AUG-2030"	16-12-2021	50,00,000.00	50,00,000.00	No	NA	Nil
Nuvama Wealth Finance Limited	INE918K07 HS8	Private Placement	MARKET LINKED NCD UNDERLYING GOVERNMENT SECURITY: 5.77% GS 2030 HAVING ISIN: IN0020200153 MATURING ON "03-AUG-2030"	27-12-2021	19,30,00,000.00	19,30,00,000.00	No	NA	Nil
Nuvama Wealth Finance Limited	INE918K07 HS8	Private Placement	MARKET LINKED NCD UNDERLYING GOVERNMENT SECURITY: 5.77% GS 2030 HAVING ISIN: IN0020200153 MATURING ON "03-AUG-2030"	30-12-2021	2,00,00,000.00	2,00,00,000.00	No	NA	Nil

			NG GOVERNMENT SECURITY: 5.77% GS 2030 HAVING ISIN: IN0020200153 MATURING ON "03-AUG-2030"						
Nuvama Wealth Finance Limited	INE918K07 HS8	Private Placement	MARKET LINKED NCD UNDERLYING GOVERNMENT SECURITY: 5.77% GS 2030 HAVING ISIN: IN0020200153 MATURING ON "03-AUG-2030"	11-02-2022	80,00,000.00	80,00,000.00	No	NA	Nil
Nuvama Wealth Finance Limited	INE918K07 HS8	Private Placement	MARKET LINKED NCD UNDERLYING GOVERNMENT SECURITY: 5.77% GS 2030 HAVING ISIN: IN0020200153 MATURING ON "03-AUG-2030"	25-02-2022	1,00,00,000.00	1,00,00,000.00	No	NA	Nil
Nuvama Wealth Finance Limited	INE918K07 JC8	Private Placement	MARKET LINKED NCD UNDERLYING GOVERNMENT SECURITY: 5.77% GS 2030 HAVING	25-11-2022	3,00,00,000.00	3,00,00,000.00	No	NA	Nil

			ISIN: IN002020015 3 MATURING ON "03- AUG-2030"						
Nuvama Wealth Finance Limited	INE918K07 JC8	Private Placement	MARKET LINKED NCD UNDERLYI NG GOVERNMENT SECURITY: 5.77% GS 2030 HAVING ISIN: IN002020015 3 MATURING ON "03- AUG-2030"	30-12-2022	20,00,00,000. 00	20,00,00,000. 00	No	NA	Nil
Nuvama Wealth Finance Limited	INE918K07 JE4	Private Placement	MARKET LINKED NCD UNDERLYI NG Nifty 50 Index	18-01-2023	30,00,00,000. 00	30,00,00,000. 00	No	NA	Nil
Nuvama Wealth Finance Limited	INE918K07 JD6	Private Placement	MARKET LINKED NCD UNDERLYI NG LEAP Index (Managed by Nuvama Asset Management Limited (formerly known as ESL Securities Limited))	06-12-2022	21,00,00,000. 00	21,00,00,000. 00	No	NA	Nil
Nuvama Wealth Finance Limited	INE918K07 JD6	Private Placement	MARKET LINKED NCD UNDERLYI NG LEAP Index (Managed by Nuvama Asset Management Limited (formerly	25-01-2023	4,90,00,000.0 0	4,90,00,000.0 0	No	NA	Nil

			known as ESL Securities Limited))						
Nuvama Wealth Finance Limited	INE918K07 IJ5	Private Placement	MARKET LINKED NCD UNDERLYI NG Nifty 50 Index	19-01-2022	25,00,00,000. 00	25,00,00,000. 00	No	NA	Nil
Nuvama Wealth Finance Limited	INE918K07 IJ5	Private Placement	MARKET LINKED NCD UNDERLYI NG Nifty 50 Index	11-02-2022	2,60,00,000.0 0	2,60,00,000.0 0	No	NA	Nil
Nuvama Wealth Finance Limited	INE918K07 IJ5	Private Placement	MARKET LINKED NCD UNDERLYI NG Nifty 50 Index	16-02-2022	19,40,00,000. 00	19,40,00,000. 00	No	NA	Nil
Nuvama Wealth Finance Limited	INE918K07 IJ5	Private Placement	MARKET LINKED NCD UNDERLYI NG Nifty 50 Index	17-02-2022	15,00,00,000. 00	15,00,00,000. 00	No	NA	Nil
Nuvama Wealth Finance Limited	INE918K07 IJ5	Private Placement	MARKET LINKED NCD UNDERLYI NG Nifty 50 Index	25-02-2022	5,70,00,000.0 0	5,70,00,000.0 0	No	NA	Nil
Nuvama Wealth Finance Limited	INE918K07 IJ5	Private Placement	MARKET LINKED NCD UNDERLYI NG Nifty 50 Index	09-03-2022	20,00,00,000. 00	20,00,00,000. 00	No	NA	Nil
Nuvama Wealth Finance Limited	INE918K07 IJ5	Private Placement	MARKET LINKED NCD UNDERLYI NG Nifty 50 Index	17-03-2022	9,70,00,000.0 0	9,70,00,000.0 0	No	NA	Nil
Nuvama Wealth Finance Limited	INE918K07 IJ5	Private Placement	MARKET LINKED NCD UNDERLYI NG Nifty 50 Index	24-03-2022	3,70,00,000.0 0	3,70,00,000.0 0	No	NA	Nil
Nuvama Wealth Finance Limited	INE918K07 JY2	Private Placement	MARKET LINKED NCD UNDERLYI NG non	24-05-2023	5,00,00,000.0 0	5,00,00,000.0 0	No	NA	Nil

			convertible debenture						
Nuvama Wealth Finance Limited	INE918K07 JY2	Private Placement	MARKET LINKED NCD UNDERLYI NG non convertible debenture	06-03-2024	5,00,00,000.00	5,00,00,000.00	No	NA	Nil
Nuvama Wealth Finance Limited	INE918K07 IV0	Private Placement	MARKET LINKED NCD UNDERLYI NG Nifty 50 Index	07-07-2022	25,00,00,000.00	25,00,00,000.00	No	NA	Nil
Nuvama Wealth Finance Limited	INE918K07 JB0	Private Placement	MARKET LINKED NCD UNDERLYI NG Nifty 50 Index	15-11-2022	59,40,00,000.00	59,40,00,000.00	No	NA	Nil
Nuvama Wealth Finance Limited	INE918K07 JB0	Private Placement	MARKET LINKED NCD UNDERLYI NG Nifty 50 Index	17-01-2023	24,10,00,000.00	24,10,00,000.00	No	NA	Nil
Nuvama Wealth Finance Limited	INE918K07 JB0	Private Placement	MARKET LINKED NCD UNDERLYI NG Nifty 50 Index	23-01-2023	10,00,00,000.00	10,00,00,000.00	No	NA	Nil
Nuvama Wealth Finance Limited	INE918K07 FL7	Private Placement	MARKET LINKED NCD UNDERLYI NG NIFTY 50 INDEX	26-12-2019	1,00,00,000.00	1,00,00,000.00	No	NA	Nil
Nuvama Wealth Finance Limited	INE918K07 FL7	Private Placement	MARKET LINKED NCD UNDERLYI NG NIFTY 50 INDEX	07-01-2020	30,00,000.00	30,00,000.00	No	NA	Nil
Nuvama Wealth Finance Limited	INE918K07 FL7	Private Placement	MARKET LINKED NCD UNDERLYI NG NIFTY 50 INDEX	20-02-2020	10,00,000.00	10,00,000.00	No	NA	Nil
Nuvama Wealth Finance Limited	INE918K07 FL7	Private Placement	MARKET LINKED NCD UNDERLYI NG NIFTY 50 INDEX	24-04-2020	90,00,000.00	90,00,000.00	No	NA	Nil

Nuvama Wealth Finance Limited	INE918K07 HU4	Private Placement	MARKET LINKED NCD UNDERLYI NG Nifty 50 Index	05-10-2021	42,10,00,000.00	42,10,00,000.00	No	NA	Nil
Nuvama Wealth Finance Limited	INE918K07 HU4	Private Placement	MARKET LINKED NCD UNDERLYI NG Nifty 50 Index	14-10-2021	5,00,00,000.00	5,00,00,000.00	No	NA	Nil
Nuvama Wealth Finance Limited	INE918K07 HU4	Private Placement	MARKET LINKED NCD UNDERLYI NG Nifty 50 Index	12-11-2021	50,00,000.00	50,00,000.00	No	NA	Nil
Nuvama Wealth Finance Limited	INE918K07 HU4	Private Placement	MARKET LINKED NCD UNDERLYI NG Nifty 50 Index	22-11-2021	21,00,00,000.00	21,00,00,000.00	No	NA	Nil
Nuvama Wealth Finance Limited	INE918K07 HU4	Private Placement	MARKET LINKED NCD UNDERLYI NG Nifty 50 Index	30-11-2021	3,80,00,000.00	3,80,00,000.00	No	NA	Nil
Nuvama Wealth Finance Limited	INE918K07 HU4	Private Placement	MARKET LINKED NCD UNDERLYI NG Nifty 50 Index	16-12-2021	5,50,00,000.00	5,50,00,000.00	No	NA	Nil
Nuvama Wealth Finance Limited	INE918K07 HU4	Private Placement	MARKET LINKED NCD UNDERLYI NG Nifty 50 Index	20-12-2021	12,00,00,000.00	12,00,00,000.00	No	NA	Nil
Nuvama Wealth Finance Limited	INE918K07 HU4	Private Placement	MARKET LINKED NCD UNDERLYI NG Nifty 50 Index	30-12-2021	1,00,00,000.00	1,00,00,000.00	No	NA	Nil
Nuvama Wealth Finance Limited	INE918K07 PD3	Private Placement	MARKET LINKED NCD UNDERLYI NG NEAR MONTH FUTURE OF GOLD ON THE MCX	01-02-2024	39,60,00,000.00	39,60,00,000.00	No	NA	Nil

Nuvama Wealth Finance Limited	INE918K07 PD3	Private Placement	MARKET LINKED NCD UNDERLYING NEAR MONTH FUTURE OF GOLD ON THE MCX	07-02-2024	7,00,00,000.00	7,00,00,000.00	No	NA	Nil
Nuvama Wealth Finance Limited	INE918K07 PD3	Private Placement	MARKET LINKED NCD UNDERLYING NEAR MONTH FUTURE OF GOLD ON THE MCX	28-02-2024	7,90,00,000.00	7,90,00,000.00	No	NA	Nil
Nuvama Wealth Finance Limited	INE918K07 PD3	Private Placement	MARKET LINKED NCD UNDERLYING NEAR MONTH FUTURE OF GOLD ON THE MCX	04-03-2024	21,75,00,000.00	21,75,00,000.00	No	NA	Nil
Nuvama Wealth Finance Limited	INE918K07 PD3	Private Placement	MARKET LINKED NCD UNDERLYING NEAR MONTH FUTURE OF GOLD ON THE MCX	07-03-2024	4,50,00,000.00	4,50,00,000.00	No	NA	Nil
Nuvama Wealth Finance Limited	INE918K07 KJ1	Private Placement	MARKET LINKED NCD UNDERLYING non convertible debenture	15-06-2023	35,00,000.00	35,00,000.00	No	NA	Nil
Nuvama Wealth Finance Limited	INE918K07 KJ1	Private Placement	MARKET LINKED NCD UNDERLYING non convertible debenture	20-12-2023	10,00,00,000.00	10,00,00,000.00	No	NA	Nil
Nuvama Wealth Finance Limited	INE918K07 KJ1	Private Placement	MARKET LINKED NCD UNDERLYING non convertible debenture	19-01-2024	5,53,00,000.00	5,53,00,000.00	No	NA	Nil

Nuvama Wealth Finance Limited	INE918K07 IW8	Private Placement	MARKET LINKED NCD UNDERLYING LEAP Index (Managed by Nuvama Asset Management Limited (formerly known as ESL Securities Limited))	25-07-2022	12,90,00,000.00	12,90,00,000.00	No	NA	Nil
Nuvama Wealth Finance Limited	INE918K07 IW8	Private Placement	MARKET LINKED NCD UNDERLYING LEAP Index (Managed by Nuvama Asset Management Limited (formerly known as ESL Securities Limited))	29-07-2022	5,00,00,000.00	5,00,00,000.00	No	NA	Nil
Nuvama Wealth Finance Limited	INE918K07 IW8	Private Placement	MARKET LINKED NCD UNDERLYING LEAP Index (Managed by Nuvama Asset Management Limited (formerly known as ESL Securities Limited))	12-08-2022	3,00,00,000.00	3,00,00,000.00	No	NA	Nil
Nuvama Wealth Finance Limited	INE918K07 IW8	Private Placement	MARKET LINKED NCD UNDERLYING LEAP Index (Managed by Nuvama Asset Management Limited (formerly known as ESL Securities Limited))	25-08-2022	50,00,000.00	50,00,000.00	No	NA	Nil

			Limited (formerly known as ESL Securities Limited))						
--	--	--	--	--	--	--	--	--	--

Annexure B- Statement of deviation/ variation in use of Issue proceeds:

Particulars	Remarks														
Name of listed entity	Nuvama Wealth Finance Limited														
Mode of fund raising	Public Issue and Private Placement														
Type of Instrument	Non-convertible Securities														
Date of Raising Funds	As per Annexure A- Statement of utilisation of issue proceeds														
Amount Raised	As per Annexure A- Statement of utilisation of issue proceeds														
Report filed for the quarter ended	March 31, 2024														
Is there a deviation/ variation in use of funds raised?	No														
Whether any approval is required to vary the objects of the issue stated in the prospectus/ offer document?	Not applicable														
If yes, details of the approval so required?	Not applicable														
Date of approval	Not applicable														
Explanation for the deviation/ variation	Not applicable														
Comments of the audit committee after review	Not applicable														
Comments of the auditors, if any	Not applicable														
Objects for which funds have been raised and where there has been a deviation/ variation, in the following table:															
<table border="1"> <thead> <tr> <th>Original object</th> <th>Modified object, if any</th> <th>Original allocation</th> <th>Modified allocation, if any</th> <th>Funds utilised</th> <th>Amount of deviation/variation for the quarter according to applicable object (in Rs. Crore and in %)</th> <th>Remarks, if any</th> </tr> </thead> <tbody> <tr> <td>As per Annexure</td> <td>NA</td> <td>NA</td> <td>NA</td> <td>NA</td> <td>NA</td> <td>NA</td> </tr> </tbody> </table>		Original object	Modified object, if any	Original allocation	Modified allocation, if any	Funds utilised	Amount of deviation/variation for the quarter according to applicable object (in Rs. Crore and in %)	Remarks, if any	As per Annexure	NA	NA	NA	NA	NA	NA
Original object	Modified object, if any	Original allocation	Modified allocation, if any	Funds utilised	Amount of deviation/variation for the quarter according to applicable object (in Rs. Crore and in %)	Remarks, if any									
As per Annexure	NA	NA	NA	NA	NA	NA									
Deviation could mean: a. Deviation in the objects or purposes for which the funds have been raised. b. Deviation in the amount of funds actually utilized as against what was originally disclosed															
Name of Signatory: Pooja Doshi															
Designation: Company Secretary															
Date: May 9, 2024															

NWFL/SEC/2025/20

May 9, 2024

BSE Limited

P. J. Towers, Dalal Street,
Fort, Mumbai – 400 001.

Dear Sir / Madam,

Sub: Submission of the Security Cover Certificate as per SEBI circular no SEBI/HO/MIRSD/MIRSD_CRADT/CIR/P/2022/67 dated May 19, 2022 (the Circular) and Regulation 54 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 (Listing Regulations)

Please find enclosed the Security Cover Certificates as on March 31, 2024 as per the format prescribed in the Circular read along with Regulation 54 of the Listing Regulations.

Kindly take the same on record.

Thanking you,

Yours faithfully,

**For Nuvama Wealth Finance Limited
(formerly Edelweiss Finance & Investments Limited)**

Pooja Doshi
Company Secretary
Encl: as above

Security Certificate pursuant to Debenture Trust Deed with Beacon Trusteeship Limited

(Rs. In Crore)															
Column A	Column B	Column C	Column D	Column E	Column F	Column G	Column H	Column I	Column J	Column K	Column L	Column M	Column N	Column O	
Particulars	Description of asset for which this certificate relate	Exclusive Charge	Exclusive Charge	Pari-passu Charge	Pari-passu Charge	Pari-passu Charge	Assets not offered as Security	Elimination (amount in negative)	(Total C to H)	Related to only those items covered by this certificate					Total Value (=K+L+M+N)
		Debt for which this certificate being issued	Other Secured Debt	Debt for which this certificate being issued	Assets shared by pari passu debt holder (includes debt for which this certificate is issued & other	Other assets on which there is pari-Passu charge (excluding items covered in column F)		debt amount considered more than once (due to exclusive plus pari passu charge)		Market Value for Assets charged on Exclusive basis	Carrying /book value for exclusive charge assets where market value is not	Market Value for Pari passu charge Assets	Carrying /book value for Pari-passu charge assets where market value is not ascertainable		
		Book Value	Book Value	Yes/No	Book Value	Book Value							Relating to Column F		
ASSETS															
Property, Plant and Equipment	-	-	0.25	No	-	-	0.00	-	0.25	-	-	-	-	-	
Capital Work-in-Progress	-	-	-	No	-	-	-	-	-	-	-	-	-	-	
Right of Use Assets	-	-	-	No	-	-	-	-	-	-	-	-	-	-	
Goodwill	-	-	-	No	-	-	-	-	-	-	-	-	-	-	
Intangible Assets	-	-	-	No	-	-	0.03	-	0.03	-	-	-	-	-	
Intangible Assets Under Development	-	-	-	No	-	-	-	-	-	-	-	-	-	-	
Investments	-	-	-	Yes	-	-	709.88	-	709.88	-	-	-	-	-	
Loans	-	-	-	Yes	2,535.40	-	525.77	-	3,061.17	-	-	-	143.02	143.02	
Inventories	-	-	-	No	-	-	-	-	-	-	-	-	-	-	
Trade Receivables	-	-	-	No	-	-	19.76	-	19.76	-	-	-	-	-	
Cash and Cash Equivalents	-	-	-	Yes	-	-	137.44	-	137.44	-	-	-	-	-	
Bank balance other than Cash and Cash Equivalents	-	-	-	No	-	-	2.22	-	2.22	-	-	-	-	-	
Others	-	-	-	Yes	-	-	337.83	-	337.83	-	-	-	-	-	
Total	-	-	0.25		2,535.40	-	1,732.93	-	4,268.57	-	-	-	143.02	143.02	
Liabilities															
Debt securities to which this certificate pertains	-	-	-	-	143.02	-	-	-	143.02	-	-	-	-	143.02	
Other debt sharing Pari-Passu Charge with above debt	-	-	-	-	2,392.37	-	-	-	2,392.37	-	-	-	-	-	
Other debt	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Subordinated Debt	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Borrowings	-	-	-	-	-	-	66.04	-	66.04	-	-	-	-	-	
Bank	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Debt Securities	-	-	-	-	-	-	589.46	-	589.46	-	-	-	-	-	
Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Trade Payables	-	-	-	-	-	-	14.52	-	14.52	-	-	-	-	-	
Lease Liabilities	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Provisions	-	-	-	-	-	-	207.60	-	207.60	-	-	-	-	-	
Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Total	-	-	-	-	2,535.40	-	877.61	-	3,413.01	-	-	-	143.02	143.02	
Cover on Book Value															
Cover on Market Value															
		Exclusive Security Cover Ratio		Pari-Passu Security Cover Ratio											
		-		1.00											

Note 1: IND-AS adjustment for effective Interest rate(EIR) on secured Debt Securities of Rs. 2.41 crore is excluded from assets cover computation being an accounting adjustment and accordingly the asset cover is computed on a gross basis.

Note 2 : Total assets available for secured debt securities are restricted to the extent of minimum-security coverage required under Debenture trust deed / information memorandum.

Note 3 : Debts Securities of Rs.143.02 crore includes accrued interest of Rs. 4.50 crore

Note 4 : Assets shown in column H above includes assets offered as security for Other Debt securities and Bank/Financial institutions.

For Nuvama Wealth Finance Limited (formerly known as Edelweiss Finance & Investments Limited)

Tushar Agrawal
Executive Director and Chief Executive Officer
Date: May 9, 2024
Place: Mumbai

Security Certificate pursuant to Debenture Trust Deed with Catalyst Trusteeship Limited

(Rs. in Crore)															
Column A	Column B	Column C	Column D	Column E	Column F	Column G	Column H	Column I	Column J	Column K	Column L	Column M	Column N	Column O	
Particulars	Description of asset for which this certificate relate	Exclusive Charge	Exclusive Charge	Pari-passu Charge	Pari-passu Charge	Pari-passu Charge	Assets not offered as Security	Elimination (amount in negative)	(Total C to H)	Related to only those items covered by this certificate					Total Value (=K+L+M+N)
		Debt for which this certificate being issued	Other Secured Debt	Debt for which this certificate being issued	Assets shared by pari passu debt holder (includes debt for which this certificate is issued & other)	Other assets on which there is pari-passu charge (excluding items covered in column F)		debt amount considered more than once (due to exclusive plus pari passu charge)		Market Value for Assets charged on Exclusive basis	Carrying /book value for exclusive charge assets where market value is not	Market Value for Pari passu charge Assets	Carrying /book value for Pari-passu charge assets where market value is not ascertainable		
		Book Value	Book Value	Yes/No	Book Value	Book Value							Relating to Column F		
ASSETS															
Property, Plant and Equipment	-	-	0.25	No	-	-	0.00	-	0.25	-	-	-	-	-	-
Capital Work-in-Progress	-	-	-	No	-	-	-	-	-	-	-	-	-	-	-
Right of Use Assets	-	-	-	No	-	-	-	-	-	-	-	-	-	-	-
Goodwill	-	-	-	No	-	-	-	-	-	-	-	-	-	-	-
Intangible Assets	-	-	-	No	-	-	0.03	-	0.03	-	-	-	-	-	-
Intangible Assets Under Development	-	-	-	No	-	-	-	-	-	-	-	-	-	-	-
Investments	-	-	-	Yes	-	-	709.88	-	709.88	-	-	-	-	-	-
Loans	-	-	-	Yes	2,535.40	-	525.77	-	3,061.17	-	-	-	410.03	-	410.03
Inventories	-	-	-	No	-	-	-	-	-	-	-	-	-	-	-
Trade Receivables	-	-	-	No	-	-	19.76	-	19.76	-	-	-	-	-	-
Cash and Cash Equivalents	-	-	-	Yes	-	-	137.44	-	137.44	-	-	-	-	-	-
Bank balance other than Cash and Cash Equivalents	-	-	-	No	-	-	2.22	-	2.22	-	-	-	-	-	-
Others	-	-	-	Yes	-	-	337.83	-	337.83	-	-	-	-	-	-
Total	-	-	0.25	-	2,535.40	-	1,732.93	-	4,268.57	-	-	-	410.03	-	410.03
LIABILITIES															
Debt securities to which this certificate pertains	-	-	-	-	410.03	-	-	-	410.03	-	-	-	410.03	-	410.03
Other debt sharing Pari-Passu Charge with above debt	-	-	-	-	2,125.37	-	-	-	2,125.37	-	-	-	-	-	-
Other debt	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Subordinated Debt	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Borrowings	-	-	-	-	-	-	66.04	-	66.04	-	-	-	-	-	-
Bank	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Debt Securities	-	-	-	-	-	-	589.46	-	589.46	-	-	-	-	-	-
Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Trade Payables	-	-	-	-	-	-	14.52	-	14.52	-	-	-	-	-	-
Lease Liabilities	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Provisions	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Others	-	-	-	-	-	-	207.60	-	207.60	-	-	-	-	-	-
Total	-	-	-	-	2,535.40	-	877.61	-	3,413.01	-	-	-	410.03	-	410.03
Cover on Book Value															
Cover on Market Value															
		Exclusive Security Cover Ratio		Pari-Passu Security Cover Ratio											
		-		1.00											

Note 1 : IND-AS adjustment for effective Interest rate(EIR) on secured Debt Securities of Rs. 2.41 crore is excluded from assets cover computation being an accounting adjustment and accordingly the asset cover is computed on a gross basis.

Note 2 : Total assets available for secured debt securities are restricted to the extent of minimum-security coverage required under Debenture trust deed / Information memorandum.

Note 3 : Assets shown in column H above includes assets offered as security for Other Debt securities and Bank/Financial institutions.

For Nuvama Wealth Finance Limited (formerly known as Edelweiss Finance & Investments Limited)

Tushar Agrawal
Executive Director and Chief Executive Officer
Date: May 9, 2024
Place: Mumbai

Security Certificate pursuant to Debenture Trust Deed with SBICap Trustee Company Limited

(Rs. In Crore)															
Column A	Column B	Column C	Column D	Column E	Column F	Column G	Column H	Column I	Column J	Column K	Column L	Column M	Column N	Column O	
Particulars	Description of asset for which this certificate relate	Exclusive Charge	Exclusive Charge	Pari-passu Charge	Pari-passu Charge	Pari-passu Charge	Assets not offered as Security	Elimination (amount in negative)	(Total C to H)	Related to only those items covered by this certificate					Total Value (=K+L+M+N)
		Debt for which this certificate being issued	Other Secured Debt	Debt for which this certificate being issued	Assets shared by pari passu debt holder (includes debt for which this certificate is issued & other)	Other assets on which there is pari-Passu charge (excluding items covered in column F)		debt amount considered more than once (due to exclusive plus pari passu charge)	Market Value for Assets charged on Exclusive basis	Carrying /book value for exclusive charge assets where market value is not	Market Value for Pari passu charge Assets	Carrying /book value for Pari-passu charge assets where market value is not ascertainable	Relating to Column F		
		Book Value	Book Value	Yes/No	Book Value	Book Value									
ASSETS				No											
Property, Plant and Equipment	-	0.25	-	No	-	-	0.00	-	0.25	-	0.25	-	-	0.25	
Capital Work-in-Progress	-	-	-	No	-	-	-	-	-	-	-	-	-	-	
Right of Use Assets	-	-	-	No	-	-	-	-	-	-	-	-	-	-	
Goodwill	-	-	-	No	-	-	-	-	-	-	-	-	-	-	
Intangible Assets	-	-	-	No	-	-	0.03	-	0.03	-	-	-	-	-	
Intangible Assets Under Development	-	-	-	No	-	-	-	-	-	-	-	-	-	-	
Investments	-	-	-	Yes	-	709.88	709.88	-	709.88	-	-	-	-	-	
Loans	-	-	-	Yes	2,535.40	-	525.77	-	3,061.17	-	-	-	690.39	690.39	
Inventories	-	-	-	No	-	-	-	-	-	-	-	-	-	-	
Trade Receivables	-	-	-	No	-	-	19.76	-	19.76	-	-	-	-	-	
Cash and Cash Equivalents	-	-	-	Yes	-	-	137.44	-	137.44	-	-	-	-	-	
Bank balance other than Cash and Cash Equivalents	-	-	-	No	-	-	2.22	-	2.22	-	-	-	-	-	
Others	-	-	-	Yes	-	-	337.83	-	337.83	-	-	-	-	-	
Total	-	0.25	-	-	2,535.40	-	1,732.93	-	4,268.57	-	0.25	-	690.39	690.64	
Liabilities															
Debt securities to which this certificate pertains	-	-	-	-	690.39	-	-	-	690.39	-	-	-	690.39	690.39	
Other debt sharing Pari-Passu Charge with above debt	-	-	-	-	1,845.01	-	-	-	1,845.01	-	-	-	-	-	
Other debt	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Subordinated Debt	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Borrowings	-	-	-	-	-	-	66.04	-	66.04	-	-	-	-	-	
Bank	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Debt Securities	-	-	-	-	-	-	589.46	-	589.46	-	-	-	-	-	
Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Trade Payables	-	-	-	-	-	-	14.52	-	14.52	-	-	-	-	-	
Lease Liabilities	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Provisions	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Others	-	-	-	-	-	-	207.60	-	207.60	-	-	-	-	-	
Total	-	-	-	-	2,535.40	-	877.61	-	3,413.01	-	-	-	690.39	690.39	
Cover on Book Value															
Cover on Market Value															
		Exclusive Security Cover Ratio		Pari-Passu Security Cover Ratio											
														1.00	

Note 1: IND-AS adjustment for effective interest rate(EIR) on secured Debt Securities of Rs. 2.41 crore is excluded from assets cover computation being an accounting adjustment and accordingly the asset cover is computed on a gross basis.
 Note 2 : Total assets available for secured debt securities are restricted to the extent of minimum-security coverage required under Debenture trust deed / information memorandum.
 Note 3 : Assets shown in column H above includes assets offered as security for Other Debt securities and Bank/Financial institutions.

For Nuvama Wealth Finance Limited (formerly known as Edelweiss Finance & Investments Limited)

Tushar Agrawal
Executive Director and Chief Executive Officer
Date: May 9, 2024
Place: Mumbai