

NWFL/SEC/2023/107

January 18, 2023

BSE Limited

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

Dear Sir / Madam,

Sub: Outcome of Board Meeting- submission of the Un-audited Financial Results for the third quarter and nine months ended December 31, 2022, pursuant to the Regulation 51(2), 52 and 54 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 (the Regulations)

With reference to the captioned subject, we hereby enclose the following:

- a) Un-audited Financial Results for the third quarter and nine months ended December 31, 2022 (the Results) duly approved by the Audit Committee and the Board of Directors of the Company at their meetings held on January 18, 2023;
- b) Limited Review Report on the aforesaid Results issued by Chokshi & Chokshi LLP, the Auditors of the Company;
- c) Information/ statement pursuant to Regulation 52(4) and Regulation 52(7) of the Regulations; and
- d) Security Cover Certificates pursuant to Regulation 54 of the 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

CHOKSHI & CHOKSHI LLP

Chartered Accountants

Independent Auditors' Limited Review Report on the unaudited financial results of Nuvama Wealth Finance Limited (Formerly known as Edelweiss Finance & Investments Limited) for the quarter and nine months ended 31.12.2022, pursuant to the Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended

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

1. We have reviewed the accompanying statement of unaudited financial results of Nuvama Wealth Finance Limited (Formerly known as Edelweiss Finance & Investments Limited) (the "Company") for the quarter and nine months ended 31.12.2022 (the "Statement") attached herewith, being submitted by the Company pursuant to the requirements of Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended (the "Listing Regulations").
2. This Statement, which is the responsibility of the Company's Management and approved by the Company's Board of Directors, has been prepared in accordance with the recognition and measurement principles laid down in Indian Accounting Standard 34, (Ind AS 34) "Interim Financial Reporting" prescribed under Section 133 of the Companies Act, 2013 as amended, read with relevant rules issued thereunder and other accounting principles generally accepted in India. Our responsibility is to issue a report on the Statement based on our review.
3. We conducted our review of the Statement in accordance with the Standard on Review Engagements (SRE) 2410, "Review of Interim Financial Information Performed by the Independent Auditor of the Entity" issued by the Institute of Chartered Accountants of India. This standard requires that we plan and perform the review to obtain moderate assurance as to whether the Statement is free of material misstatement. A review of interim financial information consists of making inquiries, primarily of persons responsible for financial and accounting matters, and applying analytical and other review procedures. A review is substantially less in scope than an audit conducted in accordance with Standards on Auditing and consequently does not enable us to obtain assurance that we would become aware of all significant matters that might be identified in an audit. Accordingly, we do not express an audit opinion.
4. Based on our review conducted as above, nothing has come to our attention that causes us to believe that the accompanying Statement of unaudited financial results, prepared in accordance with the recognition and measurement principles laid down in the aforesaid Ind AS 34 prescribed under section 133 of the Act, as amended, read with relevant rules issued thereunder and other accounting principles generally accepted in India, has not disclosed the information required to be disclosed in terms of Regulation 52 of the Listing Regulations, as amended, including the manner in which it is to be disclosed, or that it contains any material misstatement, or that it has not been prepared in accordance with the relevant prudential norms issued by the Reserve Bank of India in respect of income recognition, asset classification, provisioning and other related matters.

For CHOKSHI & CHOKSHI LLP
Chartered Accountants
FRN - 101872W/W100045

ANISH
YOGEND
RA SHAH

Digitally signed by
ANISH YOGENDRA
SHAH
Date: 2023.01.18
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Anish Shah
Partner
M. No. 048462
UDIN: 23048462BGXGMX1083
Place: Mumbai
Date: 18.01.2023

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

Corporate Identity Number : U67120MH1994PLC286057

Regd. Off: Edelweiss House, Off. C.S.T. Road, Kalina, Mumbai - 400 098

Tel: +91-22-40094400

website: <https://nuvamafinance.com>**Financial Results for the quarter and nine months ended December 31, 2022****(₹ in Millions)**

Particulars	Quarter Ended			Nine Months Ended		Year Ended
	December 31, 2022 (Unaudited)	September 30, 2022 (Audited)	December 31, 2021 (Unaudited)	December 31, 2022 (Unaudited)	December 31, 2021 (Unaudited)	March 31, 2022 (Audited)
1 Revenue from operations						
(a) Interest income	756.72	685.91	566.08	2,053.50	1,571.95	2,079.31
(b) Dividend income	2.29	(0.74)	3.00	7.83	10.18	10.50
(c) Fee and commission income	40.24	34.65	58.99	162.64	227.18	260.34
(d) Net gain on fair value changes (including Treasury income)	542.28	392.14	315.21	1,140.22	967.90	1,530.32
Total revenue from operations	1,341.53	1,111.96	943.28	3,364.19	2,777.21	3,880.47
2 Other income	0.02	1.94	0.01	3.95	0.12	2.88
3 Total Income (1+2)	1,341.55	1,113.90	943.29	3,368.14	2,777.33	3,883.35
4 Expenses						
(a) Finance costs	597.81	548.11	530.57	1,683.37	1,386.27	1,923.41
(b) Employee benefits expense	178.28	200.45	160.63	526.59	447.18	719.61
(c) Depreciation and amortisation expense	0.42	0.41	1.04	1.23	3.22	3.87
(d) Impairment on financial instruments	19.18	(3.52)	19.56	17.26	44.97	28.25
(e) Other expenses	181.56	172.36	143.28	515.88	437.67	617.48
Total expenses	977.25	917.81	855.08	2,744.33	2,319.31	3,292.62
5 Profit before tax (3-4)	364.30	196.09	88.21	623.81	458.02	590.73
6 Tax expense	89.85	50.43	15.75	169.57	112.07	142.49
(a) Current tax	37.18	(64.94)	30.88	42.15	84.44	96.11
(b) Deferred tax	52.67	115.37	(15.13)	127.42	27.63	46.38
7 Net Profit for the period (5-6)	274.45	145.66	72.46	454.24	345.95	448.24
8 Other Comprehensive Income	-	-	0.68	-	2.04	(3.22)
9 Total Comprehensive Income (7+8)	274.45	145.66	73.14	454.24	347.99	445.02
10 Earnings Per Share (₹) (Face Value of ₹ 10/- each)						
- Basic (Refer note 7)	23.95	12.71	6.32	39.64	30.19	39.11
- Diluted (Refer note 7)	23.95	12.71	6.32	39.64	30.19	39.11

Notes:

- On September 19, 2022 the company has changed its name from Edelweiss Finance & Investments Limited to Nuvama Wealth Finance Limited.
- Nuvama Wealth Finance Limited (the 'Company') has prepared financial results (the 'Statement') for the quarter and nine months ended December 31, 2022 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 provision of the Companies Act, 2013, as applicable.
- The above financial results of the Company have been reviewed and recommended by the Audit Committee and thereafter approved by the Board of Directors at their respective meetings held on January 18, 2023.
- The above financial results for the quarter and nine months ended December 31, 2022 have been subjected to limited review by the Statutory Auditors of the Company and the auditors have issued an unqualified review report.
- The Indian Parliament has approved the Code on Social Security, 2020 which subsumes the Provident Fund and the Gratuity Act and rules thereunder. The Ministry of Labour and Employment has also released draft rules thereunder on November 13, 2020 and has invited suggestions from stakeholders which are under active consideration by the Ministry. The Company will evaluate the rules, assess the impact, if any, and account for the same once the rules are notified and become effective.
- 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 March 13, 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 impairment allowances under Ind AS 109 made by the Company exceeds the total provision required under IRACP (including standard asset provisioning) as at December 31, 2022 and accordingly, no amount is required to be transferred to impairment reserve.
- Earnings per share for the quarters ended December 31, 2022, September 30, 2022, December 31, 2021 and nine months ended December 31, 2022, December 31, 2021 are not annualized.
- 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 Agrawal
 Digitally signed by Tushar Pravin Agrawal
 Date: 2023.01.18 20:34:07 +05'30'

Tushar Agrawal
 Executive Director & Chief Executive Officer
 DIN: 08285408

Mumbai, January 18, 2023

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 December 31,2022 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 December 31,2022 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	Nine Months Ended	Year ended
	December 31,2022	March 31, 2022
1. Debt-equity Ratio (Refer note 1)	3.64	3.47
2. Net worth (Rs.in Millions) (Refer note 2)	7,420.54	6,964.03
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	93,18,000
6. Outstanding redeemable preference shares (including dividend accrued but not due) (Rs.in Millions) (Face Value of ₹ 10/- each)	148.43	153.40
7. Capital redemption reserve (Rs.in Millions)	231.33	230.33
8. Debenture redemption reserve (Refer note 4)	NA	NA
9. Net profit after tax (Rs.in Millions)	454.24	448.24
10. Earnings Per Share (₹) (Face Value of ₹ 10/- each)		
- Basic	39.64	39.11
- Diluted	39.64	39.11
11. Total debt to Total assets (%) (Refer Note 5)	70.24%	71.76%
12. Net profit margin (%) (Refer Note 6)	13.49%	11.54%
13. Sector specific relevant ratios		
(a) CRAR (%)	20.28%	23.68%
(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 – Deferred Tax Assets
- 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.

NWFL/SEC/2023/108

January 18, 2023

BSE Limited

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

Dear Sir / Madam,

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

With reference to the captioned subject, we hereby state the following:

- a) The proceeds of the Non-convertible Securities (NCS) issued during the quarter ended December 31, 2022 have been fully utilized for the purpose for which these proceeds were raised; and
- b) There is no deviation or variation in the use of proceeds of issue of NCS as compared to the objects of the issue.

Kindly take the same on record.

Thanking you,

Yours faithfully,

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

**Pooja Doshi
Company Secretary**

Annexure I														(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	-	-	0.19	No	-	-	0.09	-	0.28	-	-	-	-	-	
Capital Work-in-Progress	-	-	-	No	-	-	-	-	-	-	-	-	-	-	
Right of Use Assets	-	-	-	No	-	-	-	-	-	-	-	-	-	-	
Goodwill	-	-	-	No	-	-	-	-	-	-	-	-	-	-	
Intangible Assets	-	-	-	No	-	-	0.14	-	0.14	-	-	-	-	-	
Intangible Assets Under Development	-	-	-	No	-	-	-	-	-	-	-	-	-	-	
Investments	-	-	-	Yes	-	-	853.24	-	853.24	-	-	-	-	-	
Loans	-	-	32.00	Yes	2,131.00	-	66.22	-	2,229.22	-	32.00	-	2,131.00	2,163.00	
Inventories	-	-	-	No	-	-	-	-	-	-	-	-	-	-	
Trade Receivables	-	-	-	No	-	-	100.24	-	100.24	-	-	-	-	-	
Cash and Cash Equivalents	-	-	-	Yes	-	-	234.31	-	234.31	-	-	-	-	-	
Bank balance other than Cash and Cash Equivalents	-	-	-	No	-	-	8.28	-	8.28	-	-	-	-	-	
Others	-	-	-	Yes	-	-	417.56	-	417.56	-	-	-	-	-	
Total	-	-	32.19		2,131.00	-	1,680.08	-	3,843.27	-	32.00	-	2,131.00	2,163.00	
Liabilities															
Debt securities to which this certificate pertains	-	-	-	-	186.95	-	-	-	186.95	-	-	-	186.95	186.95	
Other debt sharing Pari-Passu Charge with above debt	-	-	-	-	1,915.69	-	-	-	1,915.69	-	-	-	1,915.69	1,915.69	
Other debt	-	-	30.61	-	-	-	-	-	30.61	-	30.61	-	-	30.61	
Subordinated Debt	-	-	-	-	-	-	14.84	-	14.84	-	-	-	-	-	
Borrowings	-	-	-	-	-	-	174.92	-	174.92	-	-	-	-	-	
Bank	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Debt Securities	-	-	-	-	-	-	376.53	-	376.53	-	-	-	-	-	
Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Trade Payables	-	-	-	-	-	-	115.42	-	115.42	-	-	-	-	-	
Lease Liabilities	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Provisions	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Others	-	-	-	-	-	-	286.26	-	286.26	-	-	-	-	-	
Total	-	-	30.61	-	2,102.64	-	967.97	-	3,101.22	-	30.61	-	2,102.64	2,133.25	
Cover on Book Value															
Cover on Market Value															
		Exclusive Security Cover Ratio		Pari-Passu Security Cover Ratio											
		-		1.01											

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

Tushar Agrawal
 Executive Director and Chief Executive Officer
 Date: January 18, 2023
 Place: Mumbai

Annexure I													(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				
		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 debt with pari passu charge)	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	Total Value (=K+L+M+N)
		Book Value	Book Value	Yes/No	Book Value	Book Value						Relating to Column F		
ASSETS														
Property, Plant and Equipment	-	-	0.19	No	-	-	0.09	-	0.28	-	-	-	-	-
Capital Work-in-Progress	-	-	-	No	-	-	-	-	-	-	-	-	-	-
Right of Use Assets	-	-	-	No	-	-	-	-	-	-	-	-	-	-
Goodwill	-	-	-	No	-	-	-	-	-	-	-	-	-	-
Intangible Assets	-	-	-	No	-	-	0.14	-	0.14	-	-	-	-	-
Intangible Assets Under Development	-	-	-	No	-	-	-	-	-	-	-	-	-	-
Investments	-	-	-	Yes	-	-	853.24	-	853.24	-	-	-	-	-
Loans	-	32.00	-	Yes	2,131.00	-	66.22	-	2,229.22	-	32.00	-	2,131.00	2,163.00
Inventories	-	-	-	No	-	-	-	-	-	-	-	-	-	-
Trade Receivables	-	-	-	No	-	-	100.24	-	100.24	-	-	-	-	-
Cash and Cash Equivalents	-	-	-	Yes	-	-	234.31	-	234.31	-	-	-	-	-
Bank balance other than Cash and Cash Equivalents	-	-	-	No	-	-	8.28	-	8.28	-	-	-	-	-
Others	-	-	-	Yes	-	-	417.56	-	417.56	-	-	-	-	-
Total		32.00	0.19		2,131.00		1,680.08		3,843.27		32.00		2,131.00	2,163.00
LIABILITIES														
Debt securities to which this certificate pertains	-	30.61	-	-	332.29	-	-	-	362.90	-	30.61	-	332.29	362.90
Other debt sharing Pari-Passu Charge with above debt	-	-	-	-	1,770.36	-	-	-	1,770.36	-	-	-	1,770.36	1,770.36
Other debt	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Subordinated Debt	-	-	-	-	-	-	14.84	-	14.84	-	-	-	-	-
Borrowings	-	-	-	-	-	-	174.92	-	174.92	-	-	-	-	-
Bank	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Debt Securities	-	-	-	-	-	-	376.53	-	376.53	-	-	-	-	-
Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Trade Payables	-	-	-	-	-	-	115.42	-	115.42	-	-	-	-	-
Lease Liabilities	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Provisions	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Others	-	-	-	-	-	-	286.26	-	286.26	-	-	-	-	-
Total		30.61			2,102.65		967.97		3,101.22		30.61		2,102.65	2,133.26
Cover on Book Value											1.05		1.01	1.01
Cover on Market Value														
		Exclusive Security Cover Ratio		Pari-Passu Security Cover Ratio										
		1.05		1.01										

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

Tushar Agrawal
 Executive Director and Chief Executive Officer
 Date: January 18, 2023
 Place: Mumbai

														(Rs. In Crore)	
Annexure I	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					
		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	Total Value (=K+L+M+N)	
		Book Value	Book Value	Yes/No	Book Value	Book Value						Relating to Column F			
ASSETS															
Property, Plant and Equipment	-	0.19	-	No	-	-	0.09	-	0.28	-	0.19	-	-	0.19	
Capital Work-in-Progress	-	-	-	No	-	-	-	-	-	-	-	-	-	-	
Right of Use Assets	-	-	-	No	-	-	-	-	-	-	-	-	-	-	
Goodwill	-	-	-	No	-	-	-	-	-	-	-	-	-	-	
Intangible Assets	-	-	-	No	-	-	0.14	-	0.14	-	-	-	-	-	
Intangible Assets Under Development	-	-	-	No	-	-	-	-	-	-	-	-	-	-	
Investments	-	-	-	Yes	-	-	853.24	-	853.24	-	-	-	-	-	
Loans	-	-	32.00	Yes	2,131.00	-	66.22	-	2,229.22	-	32.00	-	2,131.00	2,163.00	
Inventories	-	-	-	No	-	-	-	-	-	-	-	-	-	-	
Trade Receivables	-	-	-	No	-	-	100.24	-	100.24	-	-	-	-	-	
Cash and Cash Equivalents	-	-	-	Yes	-	-	234.31	-	234.31	-	-	-	-	-	
Bank balance other than Cash and Cash Equivalents	-	-	-	No	-	-	8.28	-	8.28	-	-	-	-	-	
Others	-	-	-	Yes	-	-	417.56	-	417.56	-	-	-	-	-	
Total		0.19	32.00		2,131.00		1,680.08		3,843.27		32.19		2,131.00	2,163.19	
Liabilities															
Debt securities to which this certificate pertains	-	-	-	-	1,213.09	-	-	-	1,213.09	-	-	-	1,213.09	1,213.09	
Other debt sharing Pari-Passu Charge with above debt	-	-	-	-	889.55	-	-	-	889.55	-	-	-	889.55	889.55	
Other debt	-	-	30.61	-	-	-	-	-	30.61	-	30.61	-	-	30.61	
Subordinated Debt	-	-	-	-	-	-	14.84	-	14.84	-	-	-	-	-	
Borrowings	-	-	-	-	-	-	174.92	-	174.92	-	-	-	-	-	
Bank	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Debt Securities	-	-	-	-	-	-	376.53	-	376.53	-	-	-	-	-	
Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Trade Payables	-	-	-	-	-	-	115.42	-	115.42	-	-	-	-	-	
Lease Liabilities	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Provisions	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Others	-	-	-	-	-	-	286.26	-	286.26	-	-	-	-	-	
Total			30.61		2,102.64		967.97		3,101.22		30.61		2,102.64	2,133.25	
Cover on Book Value															
Cover on Market Value															
		Exclusive Security Cover Ratio		Pari-Passu Security Cover Ratio											
		-		1.01											

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

Tushar Agrawal
 Executive Director and Chief Executive Officer
 Date: January 18, 2023
 Place: Mumbai