

TRACK RECORD OF THE PUBLIC ISSUES MANAGED BY THE MERCHANT BANKER IN THE LAST 3 FINANCIAL YEARS

NIDO HOME FINANCE LIMITED (FORMERLY KNOWN AS EDELWEISS HOUSING FINANCE LIMITED)

1. **Type of Issue**
PUBLIC ISSUE BY NIDO HOME FINANCE LIMITED (FORMERLY KNOWN AS EDELWEISS HOUSING FINANCE LIMITED) (THE “COMPANY” / “ISSUER”) OF 10,00,000 SECURED, REDEEMABLE, NON-CONVERTIBLE DEBENTURES OF FACE VALUE ₹ 1,000 EACH (“NCDs” OR “DEBENTURES”), AMOUNTING TO ₹ 500 MILLION (“BASE ISSUE SIZE”) WITH A GREEN SHOE OPTION OF UP TO ₹ 500 MILLION AGGREGATING UP TO ₹ 1,000 MILLION (“LIMIT”), HEREINAFTER REFERRED TO AS THE “ISSUE” THROUGH THE PROSPECTUS DATED DECEMBER 05, 2024 READ TOGETHER WITH THE ADDENDUM TO THE PROSPECTUS DATED DECEMBER 31, 2024 (“PROSPECTUS”). THE ISSUE IS BEING MADE PURSUANT TO THE PROVISIONS OF SEBI NCS REGULATIONS, THE COMPANIES ACT, 2013 AND RULES MADE THEREUNDER AS AMENDED TO THE EXTENT NOTIFIED AND THE SEBI MASTER CIRCULAR. THE ISSUE IS NOT UNDERWRITTEN.
2. **Issue size (in Millions)**
The Issue is for an amount of Rs. 500 million with an option to retain oversubscription upto Rs 500 million aggregating up to Rs 1,000 million (“Limit”). The Company had issued and allotted NCDs aggregating to Rs. 841.931 million in the Issue.

Source: Minutes of the Meeting between the Company, Registrar to the Issue and Lead Managers to the Issue dated January 3, 2025

3. Rating of instrument along with name of the rating agency

Particular	Rating Agency	Rating
(i) As disclosed in the offer document	Crisil Ratings Limited	“Crisil A+/ Negative (Pronounced as Crisil A plus rating with negative outlook)
(ii) At the end of 1 st FY (March 31, 2025)	Crisil Ratings Limited	“Crisil A+/ Negative (Pronounced as Crisil A plus rating with negative outlook)
(iii) At the end of 2 nd FY (March 31, 2026)*	-	-
(iv) At the end of 3 rd FY (March 31, 2027)*	-	-

* Rating not disclosed as reporting for the relevant fiscal years has not been published

4. Whether the security created is adequate to ensure 100% asset cover for the debt securities: Yes

Source: Debenture Trust deed dated January 6, 2025

5. Subscription level (number of times) *:

The Issue was subscribed to the extent 1.6839 times of the Base Issue Size and 0.8419 times of the overall Issue Size after considering not banked and technical rejection cases.

*Source – Minutes of the Meeting between the Company, Registrar to the Issue and Lead Managers to the Issue dated January 3, 2025

6. Financials of the issuer (as per the annual financial results submitted to stock exchanges under Section 52 of the Listing Obligation and Disclosure Requirements)

(Rs in crores)

Parameters	1 st FY (March 31, 2025)	2 nd FY (March 31, 2026) *	3 rd FY (March 31, 2027)*
Income from operations	445.27	-	-
Net Profit for the period	18.63	-	-
Paid-up equity share capital	69.35	-	-
Reserves excluding revaluation reserves	758.85	-	-

*Financials not disclosed as reporting for the relevant fiscal years has not been completed

7. Status of the debt securities (whether traded, delisted, suspended by any stock exchange, etc.) #

Particular	
(i) At the end of 1st FY (March 31, 2025)	Traded
(ii) At the end of 2nd FY (March 31, 2026) *	NA
(iii) At the end of 3rd FY (March 31, 2027) *	NA

#NCDs are listed on BSE Limited and admitted to dealings with effect from January 8, 2025

*Trading status not disclosed as reporting for the relevant fiscal years has not been completed

8. Change, if any, in directors of issuer from the disclosures in the offer document

Particular	Name of Director	Appointment / Resignation
(i) At the end of 1st FY (March 31, 2025)	Deepak Mittal	Cessation w.e.f January 30, 2025
(ii) At the end of 2nd FY (March 31, 2026) *	NA	NA
(iii) At the end of 3rd FY (March 31, 2027) *	NA	NA

* Changes in Directors not disclosed in the above table as reporting for the relevant fiscal years has not been completed.

9. Status of utilization of issue proceeds

(i) As disclosed in the offer document	<p>The Net Proceeds raised through the Issue will be utilized for following activities in the ratio provided as below:</p> <p>I. For the purpose of onward lending, financing, and for repayment/prepayment of interest and principal of existing borrowings of the Company– At least 75% of the Net Proceeds of the Issue</p> <p>II. For General Corporate Purposes - up to 25% of the Net Proceeds of the Issue</p>
(ii) Actual utilization	The funds raises have been utilized for the objects mentioned in the Prospectus
(iii) Reasons for deviation, if any	NA

Source: Stock Exchange Intimation dated April 29, 2025

10. Delay or default in payment of interest/ principal amount (Yes/ No): No (If yes, further details of the same may be given)

(i) Disclosures in the offer document on terms of issue	The Debenture Trustee will protect the interest of the NCD Holders in the event of default by the Company in regard to timely payment of interest and repayment of principal and they will take necessary action at the Company's cost. (Source: Prospectus dated December 5, 2024)
(ii) Delay in payment from the due date	No
(iii) Reasons for delay/ non- payment, if any	Not Applicable

Sources : BSE Intimation dated April 30, 2025

11. Any other material information

Announcement	Date
Infomerics Ratings vide its Letter dated April 28, 2025, has assigned the ratings on proposed Commercial Paper (CPs)	April 29, 2025
Approval for grant of employee stock options equal to or more than 1% of the issued capital to identified employee, approval of Employee Stock Option Plan viz 'NIDO Employee Stock Option Plan 2025' and approval for grant of employee stock options to the employees of holding company of the Company under NIDO Employee Stock Option Plan 2025'	May 30, 2025
Ms. Shama Asnani has resigned as Non-Executive Director with effect from close of business hours on May 30, 2025	May 31, 2025

All the above information is updated as on May 31, 2025 unless indicated otherwise.