



This is an advertisement issued to the public, pursuant to Regulation 30(1) of the SEBI (Issue and Listing of Non-Convertible Securities) Regulations, 2021, as amended, for information purpose only.

NIDO HOME FINANCE LIMITED

Nido Home Finance Limited (the “**Company**” or “**Issuer**”) was incorporated at Mumbai on May 30, 2008 as a public limited company with the name ‘Edelweiss Housing Finance Limited’ under the provisions of the Companies Act, 1956. The Company received its certificate for commencement of business on June 12, 2008. Subsequently, the name of the Issuer was changed to ‘Nido Home Finance Limited’ pursuant to a fresh certificate of incorporation issued by the RoC on May 4, 2023. Our Company is registered with the Reserve Bank of India (“**RBI**”) as housing finance company vide registration no. DOR – 00081 dated May 19, 2023. For more information about our Company, please refer “**General Information**” and “**History and Main Objects**” on pages 44 and 117 of the Prospectus.

Registered Office and Corporate Office: Tower 3, 5th Floor, Wing B, Kohinoor City Mall Kohinoor City, Kirol Road, Kurla (West) Mumbai 400070, Maharashtra, India;
Tel.: +91 22 4272 2200; **CIN:** U65922MH2008PLC182906; **PAN:** AABCE9808N; **Website:** www.nidohomefin.com; **Email:** investorgrievances@nidohomefin.com
Company Secretary and Compliance Officer: Archana Nadgouda; **Tel.:** +91 22 4272 2200; **Email:** secretarial.team@nidohomefin.com
Chief Financial Officer: Kiran Agarwal Todi; **Tel:** +91 22 4272 2200; **Email:** secretarial.team@nidohomefin.com

Link to download Abridged Prospectus: https://www.nuvama.com/wp-content/uploads/2025/06/NIDO-HOME-FINANCE-LIMITED-2A.pdf



(Please scan the QR code to view the Abridged Prospectus)

Our Promoters:

(i) Edelweiss Financial Services Limited; Email: cs@edelweissfin.com; Tel: +91 22 4079 5199, (ii) Edelweiss Rural & Corporate Services Limited; Email: cs@edelweissfin.com; Tel: +91 22 4079 5199, and (iii) Edel Finance Company Limited; Email: cs@edelweissfin.com; Tel: +91 22 4079 5199. For details of our Promoters, see “**Our Promoter**” on page 130 of the Prospectus.

PUBLIC ISSUE BY THE COMPANY OF 15,00,000 SECURED, REDEEMABLE, NON-CONVERTIBLE DEBENTURES OF FACE VALUE ₹ 1,000 EACH (“NCDs” OR “DEBENTURES”), AMOUNTING TO ₹ 750 MILLION (“BASE ISSUE SIZE”) WITH A GREEN SHOE OPTION OF UP TO ₹ 750 MILLION AGGREGATING UP TO ₹ 1,500 MILLION (“LIMIT”), HEREINAFTER REFERRED TO AS THE “ISSUE”. THE NCDs WILL BE ISSUED ON THE TERMS AND CONDITIONS AS SET OUT IN THE 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.

Credit Rating: “Crisil A+/ Stable” (pronounced as Crisil A plus rating with stable outlook) ” by Crisil Ratings.
Securities with these ratings are considered to have adequate degree of safety regarding timely servicing of financial obligations. Such securities carry low credit risk.

ISSUE CLOSED ON THURSDAY, JUNE 26, 2025

NOTICE TO INVESTORS

ADDENDUM TO THE PROSPECTUS DATED JUNE 12, 2025 (“ADDENDUM”)

With reference to the Prospectus dated June 12, 2025 (“Prospectus”), filed with the Registrar of Companies, Maharashtra at Mumbai (“**RoC**”), Securities and Exchange Board of India (“**SEBI**”) and BSE Limited (“**BSE**”/ “**Stock Exchange**”) in relation to the public issue amounting to ₹750 million with a green shoe option of up to ₹750 million aggregating up to ₹1,500 million. In this regard, please note that basis on the recommendation of Nomination and Remuneration Committee, the board of directors through Circular Resolution on April 6, 2025 have passed the resolution for appointment of Ms. Priyadeep Chopra (DIN: 00079353) and Mr. Ankit Aditya (DIN: 07792371) as Additional (Non-Executive) Directors on the Board of Directors of the Company which was subject to the approval of the Reserve Bank of India. Subsequently, Reserve Bank of India vide its letter dated June 27, 2025, has provided its approval for the said appointment of Ms. Priyadeep Chopra and Mr. Ankit Aditya as the Additional (Non-Executive) Directors on the Board of Directors of the Company with effect from June 27, 2025. Following are the details of the Additional (Non-Executive) Directors:

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| Name: Priyadeep Chopra Address: D356, Sector 47, Noida 201303 Designation: Additional (Non-Executive) Director DIN: 00079353 | Name: Ankit Aditya Address: A-2403, Zeon, Bhakti Park, Near IMAX, Wadala (East), Mumbai 400037 Designation: Additional (Non-Executive) Director DIN: 07792371 |
|---|--|

Interests and Confirmations of the Director

1. Except as disclosed below, the directors do not hold directorship in any other company in India or overseas:

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|--|----------------------------|
| Priyadeep Chopra 1. AAAA India Alternatives Limited 2. Edel Finance Company Limited 3. Zuno General Insurance Limited 4. Edelweiss Life Insurance Company Limited 5. Breakthology Consulting Private Limited | Ankit Aditya Nil |
|--|----------------------------|

- Except as disclosed hereinabove, there are no other companies/organization/venture/firm/association of persons/body corporate in India or overseas in which the directors are interested or concerned (whether as a director/officer/trustee/proprietor or otherwise).
- The directors have no interest in the Company in connection with the promotion or formation of our Company.
- The directors have not been restrained or prohibited or debarred by SEBI from accessing the securities market or dealing in securities.
- The directors have not been identified as a ‘Wilful Defaulter’ by any financial institution or bank, or a consortium thereof, in accordance with the guidelines on Wilful Defaulters issued by the RBI.
- The directors are not promoters or whole-time directors of another company which is identified as a wilful defaulter.
- The directors are not promoters, directors or persons in control of any company which was delisted within a period of ten years preceding the date of this Addendum, in accordance with Chapter V of the SEBI (Delisting of Equity Shares) Regulations, 2021.
- The directors have not been declared as a Fugitive Economic Offender, which shall mean an individual who is declared a fugitive economic offender under Section 12 of the Fugitive Economic Offenders Act, 2018.
- There is no other litigations, economic or securities related offences, civil or criminal prosecutions for any offences, or regulatory proceedings (irrespective of whether they are covered under Part I of Schedule V of the Companies Act, 2013, as amended) tax liabilities, disputes, non-payment of statutory dues nor any defaults or arrears claimed against or otherwise involving me or any ventures promoted by me or any company with which he is associated as promoter or director, whose outcome could have a material adverse effect on the financial position, operations or prospects of the Company in which he is involved.
- No regulatory action is pending against the directors before the SEBI or Reserve Bank of India or any other regulatory or statutory body in India or overseas.
- The directors are not interested in the benefits / interests arising out of the objects of the Issue.
- The directors do not have any shareholding in the Company.
- The directors have not been subject to any penalties to disciplinary action or investigation by the SEBI or the stock exchange, nor has any appropriate regulatory or legal authority found any probable cause for enquiry, adjudication, prosecution or other regulatory action.

Accordingly, the disclosures appearing in the section titled “**Material Developments**” on page 152 of the Prospectus stands updated in this regard.

A copy of this Addendum is being filed with RoC in accordance with Section 26 of the Companies Act, 2013. The above information should be read in conjunction with the Prospectus. The information in this Addendum supplements the Prospectus and updates the information in the Prospectus and the Abridged Prospectus, as applicable. All references to the Prospectus shall also include this Addendum. All capitalized terms used in this Addendum shall, unless the context otherwise requires, have the meaning ascribed to them in the Prospectus. The Addendum is available on the websites of SEBI, Lead Managers, Stock Exchange and the Company that is www.sebi.gov.in, www.tipsons.com, www.nuvama.com, www.bseindia.com, and www.nidohomefin.com.

CONTENTS OF THE MEMORANDUM OF ASSOCIATION OF THE COMPANY AS REGARDS ITS OBJECTS: For information on the main objects of our Company, see “**History and Main Objects**” on page 117 of the Prospectus and Clause III of the Memorandum of Association of the Company. The Memorandum of Association of the 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 297 of the Prospectus.

LIABILITY OF MEMBERS: Limited

AMOUNT OF SHARE CAPITAL OF THE COMPANY AND CAPITAL STRUCTURE AS ON MARCH 31, 2025 : The Authorised Share Capital of the Company is ₹ 75,00,00,000 divided into 7,50,00,000 Equity Shares of face value of ₹ 10 each and Issued, Subscribed and Paid-up share capital of the Company is ₹ 69,35,00,000 divided into 6,93,50,000 Equity Shares of face value of ₹ 10 each fully paid up. For information on the share capital of our Company, see “**Capital Structure**” on page 53 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 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 of face value of Rs.10 each by them at the time of signing of the Memorandum of Association: Edelweiss Capital Limited - 49,994 Equity Shares, Mr. Rashesh Shah* - 1 Equity Share, Mr. Venkatachalam Ramaswamy* - 1 Equity Share, 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 (* the nominees of Edelweiss Capital Limited holding one Equity Share each).

LISTING: The NCDs offered through the Prospectus are proposed to be listed on BSE Limited (“**BSE**”) and BSE shall be the Designated Stock Exchange. Our Company has received an in-principle approval from BSE vide their letter no. DCS/BM/PI-BOND/03/25-26 dated June 12, 2025.

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 Offer Document 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 Draft Offer Document/ Offer Document for the full text of the Disclaimer clause of the BSE Limited.

DISCLAIMER CLAUSE OF USE OF BSE ELECTRONIC PLATFORM: It is to be distinctly understood that the permission given by BSE to use their network and software of the Online system should not in any way be deemed or construed that the compliance with various statutory requirements approved by the Exchange; nor does it in any manner warrant, certify or endorse the correctness or completeness of any of the compliance with the statutory and other requirements nor does it take any responsibility for the financial or other soundness of this Company, its promoters, its management or any scheme or project of this Company. It is also to be distinctly understood that the approval given by BSE is only to use the software for participating in system of making application process.

DISCLAIMER CLAUSE OF RBI: The Company is having a valid certificate of registration dated May 19, 2023, issued by the Reserve Bank of India under section 29A of the National Housing Bank Act, 1987. However, a copy of the prospectus has not been filed with or submitted to the RBI. It is distinctly understood that the prospectus, and the prospectus should not in any way be deemed or construed to be approved or vetted by RBI. RBI does not accept any responsibility or guarantee about the present position as to the financial soundness of the issuer or for the correctness of any of the statements or representations made or opinions expressed by the issuer and for discharge of liability by the issuer. By issuing the aforesaid certificate of registration dated May 19, 2023 to the issuer, the RBI neither accepts any responsibility nor guarantee for the payment of any amount due to any investor in respect of the proposed NCDs issue.

DISCLAIMER CLAUSE OF NHB: 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 liability by the Company.

DISCLAIMER STATEMENT OF CRISIL: Crisil Ratings Limited (Crisil Ratings) has taken due care and caution in preparing the material based on the information provided by its client and / or obtained by Crisil Ratings from sources which it considers reliable (Information). A rating by Crisil Ratings reflects its current opinion on the likelihood of timely payment of the obligations under the rated instrument and does not constitute an audit of the rated entity by Crisil Ratings. Crisil Ratings does not guarantee the completeness or accuracy of the information on which the rating is based. A rating by Crisil Ratings is not a recommendation to buy, sell, or hold the rated instrument; it does not comment on the market price or suitability for a particular investor. The Rating is not a recommendation to invest / disinvest in any entity covered in the Material and no part of the Material should be construed as an expert advice or investment advice or any form of investment banking within the meaning of any law or regulation. Crisil Ratings especially states that it has no liability whatsoever to the subscribers / users / transmitters/ distributors of the Material. Without limiting the generality of the foregoing, nothing in the Material is to be construed as Crisil Ratings providing or intending to provide any services in jurisdictions where Crisil Ratings does not have the necessary permission and/or registration to carry out its business activities in this regard. Nido Home Finance Limited will be responsible for ensuring compliances and consequences of non-compliances for use of the Material or part thereof outside India. Current rating status and Crisil Ratings’ rating criteria are available without charge to the public on the website, www.crisil.com. For the latest rating information on any instrument of any company rated by Crisil Ratings, please contact Customer Service Helpdesk at 1800-267-1301

CREDIT RATING: The NCDs proposed to be issued under the Issue have been rated “Crisil A+/ Stable” (pronounced as Crisil A plus rating with stable outlook) for an amount of ₹ 5,000 million by Crisil Ratings Limited vide their rating letter dated January 9, 2025 revalidated vide letter dated May 23, 2025 and rating rationale dated January 9, 2025 read with credit bulletin dated January 20, 2025. Securities with this rating are considered to have adequate degree of safety regarding timely servicing of financial obligations. Such securities carry low credit risk. The rating is not a recommendation to buy, sell or hold securities and investors should take their own decision. The rating given by Crisil is valid as on the date of this Prospectus and shall remain valid until the ratings are revised or withdrawn. The rating may be subject to revision or withdrawal at any time by the assigning rating agency and each rating should be evaluated independently of any other rating. The rating agency has a right to suspend or withdraw the rating at any time on the basis of factors such as new information. Please refer to Annexure A of the Prospectus for the rating, rating rationale and press release of the above rating. There are no unaccepted ratings and any other ratings other than as specified in the Prospectus.

GENERAL RISK: Investment in NCDs is risky, and investors should not invest any funds in such securities unless they can afford to take the risk attached to such investments. Investors are advised to take an informed decision and to read the risk factors carefully before investing in this offering. For taking an investment decision, investors must rely on their examination of the issue including the risks involved in it. Specific attention of investors is invited to statement of risk factors contained under section “Risk Factors” on page 16 of the Prospectus. These risks are not, and are not intended to be, a complete list of all risks and considerations relevant to the non-convertible securities or investor’s decision to purchase such securities.

AVAILABILITY OF APPLICATION FORM: Application forms can be obtained from the Issuer: Nido Home Finance Limited; Lead Managers: Tipsons Consultancy Services Private Limited and Nuvama Wealth Management Limited, Consortium Members to the Issue, the Registrar to the Issue, Trading Members and Designated Branches of the SCSBs. Electronic Application Forms will also be available on the websites of BSE.

AVAILABILITY OF PROSPECTUS: Investors are advised to refer to the Prospectus and the “**Risk Factors**” on page 16 of the Prospectus before applying in the Issue. Physical copy of the Prospectus may be obtained from the Registered and the Corporate Office of the Company or from the office of the Lead Managers, Consortium Members for marketing of the Issue, the Registrar to the Issue and the designated branches of the SCSBs. Full copy of the Prospectus is available on the websites of the Issuer/Lead Managers/BSE at www.nidohomefin.com, www.tipsons.com, www.nuvama.com and www.bseindia.com, respectively.

PUBLIC ISSUE ACCOUNT BANK, SPONSOR BANK AND REFUND BANK: ICICI Bank Limited.

| LEAD MANAGERS TO THE ISSUE | | DEBENTURE TRUSTEE | REGISTRAR | CREDIT RATING AGENCY | STATUTORY AUDITOR |
|--|--|---|---|---|--|
| Tipsons Consultancy Services Private Limited 1st Floor, Sheraton House, Opposite Ketav Petrol Pump, Polytechnic Road, Ambawadi, Ahmedabad – 380015 Gujarat Tel: +91 7966828064 Email: project.shikhar2@tipsons.com Website: www.tipsons.com Contact person: Nagesh Chauhan | Nuvama Wealth Management Limited 801-804, Wing A, Building No 3, Inspire BKC, G Block, Bandra Kurla Complex, Bandra East, Mumbai – 400 051 Tel: +91 22 4009 4400 Email: nhfl.ncd@nuvama.com Website: www.nuvama.com Contact Person: Saili Dave | Beacon Trusteeship Limited* 5W, 5th Floor, The Metropolitan, E-Block, Bandra Kurla Complex, Bandra (East), Mumbai-400051 Tel.: +91 22 4606 0278 Email: compliance@beacontrustee.co.in Website: www.beacontrustee.co.in Contact Person: Kaustubh Kulikarni | KFIN Technologies Limited 301, The Centrium, 3rd Floor, 57, Lal Bahadur Shastri Road, Nav Pada, Kurla (West), Mumbai – 400 070, Maharashtra, India. Tel: +91 40 6716 2222 /18003094001 Fax: +91 40 6716 1563 Email: nhfl.ncdipo@kfinitech.com Website: www.kfinitech.com Contact Person: M.Murali Krishna | Crisil Ratings Limited Lightbridge IT Park, Saki Vihar Road, Andheri East, Mumbai 400 072 Tel: + 91 22 6137 3000 (B) Email: crisilratingdesk@crisil.com Website: www.crisilratings.com Contact Person: Subhasri Narayanan | MGB & Co., LLP, Chartered Accountants Peninsula Business Park, Tower B, 19TH Floor, Lower Parel, Mumbai-400013 Tel: +91 22 6124 6124 Email: mgbco@mgbco.com Website: www.mgbco.com Contact Person: Diwaker Sudesh Bansal |

*Beacon Trusteeship Limited under regulation 8 of SEBI NCS Regulations has by its letters dated May 27, 2025, given its consent for its appointment as Debenture Trustee to the Issue and for its name to be included in the Prospectus and in all the subsequent periodical communications sent to the holders of the NCDs issued pursuant to the Issue.

COMPANY SECRETARY AND COMPLIANCE OFFICER: Archana Nadgouda, Address: Tower 3, 5th Floor, Wing B, Kohinoor City Mall, Kohinoor City, Kirol Road, Kurla (West) Mumbai 400070, Maharashtra, India **Tel.:** +91 22 4272 2200, **Email:** secretarial.team@nidohomefin.com

DISCLAIMER: Nido Home Finance Limited (“**Company**” or “**Issuer**”), subject to market conditions, and other considerations, is proposing a public issue of secured redeemable non-convertible debentures (“**NCDs**”) and has filed a prospectus dated June 12, 2025 (“**Prospectus**”) with the Registrar of Companies, Maharashtra at Mumbai (“**RoC**”), BSE Limited (“**BSE**”) and Securities and Exchange Board of India (“**SEBI**”). The Prospectus is available on the website of the Company at www.nidohomefin.com, on the website of BSE at www.bseindia.com, on the website of the lead managers at www.tipsons.com and www.nuvama.com and on the website of SEBI at www.sebi.gov.in. Investors proposing to participate in the Issue should invest only on the basis of the information contained in the Prospectus. Investors should note that investment in the NCDs involves a high degree of risk and for details in relation to the same, refer to the Prospectus, including the section titled “**Risk Factors**” and “**Material Developments**” beginning on page 16 and 152 respectively of the Prospectus.

Note: Capitalized terms not defined herein shall have the same meaning as assigned to such terms in the Prospectus.

For Nido Home Finance Limited

Sd/-

Rajat Avasthi

Managing Director & CEO

DIN: 07969623

Place : Mumbai
Date : July 01, 2025