

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

**NIDO HOME FINANCE LIMITED (FORMERLY KNOWN AS EDELWESSISS HOUSING FINANCE LIMITED)**

**1. Type of Issue**

**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”). READ WITH THE PROSPETUS DATED AUGUST 25, 2023 AND CORRIGENDUM TO THE PROSPECTUS DATED AUGUST 28, 2023 (“PROSPECTUS”). HEREINAFTER REFERRED TO AS THE “ISSUE”. 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 (Rs crores)**

Public issue of 15,00,000 secured redeemable NCDs of our Company of face value of ₹ 1,000 each aggregating up to ₹ 750 million (“**Base Issue Size**”), with a green shoe option of up to ₹ 750 million, aggregating up to ₹ 1,500 million (“**Issue**”). The Company had issued and allotted NCDs aggregating to Rs. 84.8617 crores in the Issue.

*Source: Minutes of the Meeting between the Company, Registrar to the Issue and Lead Managers to the Issue dated September 15, 2023*

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

| <b>Particular</b>                                       | <b>Rating Agency</b>   | <b>Rating</b>  |
|---|------------------------|--|
| (i) As disclosed in the offer document                  | Crisil Ratings Limited | CRISIL AA-/Negative  |
|   | ICRA Limited           | [ICRA] A+ (Stable)   |
| (ii) At the end of 1 <sup>st</sup> FY (March 31, 2024)  | Crisil Ratings Limited | CRISIL A+/Stable   |
|   | ICRA Limited           | ICRA]A+; placed on rating watch with negative implications                         |
| (iii) At the end of 2 <sup>nd</sup> FY (March 31, 2025) | Crisil Ratings Limited | “CRISIL A+/Stable”   |
|   | ICRA Limited           | [ICRA]A+ (Stable)  |
| (iv) At the end of 3 <sup>rd</sup> FY (March 31, 2026)  | Crisil Ratings Limited | Crisil A+/Watch Developing (Placed on 'Rating Watch with Developing Implications') |
|   | ICRA Limited           | [ICRA]A+; placed on rating watch with developing implications                      |

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

Source: Debenture Trust deed dated September 15, 2023

**5. Subscription level (number of times) \*:**

After considering the amount not blocked, RC 10 (Mandate approval pending with investor) and Other than RC 10 (Transaction Declined by Customer/Cancelled) and rejection cases, the Issue was subscribed 1.13149 times of the Base Issue Size and 0.56574 times of the overall Issue Size.

\*Source – Minutes of the Meeting between the Company, Registrar to the Issue and Lead Managers to the Issue dated September 15, 2023

**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)**

(On Consolidated basis) (Rs in million)

| Parameters                              | 1 <sup>st</sup> FY (March 31, 2024) | 2 <sup>nd</sup> FY (March 31, 2025) | 3 <sup>rd</sup> FY (March 31, 2026) |
|---|-------------------------------------|-------------------------------------|-------------------------------------|
| Income from operations                  | 458.79                              | 512.10                              | 583.42                              |
| Net Profit for the period               | 19.31                               | 18.63                               | 22.80                               |
| Paid-up equity share capital            | 69.35                               | 69.35                               | 69.35                               |
| Reserves excluding revaluation reserves | 745.44                              | 758.85                              | 783.93                              |

**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, 2023)   | Traded |
| (ii) At the end of 2nd FY (March 31, 2024)  | Traded |
| (iii) At the end of 3rd FY (March 31, 2025) | Traded |

#NCDs are listed on the BSE Limited and admitted to dealings with effect from Wednesday, September 21, 2023

**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, 2024)   | NA                       | NA                                  |
| (ii) At the end of 2nd FY (March 31, 2025)  | Mr. Biswamohan Mahapatra | Resigned w.e.f August 09, 2024.     |
|   | Mr. Vinod Juneja         | Appointment w.e.f October 22, 2024. |
| (iii) At the end of 3rd FY (March 31, 2026) | Shama Asnani             | Resignation w.e.f May 30, 2025      |
|   | Priyadeep Chopra         | Appointment w.e.f June 27, 2025     |
|   | Ankit Aditya             | Appointment w.e.f June 27, 2025     |

**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 issue proceeds have been fully utilized for the purpose for which it was raised.   |
| (iii) Reasons for deviation, if any    | NA   |

Source: Stock Exchange Intimation dated November 1, 2023

**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 August 25, 2023) |
| (ii) Delay in payment from the due date                 | NA   |
| (iii) Reasons for delay/ non- payment, if any           | ---  |

Source: Source: BSE Intimation dated April 30, 2026

### 11. Any other material information

| <b>Announcement</b>   | <b>Date</b>        |
|---|--------------------|
| Resignation of Mr. Girish Manik, Company Secretary & Compliance officer with effect from February 12, 2024.   | February 12, 2024  |
| Appointment of Ms. Kiran Agarwal Todi as Chief Financial Officer of the Company with effect from March 21, 2024   | March 21, 2024     |
| Appointment of Ms. Archana Nadgouda as Company Secretary & Compliance Officer with effect from March 22, 2024   | March 21, 2024     |
| The Reserve Bank of India (RBI) imposing a penalty of Rs. 5 lakhs on the Company for non-compliance with Paragraph II (3) and (4) of Annex of the RBI Directions on 'Co-Lending by Banks and NBFCs to Priority Sector' with respect to the financial position of the Company as on March 31, 2022   | August 13, 2024    |
| Infomercs 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       |
| The resignation of Ms. Archana Nadgouda (ACS 17140), Company Secretary of the Company is effective from close of business hours on September 19, 2025.  | September 19, 2025 |
| The Board of Directors of the Company at its meeting held on December 16, 2025, has inter-alia approved the appointment of Ms. Pooja Bhandari (Membership no. A73944) as Interim Company Secretary and Compliance Officer of the Company with effect from December 16, 2025   | December 16, 2025  |

**All the above information is updated as on May 30, 2026, unless indicated otherwise.**