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) ("COMPANY) 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". THE ISSUE IS 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 alloted NCDs aggregating to Rs. 803.597 million in the Issue.

Source: Minutes of the Meeting between the Company, Registrar to the Issue and Lead Managers to the Issue dated February 29, 2024

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+/Stable"
(ii) At the end of 1st FY (March 31, 2024)	Crisil Ratings Limited	"CRISIL A+/Stable"
(iii) At the end of 2nd FY (March 31, 2025)	Crisil Ratings Limited	"CRISIL A+/Stable"
(iv) At the end of 3rd FY (March 31, 2026)	Crisil Ratings Limited	Crisil A+/Watch Developing (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 March 01,2024

5. **Subscription level (number of times) *:** *The Issue was subscribed 1.8732 times of the Base Issue Size and 0.9366 times of the Overall Issue. 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 1.6072 times of the Base Issue Size and 0.8036 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 February 29, 2024*

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 Crs)

Parameters	1st FY (March 31, 2024)	2nd FY (March 31, 2025)	3rd 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, 2024)	Traded
(ii) At the end of 2nd FY (March 31, 2025)	Traded
(iii) At the end of 3rd FY (March 31, 2026)	Traded

#NCDs are listed on BSE Limited and admitted to dealings with effect from Monday, March 4, 2024

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 Priyadeep Chopra Ankit Aditya	Resignation w.e.f May 30, 2025 Appointment w.e.f June 27, 2025 Appointment w.e.f June 27, 2025

9. Status of utilization of issue proceeds

(i) As disclosed in the offer document	The Net Proceeds raised through the Issue will be utilized for following activities in the ratio provided as below: I. For the purpose of onward lending, financing, and for repayment/ prepayment of interest and principal of existing borrowings of our Company# – At least 75% of the Net Proceeds of the Issue II. For General Corporate Purposes - up to 25% of the Net Proceeds of the Issue
(ii) Actual utilization	The entire amount of proceeds of the issues were used for the purposes as stated in its Prospectus and there is no unutilised amount pertaining to this issuance.
(iii) Reasons for deviation, if any	NA

Source: BSE Intimation dated May 7, 2024

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 February 7, 2024)
(ii)	Delay in payment from the due date	No
(iii)	Reasons for delay/ non- payment, if any	---

Source: BSE Intimation dated April 30, 2026

11. **Any other material information**

Announcement	**Date**
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
Rating was changed to "CRISIL A+/ Watch Negative (Placed on 'Rating Watch with Negative Implications)" for an amount of ₹ 5,000 million by CRISIL Ratings Limited vide their rating letter dated June 7, 2024	June 7, 2024
Appointment of M/s. MGB & Co. LLP, Chartered Accountants (Firm Registration No.: 101169W/W-100035) as the Statutory Auditors of the Company from the conclusion of the 16th Annual General Meeting (AGM) of the Company till the conclusion of the 19th AGM of the Company to be held in the calendar year 2027	June 26, 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
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
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.