

NIDO HOME FINANCE LIMITED
Public Issue of Secured, Redeemable, Non-Convertible Debentures
(17th June, 2025 to 30th June, 2025)

Issue Size:

Public Issue by the company of 15,00,000 Secured, Listed, Redeemable, Non-Convertible Debentures of Face Value ₹ 1,000 for an amount of ₹ 75 Cr. (Base Issue Size) with a Green Shoe Option of up-to ₹ 75 Cr. aggregating up-to ₹ 150 Cr. hereinafter referred to as the "Issue".

ISSUE DETAILS	
Listing on	BSE
Issuance & Trading mode	Demat
Basis of Allotment	First Come First Serve Basis
Credit Rating	"CRISIL A+/ Stable
Minimum Application	₹ 10,000/- (10 NCDs)
Registrar to the Issue	KFin Technologies Limited

Allocation Ratio

Category	Allocation (%)	Issue Size (Amt. in Cr.)	
		Base Issue	Total Issue
QIB Portion	10	7.5	15
Corporate	10	7.5	15
HNI	40	30	60
Retail	40	30	60
Total	100	75	150

SPECIFIC TERMS FOR EACH SERIES OF NCDs

Series	I	II	III	IV**	V	VI	VII	VIII	IX	X
Frequency of Interest Payment	Annual	NA	Monthly	Annual	NA	Monthly	Annual	NA	Monthly	Annual
Tenor from Deemed Date of Allotment	24 Months	24 Months	36 Months	36 Months	36 Months	60 Months	60 Months	60 Months	120 Months	120 Months
Minimum Application	₹ 10,000 (10 NCDs) across all series									
Coupon Rate (% p.a. for NCD holders in Category I, II, III & IV)	9.25%	NA	9.57%	10.00%	NA	9.85%	10.30%	NA	10.25%	10.75%
Effective Yield (% p.a. for NCD holders in Category I, II, III & IV)	9.25%	9.25%	10.00%	9.99%	10.00%	10.30%	10.29%	10.30%	10.74%	10.74%
Redemption Amount (₹/NCD) on Maturity for all Categories	₹ 1,000	₹ 1,193.56	₹ 1,000	₹ 1,000	₹ 1,331.35	Staggered Redemption in Two (2) annual payments of ₹ 500 each, starting from 4th Anniversary* until Maturity		₹ 1,633.04	Staggered Redemption in Five (5) annual payments of ₹ 200 each, starting from 6th Anniversary* until Maturity	
Maturity Date (From the Deemed Date of Allotment)	24 Months	24 Months	36 Months	36 Months	36 Months	60 Months	60 Months	60 Months	120 Months	120 Months
Redemption Date / Redemption Schedule	24 Months	24 Months	36 Months	36 Months	36 Months	Staggered Redemption by Face Value as per “Principal Redemption Schedule and Redemption Amounts”		60 Months	Staggered Redemption by Face Value as per “Principal Redemption Schedule and Redemption Amounts”	
Put and Call Option	NA									

* of Deemed Date of Allotment.

** The Company shall allocate and allot Series IV (36 Months – Annual Option) NCDs wherein the Applicants have not indicated the choice of the relevant NCD Series.

*** For further details on redemption, please refer to "Principal Redemption Schedule and Redemption Amounts" on page 251 of the Prospectus.

1. With respect to Series where interest is to be paid on an annual basis, relevant interest will be paid on each anniversary of the Deemed Date of Allotment on the face value of the NCDs. The last interest payment under annual Series will be made at the time of redemption of the NCDs.
2. With respect to Series where interest is to be paid on monthly basis, relevant interest will be paid on the first date of every month on the face value of the NCDs. The last interest payment under monthly Series will be made at the time of redemption of the NCDs.
3. Please refer to Annexure C of the Prospectus for details pertaining to the illustrative cash flows of the Company in accordance with the SEBI Master Circular.

For more details, Please Contact:

WEALTH MANAGEMENT TEAM

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For more details, please refer offer document:

https://www.sebi.gov.in/filings/debt-offer-document/jun-2025/nido-home-finance-limited-prospectus_94595.html)

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