

NIDO HOME FINANCE LIMITED
Public Issue of Secured, Redeemable, Non-Convertible Debentures
(21st August, 2025 to 4th September, 2025)

Issue Size:

Public Issue by the company of 20,00,000 Secured, Listed, Redeemable, Non-Convertible Debentures of Face Value ₹ 1,000 for an amount of ₹ 100 Cr. (Base Issue Size) with a Green Shoe Option of up-to ₹ 100 Cr. aggregating up-to ₹ 200 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) | 9.00% | NA | 9.35% | 9.75% | NA | 9.80% | 10.25% | NA | 10.30% | 10.50% |
| Effective Yield (% p.a. for NCD holders in Category I, II, III & IV) | 9.00% | 9.00% | 9.75% | 9.74% | 9.75% | 10.24% | 10.24% | 10.25% | 10.50% | 10.49% |
| Redemption Amount (₹/NCD) on Maturity for all Categories | ₹ 1,000 | ₹ 1,188.09 | ₹ 1,000 | ₹ 1,000 | ₹ 1,322.27 | Staggered Redemption in Two (2) annual payments of ₹ 500 each, starting from 4th Anniversary* until Maturity | | ₹ 1,629.30 | 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 257 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. For the first interest payment for NCDs under the monthly options, interest from the Deemed Date of Allotment till the last day of the subsequent month will be clubbed and paid on the first day of the month next to that subsequent month.

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/aug-2025/nido-home-finance-limited-prospectus_96091.html)

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Sushil Finance Consultant Ltd.