

**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)*	-	-
	-	-
	-	-
(iv) At the end of 3 <sup>rd</sup> FY (March 31, 2026)*	-	-
	-	-

*\* Rating not disclosed as reporting for the relevant fiscal years has not been published*

*Ratings have been changed to “CRISIL A+ / Watch Negative (Placed on ‘Rating Watch with Negative Implications)’” by CRISIL Ratings Limited*

**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		
Net Profit for the period	19.31		
Paid-up equity share capital	69.35		
Reserves excluding revaluation reserves	745.44		

\*Financials not disclosed as reporting for the relevant fiscal years has not been completed

**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) *	NA
(iii) At the end of 3rd FY (March 31, 2025) *	NA

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

\*Trading status not disclosed as reporting for the relevant fiscal years has not been completed

### 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) *	NA	NA
(iii) At the end of 3rd FY (March 31, 2026) *	NA	NA

\* Changes in Directors not disclosed in the above table as reporting for the relevant fiscal years has not been completed.

Mr. Biswamohan Mahapatra (DIN: 06990345) Independent Director and Non-Executive Chairperson, has resigned from the Board of Directors of the Company with effect from August 09, 2024.

Mr. Vinod Juneja (DIN 00044311) was appointed as Additional (Independent) Director on the Board of Directors of the Company with effect from October 22, 2024.

### 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 the 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 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 November 15, 2024

### 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

**All the above information is updated as on November 15, 2024, unless indicated otherwise.**