

# NIDO HOME FINANCE LIMITED

(Formerly known as Edelweiss Housing Finance Limited)

## PUBLIC ISSUE OF SECURED REDEEMABLE NON-CONVERTIBLE DEBENTURES

**Nido Home Finance Limited (formerly known as Edelweiss Housing Finance Limited)** (the “Company” or “Issuer”) was incorporated at Mumbai on May 30, 2008 as a public limited company with the name ‘Edelweiss Housing Finance Limited’ under the provisions of the Companies Act, 1956. The Company is a non-deposit taking Housing Finance Company focused on offering secured loan products to suit the needs of the individuals, including small ticket loans to their customers in the affordable housing category.

<b>Issuer</b>	<b>Nido Home Finance Limited (formerly known as Edelweiss Housing Finance Limited)</b>
Nature of the instrument	Secured Redeemable Non-Convertible Debenture (“NCDs”)
Mode of the issue	Public issue
Issue Open / Close Date	<b>Opens on: Tuesday, December 17, 2024, Closes on: Tuesday, December 31, 2024</b>
Debenture Trustee	Beacon Trusteeship Limited
Depositories	NSDL and CDSL
Registrar to the Issue/ Registrar	KFIN Technologies Limited
Issue Size	Public issue of 10,00,000 secured redeemable NCDs of Nido Home Finance Limited of face value of ₹ 1,000 each aggregating up to ₹ 500 million (“Base Issue Size”), with a green shoe option of up to ₹ 500 million, aggregating up to ₹ 1,000 million (“Issue”), on the terms and in the manner set forth herein.
Base Issue Size	₹ 500 million
Option to Retain Oversubscription /Green shoe option (Amount)	Up to ₹ 500 million
Total Issue Size	₹ 1000 million
Face value	₹ 1,000 per NCD
Minimum Application size and in multiples of NCD thereafter	Rs. 10,000 and in multiples of ₹ 1,000 (1 NCD) thereafter
Credit ratings	The NCDs proposed to be issued under the Issue have been rated “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 October 29, 2024, revalidated vide letter dated November 8, 2024 and rating rationale dated September 4, 2024. Securities with this rating are considered to have adequate degree of safety regarding timely servicing of financial obligations. Such securities carry low credit risk. The rating watch reflects an emerging situation, which may affect the credit profile of the rated entity
Listing	The NCDs are proposed to be listed on BSE. The NCDs shall be listed within six Working Days from the date of Issue Closure. BSE has been appointed as the Designated Stock Exchange.
Trading mode of the instrument	In dematerialised form only

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	24 Months	24 Months	36 Months	36 Months	36 Months	60 Months	60 Months	60 Months	120 Months	120 Months
Coupon (% per annum) for NCD Holders in Category I, II, III & IV	9.50%	NA	9.58%	10.00%	NA	10.03%	10.50%	NA	10.49%	11.00%
Effective Yield (per annum) for NCD Holders in Category I, II, III & IV	9.50%	9.50%	10.01%	10.00%	10.00%	10.50%	10.49%	10.50%	11.00%	10.99%
Mode of Interest Payment	Through various modes available									
Redemption Amount (₹ / NCD) for Maturity for NCD Holders in Category I, II, III, IV	₹ 1,000	₹ 1,199.13	₹ 1,000	₹ 1,000	₹ 1,331.18	Staggered Redemption in Two (2) annual payments of ₹500 each, starting from 4 <sup>th</sup> Anniversary* until Maturity	Staggered Redemption in Two (2) annual payments of ₹500 each, starting from 4 <sup>th</sup> Anniversary* until Maturity	₹ 1,648.17	Staggered Redemption in Five (5) annual payments of ₹200 each, starting from 6 <sup>th</sup> Anniversary* until Maturity	Staggered Redemption in Five (5) annual payments of ₹200 each, starting from 6 <sup>th</sup> Anniversary* until Maturity
Maturity (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”	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”	120 Months
Put and Call Option	NA									

\*\*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.  
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. 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. Subject to applicable tax deducted at source, if any.  
4. Please refer to Annexure C of the Prospectus for details pertaining to the illustrative cash flows of the Company in accordance with the SEB Master Circular.  
Set out below is the principal redemption schedule and the redemption amount for the Series VI NCDs, Series VII NCDs, Series IX NCDs and Series X NCDs in relation to which the principal outstanding will be redeemed in a staggered manner.  
Principal Redemption Schedule and Redemption Amounts

Tenure	Series VI and VII 60 Months		Series IX and X 120 Months	
	Redemption Schedule	Principal Outstanding	Redemption Schedule	Principal Outstanding
Face Value	₹ 1,000.00	₹ 1,000.00	₹ 1,000.00	₹ 1,000.00
1st Anniversary*	₹ 0.00	₹ 1,000.00	₹ 0.00	₹ 1,000.00
2nd Anniversary*	₹ 0.00	₹ 1,000.00	₹ 0.00	₹ 1,000.00
3rd Anniversary*	₹ 0.00	₹ 1,000.00	₹ 0.00	₹ 1,000.00
4th Anniversary*	₹ 500.00	₹ 500.00	₹ 0.00	₹ 1,000.00
5th Anniversary*	₹ 500.00	₹ 0.00	₹ 0.00	₹ 1,000.00
6th Anniversary*	NA	NA	₹ 200.00	₹ 800.00
7th Anniversary*	NA	NA	₹ 200.00	₹ 600.00
8th Anniversary*	NA	NA	₹ 200.00	₹ 400.00
9th Anniversary*	NA	NA	₹ 200.00	₹ 200.00
10th Anniversary*	NA	NA	₹ 200.00	₹ 0.00