



## 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: Thursday, March 13, 2025 , Closes on: Thursday, March 27, 2025<sup>†*</sup></b>
Debenture Trustee	Beacon Trusteeship Limited
Depositories	NSDL and CDSL
Registrar to the Issue/ Registrar	KFIN Technologies Limited
Issue Size	Public issue of 15,00,000 secured redeemable NCDs of Nido Home Finance Limited 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"), on the terms and in the manner set forth herein.
Base Issue Size	₹ 750 million
Option to Retain Oversubscription /Green shoe option (Amount)	Up to ₹ 750 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+ / Stable" for an amount of ₹ 5,000 million by CRISIL Ratings Limited vide their rating letter dated January 9, 2025 and rating rationale dated January 9, 2025. Securities with this rating are considered to have adequate degree of safety regarding timely servicing of financial obligations. Such securities carry low credit risk.
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%	9.99%	10.00%	10.50%	10.49%	10.50%	11.00%	10.99%
Mode of Interest Payment	Through various modes available									
Redemption Amount (₹ NCD) on Maturity for NCD Holders in Category I, II, III, IV	₹ 1,000	₹ 1,199.13	₹ 1,000	₹ 1,000	₹ 1,331.35	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									