

April 27, 2026

BSE Limited
P J Towers,
Dalal Street, Fort,
Mumbai - 400 001.

National Stock Exchange of India Limited
Exchange Plaza,
Bandra Kurla Complex,
Bandra (E),
Mumbai - 400 051.

Dear Sir/Ma'am,

Sub: Submission of Financial Results for the quarter and year ended March 31, 2026, as per Regulation 52 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015.

Pursuant to Regulation 51 and Regulation 52 read with part B of Schedule III of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 ('the Listing Regulations'), this is to inform you that the Board of Directors of the Company at its meeting held on April 27, 2026, has *inter-alia* approved:

- a) Audited Financial Results of the Company for the Quarter and Financial Year ended March 31, 2026, together with the report of the Auditors' thereon;

M/s. MGB & Co. LLP, the Statutory Auditors of the Company have issued an unmodified opinion of the Financial Results.

- b) Information as required pursuant to Regulation 52(4) of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015;
- c) Security Cover Certificate pursuant to Regulation 54 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 in the prescribed format.

Further, we would like to inform that the Board of Directors of the Company at their meeting held on April 27, 2026, have also approved, *inter alia*:



Nido Home Finance Limited

Corporate Identity Number: U65922MH2008PLC182906

Registered Office: Tower 3, 5th Floor, Wing 'B', Kohinoor City Mall, Kohinoor City, Kiro Road, Kurla (West), Mumbai- 400070. Tel No. +912242722200. Email ID: assistance@nidohomefin.com. Website: www.nidohomefin.com

i. the issuance of debt securities for an amount not exceeding Rs.1000 crores from time to time.

Time of Board Meeting: From: **4:45 p.m. to 8:35 p.m.**

Kindly take the above on record.

Thanking you,

Yours faithfully,

For Nido Home Finance Limited

POOJA PADAM
BHANDARI

Digitally signed by POOJA PADAM BHANDARI
DN: cn=Pojoa Padam Bhandari, o=Nido Home Finance Limited, ou=, email=pojoa.padam.bhandari@nidohomefin.com, c=IN

Pooja Bhandari
Company Secretary

Encl: as above



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Independent Auditor's Report on the Audited Financial Results of Nido Home Finance Limited for the quarter and year ended March 31, 2026, pursuant to the Regulation 52 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulation, 2015 (as amended)

To
The Board of Directors
Nido Home Finance Limited

Opinion

1. We have audited the accompanying statement of Financial Results of Nido Home Finance Company Limited ("the Company") for the quarter and year ended March 31, 2026, together with the Statement of Assets and Liabilities, Statement of Cash Flows and the Notes thereon ("the Statement/ Financial Results") attached herewith, being submitted by the Company pursuant to the requirement of Regulation 52 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended ("Listing Regulations"), duly initialed by us.

In our opinion and to the best of our information and according to the explanations given to us, the aforesaid Financial Results:

- i. are presented in accordance with the requirements of Regulation 52 of the Listing Regulations in this regard and
- ii. gives a true and fair view in conformity with the recognition and measurement principles laid down in the applicable Indian Accounting Standards("Ind AS") prescribed under section 133 of the Companies Act 2013 ("the Act"), the circulars, guidelines and directions issued by the National Housing Bank ("the NHB") and Reserve Bank of India ("the RBI") from time to time ("RBI guidelines") and other accounting principles generally accepted in India of the net profit including other comprehensive loss and other financial information for the quarter and year ended March 31, 2026.

Basis for Opinion

2. We conducted our audit in accordance with the Standards on Auditing (SAs) specified under section 143(10) of the Act. Our responsibilities under those Standards are further described in the Auditor's Responsibilities for the Audit of the Financial Results section of our report. We are independent of the Company in accordance with the Code of Ethics issued by the Institute of Chartered Accountants of India together with the ethical requirements that are relevant to our audit of the Financial Results under the provisions of the Act and the Rules thereunder, and we have fulfilled our other ethical responsibilities in accordance with these requirements and the Code of Ethics. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.



Board of Directors' Responsibilities for Financial Results

3. These Financial Results have been prepared on the basis of the audited annual financial statements. The Company's Board of Directors are responsible for the preparation of these Financial Results that give a true and fair view of the net profit and other comprehensive loss and other financial information in accordance with the Indian Accounting Standards prescribed under Section 133 of the Act read with the rules issued thereunder, the relevant provisions of the RBI guidelines and other accounting principles generally accepted in India and in compliance with Regulation 52 of the Listing Regulations. This responsibility also includes maintenance of adequate accounting records in accordance with the provisions of the Act for safeguarding of the assets of the Company and for preventing and detecting frauds and other irregularities; selection and application of appropriate accounting policies; making judgments and estimates that are reasonable and prudent; and design, implementation and maintenance of adequate internal financial controls, that were operating effectively for ensuring the accuracy and completeness of the accounting records, relevant to the preparation and presentation of the Financial Results that give a true and fair view and are free from material misstatement, whether due to fraud or error.

In preparing the Financial Results, the Board of Directors are responsible for assessing the Company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the Board of Directors either intends to liquidate the Company or to cease operations, or has no realistic alternative but to do so.

The Board of Directors are also responsible for overseeing the Company's financial reporting process.

Auditors' Responsibilities for the Audit of the Financial Results

4. Our objectives are to obtain reasonable assurance about whether the Financial Results as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not a guarantee that an audit conducted in accordance with Standards on auditing will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these Financial Results.

As part of an audit in accordance with SAs, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- i) Identify and assess the risks of material misstatement of the Financial Results, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.



ii) Obtain an understanding of internal financial controls relevant to the audit in order to design audit procedures that are appropriate in the circumstances. Under section 143(3)(i) of the Act, we are also responsible for expressing our opinion on whether the Company has adequate internal financial controls with reference to financial statements in place and the operating effectiveness of such controls.

iii) Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the Board of Directors.

iv) Conclude on the appropriateness of the Board of Director's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Company's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the Financial Results or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Company to cease to continue as a going concern.

v) Evaluate the overall presentation, structure, and content of the Financial Results, including the disclosures, and whether the Financial Results represent the underlying transactions and events in a manner that achieves fair presentation.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

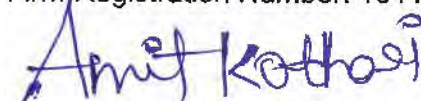
We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards.

5. Other Matter

As described in note no. 3 of the Financial Results, the figures of the quarter ended March 31 of the respective financial years are the balancing figures between the audited figures in respect of the full financial year and the published unaudited year-to-date figures up to the end of the third quarter of the relevant financial year, which were subjected to limited review.

Our Opinion is not modified in respect of above matter.

For **MGB & Co LLP**
Chartered Accountants
Firm Registration Number: 101169W/W-100035



Amit Kumar Kothari
Partner
Membership Number: 222726
UDIN: 26222726TFWJHG1671
Date: April 27, 2026
Place: Mumbai



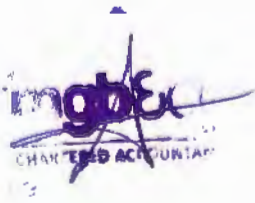
Statement of Financial Results for the quarter and year ended March 31, 2026

Particulars	(₹ in Crores)				
	Quarter Ended			Year Ended	
	March 31, 2026 (Audited) (Refer note 3)	December 31, 2025 (Unaudited)	March 31, 2025 (Audited) (Refer note 3)	March 31, 2026 (Audited)	March 31, 2025 (Audited)
1 Revenue from operations					
(a) Interest income	103.06	122.77	103.93	450.41	420.90
(b) Dividend income	0.15	0.15	0.29	0.76	1.11
(c) Fee and commission income	14.73	13.05	20.01	50.66	45.72
(d) Net gain on fair value changes	2.55	5.98	5.22	19.92	20.00
(e) Net gain on derecognition of financial instruments under amortised cost category	13.56	21.06	9.31	61.67	24.37
Total revenue from operations	134.05	163.01	138.76	583.42	512.10
2 Other income	3.59	1.38	2.73	9.23	8.53
3 Total Income (1+2)	137.64	164.39	141.49	592.65	520.63
4 Expenses					
(a) Finance costs	85.12	89.04	80.13	348.03	320.48
(b) Impairment on financial instruments (including write-off)	2.63	7.55	3.86	17.71	10.68
(c) Employee benefits expenses	22.65	26.21	21.64	95.92	87.46
(d) Depreciation and amortisation expenses	1.98	2.33	2.03	8.79	7.70
(e) Other expenses	24.58	25.25	21.35	94.85	74.83
Total expenses	136.86	150.38	129.01	565.30	501.15
5 Profit before exceptional item and tax (3-4)	0.78	14.01	12.48	27.35	19.48
6 Exceptional item (Refer note 9)		2.30		2.30	
7 Profit before tax (5-6)	0.78	11.71	12.48	25.05	19.48
8 Tax expense					
Current tax (Includes reversal of excess / short provision of earlier years)	(2.29)	-	(0.77)	(2.29)	(1.86)
Deferred tax	(1.60)	2.91	3.95	4.54	2.71
9 Net Profit after tax for the period/year (7-8)	4.67	8.80	9.30	22.80	18.63
10 Other Comprehensive Income/(Loss)	0.13	(0.17)	(0.21)	(0.04)	(0.21)
11 Total Comprehensive Income (9+10)	4.80	8.63	9.09	22.76	18.42
12 Earnings Per Share (₹) (Face Value of ₹ 10/- each)*					
- Basic	0.67	1.27	1.31	3.29	2.69
- Diluted	0.68	1.25	1.31	3.23	2.69

* Not annualised for the quarters ended.

Notes:

- Nido Home Finance Limited (the 'Company'/'Nido') has prepared audited financial results (the 'Statement') for the quarter and year ended March 31, 2026 in accordance with Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 (the 'Listing Regulations, 2015'), as amended, and the Indian Accounting Standards specified under section 133 of the Companies Act, 2013 read with the Companies (Indian Accounting Standards) Rules, 2015, as amended and the relevant provision of the Companies Act, 2013, as applicable.
- The above financial results of the Company are reviewed and recommended by the Audit Committee and have been approved by the Board of Directors of the Company at their respective meetings held on April 27, 2026. The Statutory Auditors have conducted audit and have issued an unmodified opinion on the financial results.
- The figures for Q4 FY 2025-26 and Q4 FY 2024-25 are the balancing figures between the audited amounts of the financial year and published unaudited amounts of 9M FY 2025-26 and 9M FY 2024-25 respectively.
- In compliance with Securities and Exchange Board of India (SEBI) (Issue and Listing of Non-Convertible Securities) Regulation, 2021 as amended from time to time and operational circular no SEBI/HO/DHS/DDHS/CIR/P/2021/613 issued by SEBI on August 10, 2021 as amended from time to time, the Company has listed its Non Convertible Debentures on BSE Limited and NSE Limited.
- The Company is engaged in lending business, primarily into mortgage loans (home loan and loan against properties) and construction real estate loans. The Board reviews the Company's performance as a single business. The Company operates within India. Accordingly, there are no separate reportable segments as per Ind AS 108 - Operating Segment.



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6. Details of Resolution plan implemented under the Resolution Framework for COVID-19 related stress as per circular dated August 6, 2020.
 Format - B: As at March 31, 2026

Type of borrower	(₹ in Crores)				
	(A) Exposure to accounts classified as Standard consequent to implementation of resolution plan – Position as at the end of the previous half-year	(B) Of (A), aggregate debt that slipped into NPA during the half-year	(C) Of (A) amount written off during the half-year	(D) Of (A) amount paid by the borrowers during the half-year	(E) Exposure to accounts classified as Standard consequent to implementation of resolution plan – Position as at the end of this half-year
Personal Loans	4.68	-	-	1.50	3.18
Corporate persons*	-	-	-	-	-
Of which, MSMEs	-	-	-	-	-
Others	-	-	-	-	-
Total	4.68	-	-	1.50	3.18

*As defined in Section 3(7) of the Insolvency and Bankruptcy Code, 2016

7. Micro, Small and Medium Enterprises (MSME) sector - Restructuring of advances as at March 31, 2026
 The Company has restructured the accounts as per RBI circular circulars DBR.No.BP.BC.100/21.04.048/2017-18 dated February 07, 2018, DBR.No.BP.BC.108/21.04.048/2017-18 dated June 06, 2018, circular DBR.No.BP.BC.18/21.04.048/2018-19 dated January 01, 2019, circular DOR.No.BP.BC.34/21.04.048/2019-20 dated February 11, 2020 and DOR.No.BP.BC/4/21.04.048/2020-21 dated August 06, 2020.

Type of borrower	(₹ in Crores)	
	No. of accounts restructured*	Amount
MSME	15	6.29

* Excludes accounts closed / written off during the period

8. Disclosures pursuant to RBI Notification - RBI/DOR/2021-22/86 DOR.STR.REC.51/21.04.048/2021-22 dated September 24, 2021, updated as on December 28, 2023 and RBI/DOR/2021-22/85 DOR.STR.REC.53/21.04.177/2021-22 dated September 24, 2021, updated as on December 05, 2022.

(a) (i) Details of loans transfer through assignment in respect of loans not in default during the quarter and year ended March 31, 2026.

Particulars	Quarter ended March 31, 2026	Year ended March 31, 2026
Count of Loan accounts Assigned	1,166	2,747
Amount of Loan account Assigned (₹ in Crores)	227.25	438.36
Retention of beneficial economic interest (MRR) (%)	10%	10%
Weighted Average Maturity (Residual Maturity) (in years)	16.40	16.47
Weighted Average Holding Period (in years)	1.21	1.12
Coverage of tangible security	100%	100%
Rating-wise distribution or rated loans	Unrated	Unrated

(a) (ii) Details of loans acquired through assignment in respect of loans not in default during the quarter and year ended March 31, 2026.

Particulars	Quarter ended March 31, 2026	Year ended March 31, 2026
Aggregate principal outstanding of loans acquired (₹ in Crores)	58.11	100.71
Aggregate consideration paid (₹ in Crores)	58.11	100.71
Weighted average residual tenor of loans acquired (Year)	14.14	15.79

(a) (iii) Details of loans replaced / repurchased not in default which were transferred earlier during the quarter and year ended March 31, 2026.

Particulars	Quarter ended March 31, 2026	Year ended March 31, 2026
Count of Loan accounts replaced	Nil	Nil
Amount of Loan account replaced (₹ in Crores)	Nil	Nil
Damages paid	Nil	Nil



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(b) Details of loans transfer through PTC in respect of loans not in defaults for the quarter and year ended March 31, 2026.

Particulars	Quarter ended March 31, 2026	Year ended March 31, 2026
Count of Loan accounts securitised	-	881
Amount of Loan account securitised (₹ in Crores)	-	174.39
Retention of beneficial economic interest (MRR) (%)	-	10%
Weighted Average Maturity (Residual Maturity) (in years)	-	17.45
Weighted Average Holding Period (in years)	-	1.29
Coverage of tangible security coverage	-	100%
Rating-wise distribution of rated loans	-	AAA(SO)

(c) Details of loans transfer through Co-lending in respect of loans not in default for the quarter and year ended March 31, 2026.

Particulars	Quarter ended March 31, 2026	Year ended March 31, 2026
Count of Loan accounts Assigned	-	408
Amount of Loan account Assigned (₹ in Crores)	-	306.85
Retention of beneficial economic interest (MRR) (%)	-	20%
Weighted Average Maturity (Residual Maturity) (in years)	-	13.69
Weighted Average Holding Period (in years)	-	0.14
Coverage of tangible security coverage	-	100%
Rating-wise distribution of rated loans	-	Unrated

(d) The Company has not transferred any stressed loans during the quarter and year ended March 31, 2026.

(e) The Company has not acquired any stressed loans during the quarter and year ended March 31, 2026.

9. The Government of India, vide notification dated November 21, 2025, has notified the new Labour Code, basis which the Company has reassessed its employee benefit obligations based on the revised definition of wages and expanded eligibility criteria. Accordingly, based on actuarial valuation and management estimates, the Company has recognized an incremental expense of Rs. 2.30 crores during the year ended March 31, 2026 on account of past service cost in accordance with Ind AS 19 – Employee Benefits and disclosed as an exceptional item. The Company continues to monitor developments relating to the implementation of the New Labour Codes and will review its estimates and assumptions as further clarifications and Rules are notified.




10. Statement of assets and liabilities as at March 31, 2026

Particulars	₹ in Crores)	
	As at March 31, 2026 (Audited)	As at March 31, 2025 (Audited)
ASSETS		
Financial assets	4,036.55	3,983.69
(a) Cash and cash equivalents	82.89	255.05
(b) Bank balances other than (a) above	176.26	172.40
(c) Receivables		
(i) Trade receivables	3.60	15.29
(ii) Other receivables	54.81	46.70
(d) Loans	3,468.82	3,208.84
(e) Investments	96.55	152.22
(f) Other financial assets	143.62	133.19
Non-financial assets	73.79	67.92
(a) Current tax assets (net)	34.21	18.18
(b) Investment property	-	2.16
(c) Property, Plant and Equipment	1.23	1.25
(d) Intangible assets under development	-	0.86
(e) Other Intangible assets	2.91	4.26
(f) Right to use (ROU) assets	18.97	27.72
(g) Other non-financial assets	16.47	13.39
TOTAL ASSETS	4,110.34	4,051.61
LIABILITIES AND EQUITY		
Financial liabilities	3,230.08	3,201.16
(a) Payables		
(i) Trade payables		
(i) total outstanding dues of micro enterprises and small enterprises	2.60	1.16
(ii) total outstanding dues of creditors other than micro enterprises and small enterprises	10.84	15.27
(b) Debt securities	1,450.03	1,128.85
(c) Borrowings (other than debt securities)	747.63	882.91
(d) Subordinated Liabilities	-	50.86
(e) Lease liabilities	21.92	30.69
(f) Other financial liabilities	997.06	1,091.41
Non-financial liabilities	26.98	22.25
(a) Current tax liabilities (net)	1.38	3.11
(b) Provisions	8.49	4.92
(c) Deferred tax liabilities (net)	12.12	7.58
(d) Other non-financial liabilities	4.99	6.64
Equity	853.28	828.20
(a) Equity share capital	69.35	69.35
(b) Other equity	783.93	758.85
TOTAL LIABILITIES AND EQUITY	4,110.34	4,051.61



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11. Statement of cashflow for the year ended March 31, 2026

		(₹ in Crores)	
Particulars		Year Ended March 31, 2026 (Audited)	Year Ended March 31, 2025 (Audited)
A	Cash flow from operating activities		
	Profit before tax	25.05	19.48
	Adjustments for		
	Depreciation, amortisation and impairment	8.79	7.70
	Impairment on financial instruments (including write offs)	17.71	10.68
	Interest on lease liabilities	2.64	2.39
	Profit on lease modification/cancellation	(0.43)	(0.11)
	Expenses of share based payment to employees	4.78	0.01
	Net Loss / (Gain) on sale of Property, Plant and Equipment	0.56	0.03
	Net gain on de-recognition of financial instruments under amortised cost category	(62.47)	(12.05)
	Interest expense on borrowings	345.39	318.09
	Interest income on loans	(426.79)	(394.73)
		(84.79)	(48.51)
	Interest expense on borrowings paid	(367.96)	(341.43)
	Interest income received	428.81	388.95
	Operating cash flow before working capital changes	(23.94)	(0.99)
	<i>Add / (Less): Adjustments for working capital changes</i>		
	Decrease / (Increase) in Receivables	4.33	(23.59)
	Decrease / (Increase) in Receivables from Loans	(218.00)	(131.58)
	Decrease / (Increase) in Other financial assets	(14.27)	(22.58)
	Decrease / (Increase) in Investments	55.67	24.51
	Decrease / (Increase) in Other non financial assets	(3.07)	(4.79)
	Increase / (Decrease) in Trade payables	(2.99)	(2.57)
	Increase / (Decrease) in Non financial liabilities and provisions	1.88	2.36
	Increase / (Decrease) in Other financial liabilities	59.08	15.16
	Cash flow from operations	(141.31)	(144.08)
	Income taxes paid (Net)	(15.48)	13.95
	Net cash (used in) / generated from operating activities - A	(156.79)	(130.13)
B	Cash flow from investing activities		
	Purchase of Property, plant and equipment and Intangible assets	(0.40)	(0.46)
	Decrease / (Increase) in Capital Work-in-progress and Intangibles assets under development	-	(0.40)
	Sale of Property, plant and equipment	0.01	0.03
	Sale of Investment Property	2.47	-
	Net cash flow (used in) / generated from investing activities - B	2.08	(0.83)
C	Cash flow from financing activities		
	Proceeds from Debt securities	488.58	321.65
	Repayments of Debt securities	(134.79)	(148.41)
	Proceeds from Borrowings other than debt securities	125.30	469.70
	Repayment of Borrowings other than debt securities	(260.94)	(254.82)
	Repayment of Subordinate debt	(50.00)	-
	Payment of Dividend	(2.43)	(5.20)
	Proceeds from Securitization	174.40	247.39
	Repayment of Securitization liability	(318.80)	(358.17)
	Repayment of Lease obligations	(8.77)	(7.65)
	Net cash flow (used in) / generated from financing activities - C	(7.45)	266.49
	Net (Decrease) / Increase in cash and cash equivalents (A+B+C)	(162.16)	135.53
	Cash and cash equivalent as at the beginning of the year	255.05	119.52
	Cash and cash equivalent as at the end of the year	92.89	255.05



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12. The secured non-convertible debentures issued by the Company are fully secured by first pari passu charge by mortgage of the Company's immovable property and/or by hypothecation of book debts/ loan receivables and other assets to the extent as stated in the information memorandum. Further, the Company has maintained asset cover as stated in the information memorandum which is sufficient to discharge the principal amount and other dues at all times for the non-convertible debt securities issued by the Company.
13. Pursuant to notification issued by Ministry of Corporate affairs on Companies (Share capital and Debentures) Rules, 2014 dated August 16, 2019 and subsequent amendments thereof, the issuer being registered as Housing Finance Company with National Housing Bank, is not required to create Debenture Redemption Reserve.
14. Figures for the previous period/ year have been regrouped/ reclassified wherever necessary to conform to current period/year presentation.
15. Disclosure in compliance with Regulation 52(4) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 for the year ended March 31, 2026 is attached as Annexure-A.

Mumbai
April 27, 2026



On behalf of the Board of Directors

Rajat Avasthi

MD & CEO
DIN: 07969623



To,

The Board of Directors,
Nido Home Finance Limited,
5th Floor, Tower 3, Wing B,
Kohinoor City Mall, Kohinoor City
Kiroli Road, Kurla (W),
Mumbai 400070.

Independent Auditor's Certificate on Security Cover as at March 31, 2026 under Regulation 54 read with Regulation 56(1)(d) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 (as amended)

Dear Sirs,

We, **MGB & Co. LLP**, Chartered Accountants ("Statutory Auditors" or "the Firm"), have been requested by Nido Home Finance Limited ("the Company") to examine the accompanying Statement of 'Security Cover' on the listed secured non-convertible debt securities for the year ended March 31, 2026 which has been prepared by the Company from the audited financial results and other relevant records and documents maintained by the Company as at and for the year ended March 31, 2026 pursuant to the requirements of the Regulation 54 read with Regulation 56(1)(d) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 as amended (together referred to as the 'SEBI Regulations').

This Report is required by the Company for the purpose of submission to the Stock Exchanges and Debenture Trustees (IDBI Trusteeship Limited and Beacon Trusteeship Limited) to ensure compliance with the SEBI Regulations in respect of its listed non-convertible debt securities as at March 31, 2026.

Accordingly, this certificate has been issued in terms of our engagement letter dated June 28, 2024.

Management's Responsibility

1. The preparation of the Statement is the responsibility of the management of the Company, including the preparation and maintenance of all accounting and other relevant supporting records and documents. This responsibility includes the design, implementation and maintenance of internal control relevant to the preparation and presentation of the statement, compliance with the statutory requirements and applying an appropriate basis of preparation; and making estimates that are reasonable in the circumstances.



2. The Company's management is also responsible for ensuring that the company complied with:
 - a. The requirements of the SEBI Regulations and the Debenture Trust Deed ("DTD") for the listed NCDs existing and issued during the year ended March 31, 2026 and for providing all relevant information to the Company's Debenture Trustee;
 - b. maintenance of the adequate asset security cover for the listed NCDs as per the Regulation 54 of LODR Regulations;
 - c. accurate computation of security cover available for listed NCDs which is based on audited financial results of the Company as at and for the year ended March 31, 2026.
 - d. preparation and maintenance of the covenants list and compliance with such covenants on a continuous basis as per the DTD.
 - e. ensuring that the Company complies with all the relevant requirements of the SEBI Regulations, the circular, Companies Act, 2013 and other applicable laws and regulations, as applicable and for providing all relevant information to the Stock Exchange; and
3. Further, this responsibility include ensuring that the relevant records provided to us for our examination are correct and complete.

Auditor's Responsibility

4. Based on our examination of the Statement prepared by the management from the audited financial results as at and for the year ended March 31, 2026 and relevant records provided by the Company and pursuant to the requirements of the SEBI Regulations, it is our responsibility to provide a limited assurance as to whether as at March 31, 2026, the Company has maintained security cover and has also complied with the covenants as per the terms of the Debenture Trust Deed. This did not include the evaluation of adherence by the Company with all the applicable guidelines of the Regulations and Debenture Trust Deed entered between the Company and the Debenture Trustees of the Non-Convertible Debentures.
5. The procedures performed in a limited assurance engagement vary in nature and timing from, and are less in extent than for, a reasonable assurance engagement; and consequently, the level of assurance obtained in a limited assurance engagement is substantially lower than the assurance that would have been obtained had a reasonable assurance engagement been performed.



6. For the purpose of the Certificate, we have performed the following procedures basis the information provided by the management:
 - a. Obtained and read Debenture Trust Deed on test check basis in respect of the secured debentures and noted the particulars of security cover and the security cover percentage required to be maintained by the Company in respect of such debentures as indicated in the Statement;
 - b. Traced and agreed the principal amount of the Debentures outstanding as at March 31, 2026 to the financial results and the books of account maintained by the Company as at March 31, 2026;
 - c. Traced the book value of assets indicated in the Statement to the financial results as at March 31, 2026;
 - d. Obtained the details of assets offered as securities against the NCD's in the register of charges maintained by the Company and 'Form No. CHG-9' filed during the year and 'Index of Charges' with the Ministry of Corporate Affairs. Traced the value of charge created against assets to the security cover indicated in the Statement on a test check basis;
 - e. With respect to covenants, the management has represented and confirmed that the Company has complied with all the covenants including financial, affirmative, informative and negative covenants, as prescribed in the Trust Deed as at March 31, 2026. With respect to the covenants for the quarter/half year ended March 31, 2026 for which the due date is after the date of this certificate, management has represented to us that the same shall be duly complied with within the due date. We have relied on the same and not performed any independent procedure in this regard;
 - f. Examined and verified the arithmetical accuracy of the computation of security cover indicated in the Statement;
 - g. Performed necessary inquiries with the Management and obtained necessary written representations.
7. Our scope of work for this certificate did not involve us performing audit tests for the purpose of expressing an opinion on the fairness or accuracy of any of the financial information or the financial results of the Company taken as a whole. We have not performed an audit, the objective of which would be the expression of an opinion on the financial results, specified elements, accounts or items thereof, for the purpose of this report. Accordingly, we do not express such opinion.
8. We conducted our examination, of the Statement in accordance with the Guidance Note on Reports or Certificates for Special Purposes issued by the Institute of Chartered Accountants of India ("the ICAI") which requires that we comply with the ethical requirements of the Code of Ethics issued by the ICAI. We hereby confirm that while providing this certificate we have complied with the Code of Ethics issued by the ICAI.



9. We have complied with the relevant applicable requirements of the Standard on Quality Control (SQC) 1, Quality Control for Firms that Perform Audits and Reviews of Historical Financial Information, and Other Assurance and Related Services Engagements.

Conclusion

10. Based on the procedures performed by us, as referred to in paragraph above and according to the information and explanations received and Management representations obtained, nothing has come to our attention in all material respect that causes us to believe that as at March 31, 2026, the Company has not maintained Security cover or has materially breached any covenants as per the terms of the Debenture Trust Deed.

Restriction on Use

11. This Certificate is addressed to and provided to the Board of Directors of the Company solely for the purpose of submission to Stock Exchange and debenture trustees and should not be used for any other purpose. Our work was performed solely to assist you in meeting your responsibilities in relation to your compliance with the Regulations. Our Obligations in respect of this certificate are entirely separate from, and our responsibility and liability are in no way changed by, any other role we may have (or may have had) as auditors of the Company or otherwise. We shall not be liable to the Company or to any other concerned for any claims, liabilities or expenses relating to this assignment, except to the extent of fees relating to this assignment. Nothing in this certificate, or anything said or done in the course of or in connection with the services that are the subject of this certificate, will extend any duty of care we may have in our capacity as auditors of the Company. Accordingly, we do not accept or assume any liability or any duty of care for any other purpose or to any other person to whom this certificate is shown or into whose hands it may come without our prior consent in writing.

For **MGB & Co LLP**
Chartered Accountants
Firm Registration Number 101169W/W-100035

Amit Kothari

Amit Kumar Kothari
Partner
Membership Number: 222726
UDIN: 26222726ZBTIMR9362
Place: Mumbai
Date: April 27, 2026



Table I(a)

(RS in Crores)

Column A	Column B	Column C (i)	Column D (i)	Column E (ii)	Column F (i)	Column G (i)	Column H (ii)	Column H 1	Column I (ii)	Column J	Column K	Column L	Column M	Column N	Column O
Particulars	Description of asset for which this certificate relates	Exclusive Charge	Exclusive Charge	PariPassu Charge	PariPassu Charge	PariPassu Charge	Assets not offered as Security	Debt not backed by any assets offered as security (Clause 1.9 of SMT DT master Circular dated may 16, 2024)	Elimination (amount in negative)	(Total C to J)	Related to only those items covered by this certificate				
		Debt for which this certificate being issued	Other Secured Debt	Debt for which this certificate being issued	Assets shared by pari passu debt holder (Includes debt for which this certificate is issued & other debt with pari passu charge)	Other assets on which there is pari-Passu charge (excluding items covered in column F)			debt amount considered more than once (due to exclusive plus pari passu charge)		Market Value for Assets charged on Exclusive basis	Carrying/book value for exclusive charge assets where market value is not ascertainable or applicable (For Eg. Bank Balance, DBRA market value is not applicable)	Market Value for Pari passu charge Assets	Carrying value/book value for pari passu charge assets where market value is not ascertainable or applicable (For Eg. Bank Balance, DBRA market value is not applicable)	Total Value (K+L+M+N)
		Book Value	Book Value	Yes/No	Book Value	Book Value									
ASSETS															
Property Plant and Equipment	Land				0.12			1.11		1.23				0.12	0.12
Capital Work-in Progress															
Right of Use Assets								18.97		18.97					
Goodwill															
Intangible Assets								2.91		2.91					
Intangible Assets under Development															
Investments	PTC Mutual Funds				21.20	8.29	67.06			96.55				21.20	21.20
Loans	Loans (Gross)				2,314.43	987.06	185.99			3,488.38				1,574.47	1,574.47
Inventories															
Trade Receivables					58.41					58.41					
Cash and Cash Equivalents					92.89					92.89					
Bank Balances other than Cash and Cash Equivalents					47.25	125.00	4.01			176.26					
Others	Other Financial & Non Financial Assets and Investment Property				12.64	130.97	23.15			166.77				12.64	12.64
Total					2,546.93	1,243.23	303.22			4,102.38				1,608.43	1,608.43
LIABILITIES															
Debt securities to which this certificate pertains (refer Note 1 and 2)				Yes	1,570.59					1,570.59				1,570.59	1,570.59
Other debt sharing pari-passu charge with above debt (Refer Note 3)				No	764.85					764.85					
Other Debt															
Subordinated debt															
Borrowings															
Bank															
Debt Securities															
Others	Securitization Liabilities and Others					934.97	62.10			997.07					
Trade payables								13.44		13.44					
Lease Liabilities								21.91		21.91					
Provisions								8.49		8.49					
Others	Other Non Financial Liabilities							18.49		18.49					
Total					2,335.44	934.97	124.42			3,394.83				1,570.59	1,570.59
Cover on Book Value															
Cover on Market Value															
		Exclusive Security Cover Ratio						1.16						1.02	
															Pari-Passu Security Cover Ratio

- Notes:
- Includes secured Non Convertible Debentures (NCDS) public and Private of Rs. 71.01 crores and Rs 10.50 Crores respectively of face value which are held in treasury by the Company and accordingly the asset cover is computed on a gross basis.
 - Indian Accounting Standards (Ind AS) adjustment for effective interest rate on secured Debt Securities of Rs 49.53 crores is excluded from assets cover computation being an accounting adjustment and accordingly the asset cover is computed on a gross basis.
 - Indian Accounting Standards (Ind AS) adjustment for effective interest rate on Borrowings Other than Debt Securities of Rs 17.22 Crores is excluded from assets cover computation being an accounting adjustment and accordingly the asset cover is computed on a gross basis.
 - The company has complied with all covenants of the Offer Document/Information Memorandum in respect of listed non convertible debentures.

Comparison with previous quarter

Particulars	Security Cover of current Quarter - March 2026	Security Cover of current Quarter - December 2025	In there any reduction in the computed value of security cover in comparison to the previous quarter or previously calculated security cover (Yes/No)	If Yes, please state the reason for such variation
Pari Passu Cover on Total Borrowings of the Company - Security Cover	1.16	1.17	No	NA
Pari Passu Security Cover Debt for which this certificate being issued	1.02	1.02	No	NA



Handwritten signature and text: "checked by cover on 10/03/2026"

Amount in INR Cr

S.No.	ISIN	Facility	Trustee Name	Type of charge	As on March 31, 2026 (Principal Amount)	Cover Required	Assets Required
1	INES30L07210	Public Issue - NCDs- Old NCD	IDBI Trusteeship Limited	Partpassu	24.84	1	24.84
2	INES30L07228	Public Issue - NCDs- Old NCD	IDBI Trusteeship Limited	Partpassu	349.20	1	349.20
3	INES30L07236	Public Issue - NCDs- Old NCD	IDBI Trusteeship Limited	Partpassu	5.98	1	5.98
4	INES30L07475	Public Issue - NCDs-Project Nest	Beacon Trusteeship Limited	Partpassu	53.88	1	53.88
5	INES30L07483	Public Issue - NCDs-Project Nest	Beacon Trusteeship Limited	Partpassu	31.97	1	31.97
6	INES30L07491	Public Issue - NCDs-Project Nest	Beacon Trusteeship Limited	Partpassu	9.77	1	9.77
7	INES30L07509	Public Issue - NCDs-Project Nest	Beacon Trusteeship Limited	Partpassu	17.19	1	17.19
8	INES30L07517	Public Issue - NCDs-Project Nest	Beacon Trusteeship Limited	Partpassu	7.85	1	7.85
9	INES30L07590	Public Issue - NCDs-Project Neev	Beacon Trusteeship Limited	Partpassu	-	1	-
10	INES30L07574	Public Issue - NCDs-Project Neev	Beacon Trusteeship Limited	Partpassu	-	1	-
11	INES30L07566	Public Issue - NCDs-Project Neev	Beacon Trusteeship Limited	Partpassu	19.43	1	19.43
12	INES30L07568	Public Issue - NCDs-Project Neev	Beacon Trusteeship Limited	Partpassu	10.25	1	10.25
13	INES30L07558	Public Issue - NCDs-Project Neev	Beacon Trusteeship Limited	Partpassu	1.72	1	1.72
14	INES30L07616	Public Issue - NCDs-Project Neev	Beacon Trusteeship Limited	Partpassu	5.00	1	5.00
15	INES30L07624	Public Issue - NCDs-Project Neev	Beacon Trusteeship Limited	Partpassu	15.88	1	15.88
16	INES30L07533	Public Issue - NCDs-Project Neev	Beacon Trusteeship Limited	Partpassu	0.77	1	0.77
17	INES30L07582	Public Issue - NCDs-Project Neev	Beacon Trusteeship Limited	Partpassu	2.51	1	2.51
18	INES30L07541	Public Issue - NCDs-Project Neev	Beacon Trusteeship Limited	Partpassu	6.27	1	6.27
19	INES30L07707	Public Issue - NCDs- Project Shikhar	Beacon Trusteeship Limited	Partpassu	-	1	-
20	INES30L07657	Public Issue - NCDs- Project Shikhar	Beacon Trusteeship Limited	Partpassu	-	1	-
21	INES30L07731	Public Issue - NCDs- Project Shikhar	Beacon Trusteeship Limited	Partpassu	9.50	1	9.50
22	INES30L07715	Public Issue - NCDs- Project Shikhar	Beacon Trusteeship Limited	Partpassu	9.14	1	9.14
23	INES30L07699	Public Issue - NCDs- Project Shikhar	Beacon Trusteeship Limited	Partpassu	4.14	1	4.14
24	INES30L07665	Public Issue - NCDs- Project Shikhar	Beacon Trusteeship Limited	Partpassu	12.51	1	12.51
25	INES30L07640	Public Issue - NCDs- Project Shikhar	Beacon Trusteeship Limited	Partpassu	12.57	1	12.57
26	INES30L07723	Public Issue - NCDs- Project Shikhar	Beacon Trusteeship Limited	Partpassu	2.44	1	2.44
27	INES30L07673	Public Issue - NCDs- Project Shikhar	Beacon Trusteeship Limited	Partpassu	6.75	1	6.75
28	INES30L07681	Public Issue - NCDs- Project Shikhar	Beacon Trusteeship Limited	Partpassu	4.21	1	4.21
29	INES30L07350	Private placement - NCDs	IDBI Trusteeship Limited	Partpassu	150.00	1.25	187.50
30	INES30L07160	Private placement - NCDs	IDBI Trusteeship Limited	Partpassu	15.00	1	15.00
31	INES30L074E4	Private placement - NCDs	Beacon Trusteeship Limited	Partpassu	10.00	1	10.00
32	INES30L07749	Public Issue - NCDs- Project Shikhar FY 25	Beacon Trusteeship Limited	Partpassu	7.13	1	7.13
33	INES30L07822	Public Issue - NCDs- Project Shikhar FY 25	Beacon Trusteeship Limited	Partpassu	2.66	1	2.66
34	INES30L07806	Public Issue - NCDs- Project Shikhar FY 25	Beacon Trusteeship Limited	Partpassu	11.17	1	11.17
35	INES30L07772	Public Issue - NCDs- Project Shikhar FY 25	Beacon Trusteeship Limited	Partpassu	10.03	1	10.03
36	INES30L07814	Public Issue - NCDs- Project Shikhar FY 25	Beacon Trusteeship Limited	Partpassu	2.33	1	2.33
37	INES30L07764	Public Issue - NCDs- Project Shikhar FY 25	Beacon Trusteeship Limited	Partpassu	16.20	1	16.20
38	INES30L07756	Public Issue - NCDs- Project Shikhar FY 25	Beacon Trusteeship Limited	Partpassu	13.24	1	13.24
39	INES30L07830	Public Issue - NCDs- Project Shikhar FY 25	Beacon Trusteeship Limited	Partpassu	1.06	1	1.06
40	INES30L07780	Public Issue - NCDs- Project Shikhar FY 25	Beacon Trusteeship Limited	Partpassu	7.10	1	7.10
41	INES30L07798	Public Issue - NCDs- Project Shikhar FY 25	Beacon Trusteeship Limited	Partpassu	4.98	1	4.98
42	INES30L07843	Public Issue - NCDs- Project Shikhar FY 25- N	Beacon Trusteeship Limited	Partpassu	4.58	1	4.58
43	INES30L07871	Public Issue - NCDs- Project Shikhar FY 25- N	Beacon Trusteeship Limited	Partpassu	1.76	1	1.76
44	INES30L07855	Public Issue - NCDs- Project Shikhar FY 25- N	Beacon Trusteeship Limited	Partpassu	16.96	1	16.96
45	INES30L07863	Public Issue - NCDs- Project Shikhar FY 25- N	Beacon Trusteeship Limited	Partpassu	13.19	1	13.19
46	INES30L07889	Public Issue - NCDs- Project Shikhar FY 25- N	Beacon Trusteeship Limited	Partpassu	3.22	1	3.22
47	INES30L07897	Public Issue - NCDs- Project Shikhar FY 25- N	Beacon Trusteeship Limited	Partpassu	14.65	1	14.65
48	INES30L07939	Public Issue - NCDs- Project Shikhar FY 25- N	Beacon Trusteeship Limited	Partpassu	4.77	1	4.77
49	INES30L07905	Public Issue - NCDs- Project Shikhar FY 25- N	Beacon Trusteeship Limited	Partpassu	1.84	1	1.84
50	INES30L07921	Public Issue - NCDs- Project Shikhar FY 25- N	Beacon Trusteeship Limited	Partpassu	13.23	1	13.23
51	INES30L07913	Public Issue - NCDs- Project Shikhar FY 25- N	Beacon Trusteeship Limited	Partpassu	7.00	1	7.00
52	INES30L07954	Public Issue - NCDs- Project Shikhar FY 25- N	Beacon Trusteeship Limited	Partpassu	5.69	1	5.69
53	INES30L07962	Public Issue - NCDs- Project Shikhar FY 25- N	Beacon Trusteeship Limited	Partpassu	1.54	1	1.54
54	INES30L07970	Public Issue - NCDs- Project Shikhar FY 25- N	Beacon Trusteeship Limited	Partpassu	23.03	1	23.03
55	INES30L07AA2	Public Issue - NCDs- Project Shikhar FY 25- N	Beacon Trusteeship Limited	Partpassu	10.76	1	10.76
56	INES30L07988	Public Issue - NCDs- Project Shikhar FY 25- N	Beacon Trusteeship Limited	Partpassu	2.73	1	2.73
57	INES30L07996	Public Issue - NCDs- Project Shikhar FY 25- N	Beacon Trusteeship Limited	Partpassu	16.79	1	16.79
58	INES30L07AB0	Public Issue - NCDs- Project Shikhar FY 25- N	Beacon Trusteeship Limited	Partpassu	4.98	1	4.98
59	INES30L07AC8	Public Issue - NCDs- Project Shikhar FY 25- N	Beacon Trusteeship Limited	Partpassu	1.11	1	1.11
60	INES30L07947	Public Issue - NCDs- Project Shikhar FY 25- N	Beacon Trusteeship Limited	Partpassu	11.43	1	11.43
61	INES30L07AD6	Public Issue - NCDs- Project Shikhar FY 25- N	Beacon Trusteeship Limited	Partpassu	6.14	1	6.14
62	INES30L07AF1	Public Issue - NCDs-Shikhar-4.0	Beacon Trusteeship Limited	Partpassu	4.95	1	4.95
63	INES30L07AH7	Public Issue - NCDs-Shikhar-4.0	Beacon Trusteeship Limited	Partpassu	2.46	1	2.46
64	INES30L07AI5	Public Issue - NCDs-Shikhar-4.0	Beacon Trusteeship Limited	Partpassu	23.17	1	23.17
65	INES30L07AK1	Public Issue - NCDs-Shikhar-4.0	Beacon Trusteeship Limited	Partpassu	38.89	1	38.89
66	INES30L07AJ3	Public Issue - NCDs-Shikhar-4.0	Beacon Trusteeship Limited	Partpassu	4.63	1	4.63
67	INES30L07AO3	Public Issue - NCDs-Shikhar-4.0	Beacon Trusteeship Limited	Partpassu	13.81	1	13.81
68	INES30L07AN5	Public Issue - NCDs-Shikhar-4.0	Beacon Trusteeship Limited	Partpassu	9.50	1	9.50
69	INES30L07AG9	Public Issue - NCDs-Shikhar-4.0	Beacon Trusteeship Limited	Partpassu	3.46	1	3.46
70	INES30L07AM7	Public Issue - NCDs-Shikhar-4.0	Beacon Trusteeship Limited	Partpassu	14.15	1	14.15
71	INES30L07AL9	Public Issue - NCDs-Shikhar-4.0	Beacon Trusteeship Limited	Partpassu	3.56	1	3.56
72	INES30L07AT2	Public Issue-Project Shikhar 2	Beacon Trusteeship Limited	Partpassu	4.91	1	4.91
73	INES30L07AU0	Public Issue-Project Shikhar 2	Beacon Trusteeship Limited	Partpassu	2.19	1	2.19
74	INES30L07AV5	Public Issue-Project Shikhar 2	Beacon Trusteeship Limited	Partpassu	37.38	1	37.38
75	INES30L07AW6	Public Issue-Project Shikhar 2	Beacon Trusteeship Limited	Partpassu	27.99	1	27.99
76	INES30L07AX4	Public Issue-Project Shikhar 2	Beacon Trusteeship Limited	Partpassu	4.33	1	4.33
77	INES30L07AY2	Public Issue-Project Shikhar 2	Beacon Trusteeship Limited	Partpassu	19.53	1	19.53
78	INES30L07AS4	Public Issue-Project Shikhar 2	Beacon Trusteeship Limited	Partpassu	18.70	1	18.70
79	INES30L07AR6	Public Issue-Project Shikhar 2	Beacon Trusteeship Limited	Partpassu	2.98	1	2.98
80	INES30L07AQ8	Public Issue-Project Shikhar 2	Beacon Trusteeship Limited	Partpassu	26.85	1	26.85
81	INES30L07AP0	Public Issue-Project Shikhar 2	Beacon Trusteeship Limited	Partpassu	5.14	1	5.14
82	INES30L07BB8	Public Issue-Project Unnaati	Beacon Trusteeship Limited	Partpassu	7.32	1	7.32
83	INES30L07BC6	Public Issue-Project Unnaati	Beacon Trusteeship Limited	Partpassu	3.10	1	3.10
84	INES30L07BD4	Public Issue-Project Unnaati	Beacon Trusteeship Limited	Partpassu	55.32	1	55.32
85	INES30L07BE2	Public Issue-Project Unnaati	Beacon Trusteeship Limited	Partpassu	24.18	1	24.18
86	INES30L07BF9	Public Issue-Project Unnaati	Beacon Trusteeship Limited	Partpassu	6.98	1	6.98
87	INES30L07BA0	Public Issue-Project Unnaati	Beacon Trusteeship Limited	Partpassu	44.43	1	44.43
88	INES30L07BG7	Public Issue-Project Unnaati	Beacon Trusteeship Limited	Partpassu	14.19	1	14.19
89	INES30L07BH5	Public Issue-Project Unnaati	Beacon Trusteeship Limited	Partpassu	5.18	1	5.18
90	INES30L07BI3	Public Issue-Project Unnaati	Beacon Trusteeship Limited	Partpassu	26.88	1	26.88
91	INES30L07AZ9	Public Issue-Project Unnaati	Beacon Trusteeship Limited	Partpassu	12.42	1	12.42
Total A					1,508.65		1,546.15



Kiran Agarwal Todi
Chief Financial Officer