Independent Auditor's Limited Review report on the unaudited financial results of Nido Home Finance Limited for the quarter ended June 30, 2026, pursuant to Regulation 52 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended.

To
The Board of Directors of
Nido Home Finance Limited

1. We have reviewed the accompanying Statement of unaudited financial results of Nido Home Finance Limited (the "Company") for the quarter ended June 30, 2026 (the "Statement") attached herewith being submitted by the Company pursuant to the requirement of Regulation 52 of the Securities Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended (the "Listing Regulations").

2. This Statement which is the responsibility of the Company's Management and has been approved by the Company's Board of Directors, has been prepared in accordance with the recognition and measurement principles laid down in Indian Accounting Standard 34 "Interim Financial Reporting" ("Ind AS 34"), prescribed under Section 133 of Companies Act, 2013 ("the Act"), as amended, read with the relevant rules issued thereunder, the circulars, guidelines and directions issued by the Reserve Bank of India (RBI)/National Housing Finance (NHB) to the extent applicable and other accounting principles generally accepted in India and in compliance with the Listing Regulations. Our responsibility is to express a conclusion on the Statement based on our review.

3. We conducted our review of the Statement in accordance with the Standard on Review Engagements (SRE) 2410 - "Review of Interim Financial Information Performed by the Independent Auditor of the Entity", issued by the Institute of Chartered Accountants of India (ICAI). This standard requires that we plan and perform the review to obtain moderate assurance as to whether the Financial Statement are free of material misstatement. A review of interim financial information consists of making inquiries, primarily of persons responsible for financial and accounting matters, and applying analytical and other review procedures. A review is substantially less in scope than an audit conducted in accordance with Standards on Auditing specified under section 143(10) of the Act and consequently does not enable us to obtain assurance that we would become aware of all significant matters that might be identified in an audit. Accordingly, we do not express an audit opinion.

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4. Based on our review conducted as stated in paragraph 3 above, nothing has come to our attention that causes us to believe that the accompanying Statement prepared in accordance with the recognition and measurement principles laid down in Ind AS 34, prescribed under Section 133 of the Act as amended, read with relevant rules issued thereunder, the RBI/ NHB guidelines and other accounting principles generally accepted in India, has not disclosed the information required to be disclosed in terms of Regulation 52 of the Listing Regulations, including the manner in which it is to be disclosed, or that it contains any material misstatement or that it has not been prepared in accordance with the relevant prudential norms issued by the Reserve Bank of India in respect of income recognition, asset classification, provisioning and other related matters.

5. The figures for the quarter ended March 31, 2026 as reported in the Statement, represent the balancing figures between the audited figures in respect of the financial year ended March 31, 2026 and the published year-to-date figures up to the end of the third quarter of the said financial year. The year-to-date figures up to the end of the third quarter had been subjected to a limited review by us and were not subjected to an audit.

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

DSBansal

Diwaker Sudesh Bansal
Partner
Membership Number: 409797
UDIN: 26409797YEVQSL4340
Date: August 03, 2026
Place: Mumbai

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Nido Home Finance Limited
Corporate Identity Number: U65922MH2008PLC182906
Registered Office: Tower 3, 5th Floor, Wing 'B', Kohinoor City Mall, Kohinoor City, Kirol Road, Kurla (west), Mumbai – 400070 Tel: +91 22 4272 2200
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Statement of Financial Results for the quarter ended June 30, 2026

(₹ in Crores)

	Particulars	Quarter Ended			Year Ended
		June 30, 2026 (Unaudited)	March 31, 2026 (Audited) (Refer note 3)	June 30, 2025 (Unaudited)	March 31, 2026 (Audited)
1	**Revenue from operations**				
	(a) Interest income	102.03	103.06	116.43	450.41
	(b) Dividend income	0.20	0.15	0.28	0.76
	(c) Fee and commission income	12.19	14.73	10.16	50.66
	(d) Net gain on fair value changes	6.83	2.55	2.72	19.92
	(e) Net gain on derecognition of financial instruments under amortised cost category	10.89	13.56	13.67	61.67
	Total revenue from operations	**132.14**	**134.05**	**143.26**	**583.42**
2	**Other income**	1.67	3.59	2.50	9.23
3	**Total Income (1+2)**	**133.81**	**137.64**	**145.76**	**592.65**
4	**Expenses**				
	(a) Finance costs	84.20	85.12	85.39	348.03
	(b) Impairment on financial instruments (including write-off)	5.77	2.53	3.66	17.71
	(c) Employee benefits expenses	24.51	22.65	23.70	95.92
	(d) Depreciation and amortisation expenses	1.92	1.98	2.20	8.79
	(e) Other expenses	23.36	24.58	26.01	94.85
	Total expenses	**139.76**	**136.86**	**140.96**	**565.30**
5	**Profit before exceptional item and tax (3-4)**	**(5.95)**	**0.78**	**4.80**	**27.35**
6	**Exceptional item**	-	-	-	**2.30**
7	**Profit before tax (5-6)**	**(5.95)**	**0.78**	**4.80**	**25.05**
8	**Tax expense**				
	Current tax (includes reversal of excess / short provision of earlier years)	-	(2.29)	-	(2.29)
	Deferred tax	(1.43)	(1.60)	1.23	4.54
9	**Net Profit after tax for the period/year (7-8)**	**(4.52)**	**4.67**	**3.57**	**22.80**
10	**Other Comprehensive Income/(Loss)**	(0.23)	0.13	-	(0.04)
11	**Total Comprehensive Income (9+10)**	**(4.75)**	**4.80**	**3.57**	**22.76**
12	**Earnings Per Share (₹) (Face Value of ₹ 10/- each)***				
	- Basic	(0.65)	0.67	0.51	3.29
	- Diluted	(0.64)	0.66	0.51	3.23

* Not annualised for the quarters ended.

Notes:

1. Nido Home Finance Limited (the 'Company'/ 'Nido') has prepared unaudited financial results (the 'Statement') for the quarter ended June 30, 2026 in accordance with the recognition and measurement principles laid down in IndAs 34 Interim Financial Reporting, notified under section 133 of the Companies Act, 2013 read with (Indian Accounting Standards) Rule 2015 and other accounting priciples generally accepted in india and in compliance with Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 (the 'Listing Regulations, 2015'), as amended from time to time, as applicable.

2. The financial results for the quarter ended June 30, 2026 have been reviewed by the Audit Committee and thereafter approved by the Board of Directors of the Company at their respective meetings held on August 03, 2026. The statutory auditors have conducted limited review and issued an unmodified conclusion on the financial results for the quarter ended June 30, 2026.

3. The figures of quarter ended March 31, 2026 are the balancing figures between audited figures in respect of the full financial year and the published year to date figures upto the end of the third quarter of the respective financial year.

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4. 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 form time to time, the Company has listed its Non Convertible Debentures on BSE Limited and NSE Limited.

5. 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.

6. Micro, Small and Medium Enterprises (MSME) sector - Restructuring of advances as at June 30, 2026
The Company has restructured the accounts as per RBI circular 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.

(₹ in Crores)

Type of borrower	No. of accounts restructured*	Amount
MSME	14	5.83

** Excludes accounts closed / written off during the period*

7. 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 ended June 30, 2026.

Particulars	Quarter ended June 30, 2026
Count of Loan accounts Assigned	614
Amount of Loan account Assigned (₹ in Crores)	129.88
Retention of beneficial economic interest (MRR) (%)	10%
Weighted Average Maturity (Residual Maturity) (in years)	16.66
Weighted Average Holding Period (in years)	0.98
Coverage of tangible security	100%
Rating-wise distribution or rated loans	Unrated

(a) (ii) No loans acquired through assignment in respect of loans not in default during the quarter ended June 30, 2026.

(a) (iii) The Company has not replaced / repurchased loans not in default which were transferred earlier during the quarter ended June 30, 2026.

(b) The Company has not transferred loans through PTC in respect of loans not in defaults for the quarter ended June 30, 2026.

(c) The Company has not transferred loans through Co-lending in respect of loans not in default for the quarter ended June 30, 2026.

(d) The Company has not transferred any stressed loans during the quarter ended June 30, 2026.

(e) The Company has not acquired any stressed loans during the quarter ended June 30, 2026.

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Nido Home Finance Limited

8. 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.

9. 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.

10. Pursuant to a Termination Agreement executed in July 13, 2026, the Risk and Reward Sharing Agreement dated May 20, 2021(as amended) between the Company and its holding company, Edelweiss Financial Services Limited ("EFSL"), stands terminated with effect from March 31, 2026. An amount of Rs. 54.84 crore is receivable by the Company from EFSL pursuant to the said termination, the payment date for which is on or before September 30, 2026. Based on its assessment of the terms of the original and termination agreements, management is of the view that the arrangement continued to apply up to the effective date of termination, and the results for the quarter have been prepared accordingly.

11. Disclosure in compliance with Regulation 52(4) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 for the quarter ended June 30, 2026 is attached as Annexure-A.

12. Figures for the previous period/ year have been regrouped/ reclassified wherever necessary to conform to current period/year presentation.

On behalf of the Board of Directors

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Mumbai
August 03, 2026

Nido Home Finance Limited

Rajat Avasthi

MD & CEO
DIN: 07969623

Nido Home Finance Limited

Annexure – A

Disclosure in compliance with regulation 52(4) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 as amended, for the quarter ended June 30, 2026

Sr. No.	Particulars	Period ended June 30, 2026 (Unaudited)	Year ended March 31, 2026 (Audited)
1	Debt-equity Ratio (refer note 1)	3.74	3.67
2	Outstanding redeemable preference shares (quantity and value)	Nil	Nil
3	Debenture redemption reserve (₹ in Crores)	25.63	25.63
4	Net worth (refer note 2) (₹ in Crores)	849.43	853.28
5	Net profit after tax (₹ in Crores)	(4.52)	22.80
6	Earnings per share (not annualised)		
6.a	Basic (₹)	(0.65)	3.29
6.b	Diluted (₹)	(0.64)	3.23
7	Total debts to total assets (refer note 3)	0.77	0.76
8	Net profit margin (%) (refer note 4)	(3.42%)	3.91%
9	Sector specific equivalent ratios as applicable		
	(a) Capital to risk-weighted assets ratio (CRAR) (%)	30.06%	28.80%
	(b) Tier I CRAR (%)	30.06%	28.80%
	(c) Tier II CRAR (%)	0.00%	0.00%
	(d) Stage 3 ratio (gross) (%) (refer note 5)	2.91%	2.31%
	(e) Stage 3 ratio (net) (%) (refer note 6)	2.37%	1.90%

The Company, being a Housing Finance Company ('HFC'), disclosure of Current ratio, Long term debt to working capital, Bad debts to Account receivable ratio, Current liability ratio, Debtors turnover, Inventory turnover, Operating margin ratio, Debt service coverage ratio and Interest service coverage ratio are not applicable.

Notes:-

1. Debt-equity Ratio = Total Debt (Debt Securities + Borrowings (other than debt securities) +Subordinated Liabilities + Securitisation Liability) / Net worth
2. Net worth = Share capital + Share application money pending allotment + Reserves & Surplus – Deferred Tax Assets
3. Total debts to total assets = Total Debt (Debt Securities + Borrowings (other than debt securities) + Subordinated Liabilities + Securitisation Liability) / Total assets
4. Net profit margin (%) = Net profit after tax / Revenue from Operations
5. Stage 3 ratio (gross) = Gross Stage 3 loans / Gross Loans
6. Stage 3 ratio (net) = (Gross stage 3 loans - Impairment loss allowance for Stage 3) / (Gross Loans-Impairment loss allowance for Stage 3)

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