APPLICATION FORM (FOR RESIDENT APPLICANTS)

NIDO HOME FINANCE LIMITED

Credit Rating: "Crisil A+ Stable" (pronounced as Crisil A plus rating with stable outlook) by Crisil Ratings Limited

ASBA APPLICATION ISSUE OPENS ON: THURSDAY, AUGUST 21, 2025 ISSUE CLOSES: THURSDAY, SEPTEMBER 4, 2025

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HOMEFINANCE	of Directors FINANCE	LIMITED							Form								
PUBLIC ISSUE BY NIDO OF ₹ 1,000 EACH, ("NCDS	S"). VIDE PR	ROSPECTUS	DATED A	UGUS'	Г 13. 20	25.											
I/we hereby confirm that I/We I I/we hereby confirm that I/we I	have read and	understood the	terms and	condition	s of this	Application	Form and th rleaf.	e attached	Abridge	d Prospe	ectus and	d agree	to the 'App	olicant's Uno	dertaking	' as give	n ove
LEAD MANAGERS / CONSORTIUM STAMP & CODE		SUB CONSC	ORTIUM MEME		AGE	NT'S / TRADI	NG MEMBERS STAMP & CO			NCH STA	AMP	RE	GISTRAR' SERIAL	S / SCSB NO.	D	ATE OF	RECE
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First Applicant (Mr./Ms./M		AOL I ILL II	· BLOOK		LIVO (I	icase ic	ici to i uş	JC 10 01	inc an	aonea	Abila	gcai	rospect	usj			
Date of Birth		YYY	lame of G	uardiar	n (if App	olicant is r	minor) (Mr	./ Ms.) _									
Address																	
Pin Code (Compulsory)		Tel	. No.(with	STD c	ode) / N	Mobile				Er	mail						
Second Applicant (Mr./ N		 		\perp												\perp	Н.
Third Applicant (Mr./ Ms./		-6		41		D-4 II			<u> </u>	0-1		. 0-4		(8)			<u> </u>
2. Investor Category (Pleas 3. PLEASE PROVIDE APP				tegory I		Category II	Ca	tegory III		Categor	y IV Sul	Categ	ory Code	(Please see	overleaf)	Ш	<u> </u>
For NSDL enter 8 digit DP ID	followed by 8	3 digit Client II	D / For CDS	L enter	16 digit (Client ID											
NSDL / CDSL 4. INVESTMENT DETAILS (For details in	lease refer Is	sue Structu	ire over	leaf)												<u> </u>
S	Series	10000 10101 10			<u> </u>	Monthly	IV**	V NA	T	VI	\\	/11	VIII		IX) ^==
Frequency of Interest Payment Minimum Application Face Value/ Issue Price of NCDs (₹/ N	ICD)		Anr	iudi	NA.	Monthly	I Annual	I NA ₹1	0,000 (10	onthly NCDs) acr ₹ 1,000	oss all Ser	nual ries	l NA		Monthly		Ann
In Multiples of thereafter (₹) Type of Instrument									₹ 1	1,000 (1 NO Secured Months							
Tenor (in months) Coupon (% per annum) for NCD Holde Effective Yield (per annum) for NCD H	ers in Category I,	II, III & IV	24 M 9.0 9.0	onths 2	24 Months NA	36 Months 9.35% 9.75%	36 Months 9.75% 9.74%	36 Months NA 9.75%	9	.80%	60 N 10.:	lonths 25%	60 Months NA	12	0 Months 10.03% 10.50%	\exists	120 N 10.5 10.4
Mode of Interest Payment	noiders iil Categor	ıy ı, ıı, ııı & IV	9.0	U 70	9.00%	9./5%	9./4%	<u>y./5</u> %	Through v	0.24% arious mod gered Rede	<u>le available</u>		10.25%		10.50% d Redempt	on in Five	
Redemption Amount (₹ / NCD) on Matu	urity for NCD Holde	ers in Category I, I			₹ 1,188.09	₹ 1,000	₹ 1,000	₹ 1,322.27	annual	payments of 4th Anniver	of ₹500 eac	h. starting	₹ 1,629.30	paymer	nts of ₹200 Anniversar	each, star	ting fro
Maturity (from the Deemed Date of All	lotment)		24 M	onths 2	24 Months	36 Months	36 Months	36 Months	60	Months red Redem	60 N	lonths	60 Months	12	0 Months		120 N
Redemption Date / Redemption Sched	dule		24 M	onths 2	24 Months	36 Months	36 Months	36 Months	as per	"Principal R d Redempt	Redemption	Schedule	60 Months	Staggered Re Redemption	oempiion by Schedule ar	d Redemptio	n Amoun
Put and Call Option Total No. of NCDs Applied for						ļ				NA							
Total Amount Payable (₹) Grand Total (₹) :			Total I	No. of NCI	Ds:				Total A	mount Pa	jable (₹) :						
of Deemed Date of Allotment. * The Company shall allocate and allo	ot Series IV (36 N	Months – Annual C	Option) NCDs w	vherein the	e Applicants	s have not ind	licated the cho	ice of the rele	evant NCI	D Series.							
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APPLICANT'S UNDERTAKING

I/We hereby agree and confirm that:

- If the have read, understood and agreed to the contents and terms and conditions of Prospectus dated August 13, 2025 ("Prospectus") of NIDO HOME FINANCE LIMITED.

- Whe hereby apply for allotment of the NCDs to meltins and unumber as may be Allotted to melus in accordance with the contents of the Prospectus subject to applicable statutory and/or regulatory requirements.

 I/We hereby agree to accept the NCDs applied for or such lesser number as may be Allotted to melus in accordance with the contents of the Prospectus subject to applicable statutory and/or regulatory requirements.

 I/We irrevocably give my/our authority and consent to Beacon Trusteeship Limited (the "Debenture Trustee") to act as my/our trustee and for doing such acts as are necessary to carry out their duties in such capacity.
- The application made by melus does not exceed the investment limit on the maximum number of NCDs which may be held by melus under applicable statutory and/or regulatory requirements. In making mylour investment decision I/We have relied on mylour own examination of the NIDO HOME FINANCE LIMITED, and the terms of the issue, including the merits and risks involved and mylour decision to make this application is solely based on disclosures contained in the Prospectus.

- Prospectus.

 Whe have obtained the necessary statutory and/or regulatory permissions/approvals for applying for, subscribing to, and seeking allotment of the NCDs applied for.

 UPI Mechanism for Blocking Fund would be available for Retail Individual Investors, who have submitted bid for an amount not more than ₹5,00,000 in any of the bidding options in the Issue (including HUFs applying through their Karta and does not include NRIs).

 Please ensure that your Bank is offering UPI facility for Public Issues

 Please mention UPI ID clearly in CAPITAL LETTERS only

 Ensure that the (a) bank where the bank account linked to their UPI ID is maintained; and (b) the Mobile App and UPI handle being used for making the Bid, are listed on the website of SEBI at www.sebi.gov/in/sebiweb/other/OtherAction.do?doRecognisedFpi=yes&intmld=40

 UPI ID cannot exceed 45 characters.
- Applicants using the UPI Mechanism shall ensure that details of the Bid are reviewed and verified by opening the attachment in the UPI Mandate Request and then proceed to authorise the UPI Mandate Request. For further details, see "Issue Procedure" on page 264 of the Prospectus
- Applicants using in UPI Mechanism shall ensure that clears of in the lot are reviewed and verified by opening me attachment in the UPI Mahatae requests and then proceed to authorise the UPI Mahatae requests and then proceed to authorise the UPI Mahatae requests and then proceed to authorise the UPI Mahatae requests. For further obtains, see issue Procedure on page 2x4 or the Prospectus.

 Additional Undertaking, in case of SBA Applicants.

 1) IWE hereby undertake that IWE aminare an ASBA Applicant(s) as per applicable provisions of the SEBI Regulations. 2) In accordance with ASBA process provided in the SEBI Regulations and disclosed in the Prospectus, IWe authorize
 (a) the Lead Manageries (in Construint Members, Trading Members (in Specified clies only), Broker, CRTA, CDP or the SCSBs, as the case may be, to do all acts as are necessary to make the Application in the Issue, including uploading myfour application, blocking or unblocking of funds in the bank account maintained with the SCSB as specified in the Application Form or in the bank account of the Application Form, as the case may be, transfer of funds to the Public Issue Account on receipt of instruction from the Lead Managers and Register to the Issue or Sponsors Bank, as the case may be, attending the Issue or Sponsors Bank, as the case may be, attending to the Basis of Allotment, 3() in case the amount available in the specified Bank Account is insufficient as per the Application, the SCSB shall reject the Application.
- I/We confirm that I/We shall be allocated and allotted Series IV NCDs wherein I/We have not indicated the choice of the relevant Series of NCDs.

IMPERSONATION

Attention of the Applicants is specifically drawn to sub-section (1) of Section 38 of the Companies Act 2013, reproduced below: "Any person who: (a) makes or abets making of an application in a fictitious name to a company for acquiring, or subscribing for, its securities; or (b) makes or abets making of multiple applications to a company in different names or in different combinations of his name or sumame for acquiring or subscribing for its securities; or (c) otherwise induces directly or indirectly a company to allot, or register any transfer of, securities to him, or to any other person in a fictitious name, shall be liable for action under Section 447".

Investor Category	Sub Category Code	Investor Category					
Category I (Institutional Investors)		Category II (Non Institutional Investors)					
Resident Public financial institutions, scheduled commercial banks, Indian multilateral and bilateral development financial institutions which are authorised to invest in the NCDs;	11	Companies within the meaning of Section 2(20) of the Companies Act, 2013; statutory bodies/ corporations and societies registered under the applicable laws in India and authorised to invest in the NCDs;	22				
development illiandar illiantations which are additionated to illivest ill the 1400s,		Co-operative banks and regional rural banks;	23				
Provident funds and pension funds each with a minimum corpus of ₹ 250 million, superannuation		Trusts including public/private charitable/religious trusts which are authorised to invest in the NCDs;	24				
funds and gratuity funds, which are authorised to invest in the NCDs;	12	Educational institutions and associations of persons and/or bodies established pursuant to or registered under any central or state statutory enactment: which are authorised to invest in the NCDs;	25				
Alternative Investment Funds, subject to investment conditions applicable to them under the	13	Scientific and/or industrial research organisations, which are authorised to invest in the NCDs;	26				
Securities and Exchange Board of India (Alternative Investment Funds) Regulations, 2012;	13	Partnership firms in the name of the partners;	27				
Resident Venture Capital Funds registered with SEBI;	14	Limited liability partnerships formed and registered under the provisions of the Limited Liability Partnership Act, 2008 (No. 6 of 2009);	28				
Insurance companies registered with the IRDAI;	15	Association of Persons; and	29				
State industrial development corporations;		Any other incorporated and/ or unincorporated body of persons.	30				
Insurance funds set up and managed by the army, navy, or air force of the Union of India;		Category III (High Net-worth Individual Investors) ("HNIs")					
Insurance funds set up and managed by the Department of Posts, the Union of India;		High Net-worth Individual Investors - Resident Indian individuals or Hindu Undivided Families through the Karta applying for an amount aggregating to above ₹ 10,00,000 across all options of NCDs in the Issue	31				
Systemically Important Non-Banking Financial Company registered with the RBI;	19	Category IV (Retail Individual Investors)					
National Investment Fund set up by resolution no. F.No. 2/3/2005-DDII dated November 23, 2005 of the Government of India published in the Gazette of India; and	20	Retail Individual Investors - Resident Indian individuals or Hindu Undivided Families through the Karta applying for an amount aggregating up to and including \$10,00,000 across all options of NCDs in the Issue and shall include Retail Individual Investors, who have submitted bid for an amount not more than \$5,00,000 in any of the bidding options in the Issue (including HUFs).	41				
Mutual funds registered with SEBI.	21	applying through their Karta and does not include NRIs) though UPI Mechanism.					

ISSUE STRUCTURE

The terms of the NCDs offered pursuant to the Issue are as follows:

Series		II	III	IV**	V	VI	VI VII		IX	Х			
Frequency of Interest Payment	Annual	NA	Monthly	Annual	NA	Monthly	Annual	NA	Monthly	Annual			
Minimum Application		₹ 10,000 (10 NCDs) across all Series											
Face Value/ Issue Price of NCDs (₹/ NCD)		₹ 1,000											
In Multiples of thereafter (₹)		₹ 1,000 (1 NCD)											
Type of Instrument		Secured											
Tenor (in months)	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	9.00%	NA	9.35%	9.75%	NA	9.80%	10.25%	NA	10.03%	10.50%			
Effective Yield (per annum) for NCD Holders in Category I, II, III & IV	9.00%	9.00%	9.75%	9.74%	9.75%	10.24%	10.24%	10.25%	10.50%	10.49%			
Mode of Interest Payment	Through various mode available												
Redemption Amount (₹ / NCD) on Maturity for NCD Holders in Category I, II, III, IV		₹ 1,188.09	₹ 1,000	₹ 1,000	₹ 1,322.27	Two (2) annua ₹500 each, sta	edemption in al payments of arting from 4th until Maturity	₹ 1,629.30	Staggered Redemption in Five (5) a payments of ₹200 each, starting f 6th 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"***		60 Months	Staggered Redemption by F per "Principal Redemption S Redemption Amoun	Schedule and			
Put and Call Option						NA							

^{*} of Deemed Date of Allotment

- ** 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.
- *** For further details on redemption, please refer to "Principal Redemption Schedule and Redemption Amounts" on page 257 of the Prospectus.
- 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. 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.
- Please refer to Annexure C of the Prospectus for details pertaining to the illustrative cash flows of the Company in accordance with the SEBI Master Circular.

Note: a) Basis of Allotment: For details, please refer to page 25 of the Abridged Prospectus; b) For Rejection of Application: For details, please refer to page 23 of the Abridged Prospectus; c) If the Deemed Date of Allotment undergoes a change, the coupon payment dates, redemption amounts and other cash flow workings shall be changed accordingly. Please refer to Section titled "Issue Related Information" on page 235 of the Prospectus. For further details on "Terms of the Issue - Interest and Payment of Interest" and "Terms of the Issue - Manner of Payment of Interest/Refund", please refer to pages 253 and 258, respectively, of the Prospectus dated August 13, 2025.

All capitalized terms not specifically defined herein shall have the meaning given to such term in the Prospectus dated August 13, 2025.

TEAR HERE — -

COMPANY CONTACT DETAILS NIDO HOME FINANCE LIMITED In case of queries to allotment/ credit of Allotted NCD/Refund, the Applicants should REGISTRAR CONTACT DETAILS contact Registrar to the Issue or the Company In case of ASBA Application submitted to the SCSBs, the Applicants should contact Registered Office and Corporate Office: Tower 3, 5th Floor, Wing B, Selenium, Tower B, Plot No-31 and 32, Financial District the relevant SCSB. Kohinoor City Mall Kohinoor City, Kirol Road, Kurla (West) Mumbai 400070, Nanakramguda, Serilingampally, Hyderabad, In case of queries related to upload of Applications submitted to the Lead Manager's Maharashtra, India; Tel.: +91 22 4272 2200 Rangareddi 500 032, Telangana, India Consortium Members / Trading Member / CRTA / CDP / SCSB Applicants should CIN: U65922MH2008PLC182906; PAN: AABCE9808N contact the relevant Lead Managers / Consortium Members / Trading Member / CRTA | Website: www.nidohomefin.com; Email: investorgrievances@nidohomefin.com Tel: +91 40 6716 2222 /18003094001 / CDP / SCSB. Fax: +91 40 6716 1563 Company Secretary and Compliance Officer: Archana Nadgouda* The grievances arising out of Applications for the NCDs made through Trading Tel.: +91 22 4272 2200; Email: secretarial.team@nidohomefin.com Email: nhfl.ncdipo@kfintech.com Members may be addressed directly to Stock Exchanges. Website: www.kfintech.com Chief Financial Officer: Kiran Agarwal Todi; Tel: +91 22 4272 2200 Acknowledgments subject to availability of Funds in the ASBA account. Contact Person: M.Murali Krishna Email: secretarial.team@nidohomefin.com

*Archana Nadgouda, the company secretary and compliance officer of our Company has tendered her resignation and is currently serving her notice period and will continue to discharge her duties until the date of her relieving.