



## APPLICANT'S UNDERTAKING

I/We hereby agree and confirm that:

- I/We have read, understood and agreed to the contents and terms and conditions of Prospectus dated August 13, 2025 ("Prospectus") of NIDO HOME FINANCE LIMITED.
- I/We hereby apply for allotment of the NCDs to me/us and the amount payable on application is remitted herewith.
- I/We agree to accept the NCDs applied for or such lesser number as may be Allotted to me/us 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 "Debtenture Trustee") to act as my/our trustee and for doing such acts as are necessary to carry out their duties in such capacity.
- I am/I are Indian National(s) resident in India and I/ and we are not applying for the said NCDs as nominee(s) of any person resident outside India and/or Foreign National(s).
- The application made by me/us does not exceed the investment limit on the maximum number of NCDs which may be held by me/us under applicable statutory and/or regulatory requirements.
- In making my/our investment decision I/We have relied on my/our own examination of the NIDO HOME FINANCE LIMITED, and the terms of the issue, including the merits and risks involved and my/our decision to make this application is solely based on disclosures contained in the Prospectus.
- I/We 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&intmid=40](http://www.sebi.gov.in/sebiweb/other/OtherAction.do?doRecognisedFpi=yes&intmid=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.
- Additional Undertaking, in case of ASBA Applicants:
  - I/We hereby undertake that I/We am/are 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, I/We authorize (a) the Lead Manager(s), Consortium Members, Trading Members (in Specified cities 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 my/our 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 Applicant linked with the UPI ID provided in 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 Registrar to the Issue or the Sponsor Bank, as the case may be, after finalization of Basis of Allotment; and (b) the Registrar to the Issue or Sponsor Bank, as the case may be, to issue instruction to the SCSBs to unblock the funds in the specified bank account upon finalization of 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 surname 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."

## ISSUE RELATED INFORMATION FOR FILLING THE APPLICATION FORM

| Investor Category  | Sub Category Code | Investor Category  | Sub Category Code |
|--|-------------------|--|-------------------|
| <b>Category I (Institutional Investors)</b>  |                   | <b>Category II (Non Institutional Investors)</b>   |                   |
| 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                |
|  |                   | Co-operative banks and regional rural banks;   | 23                |
| Provident funds and pension funds each with a minimum corpus of ₹ 250 million, superannuation funds and gratuity funds, which are authorised to invest in the NCDs;                  | 12                | Trusts including public/private charitable/religious trusts which are authorised to invest in the NCDs;  | 24                |
|  |                   | 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 Securities and Exchange Board of India (Alternative Investment Funds) Regulations, 2012; | 13                | Scientific and/or industrial research organisations, which are authorised to invest in the NCDs;   | 26                |
| Resident Venture Capital Funds registered with SEBI;   | 14                | Partnership firms in the name of the partners;   | 27                |
| Insurance companies registered with the IRDAI;   | 15                | Limited liability partnerships formed and registered under the provisions of the Limited Liability Partnership Act, 2008 (No. 6 of 2009);  | 28                |
| State industrial development corporations;   | 16                | Association of Persons; and  | 29                |
| Insurance funds set up and managed by the army, navy, or air force of the Union of India;  | 17                | Any other incorporated and/ or unincorporated body of persons.   | 30                |
| Insurance funds set up and managed by the Department of Posts, the Union of India;   | 18                | <b>Category III (High Net-worth Individual Investors) ("HNIs")</b>   |                   |
| Systemically Important Non-Banking Financial Company registered with the RBI;  | 19                | 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                |
| 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                | <b>Category IV (Retail Individual Investors)</b>   |                   |
| Mutual funds registered with SEBI.   | 21                | 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 applying through their Karta and does not include NRIs) though UPI Mechanism. | 41                |

## ISSUE STRUCTURE

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

| 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     |
| 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 | ₹ 1,000                              | ₹ 1,188.09 | ₹ 1,000   | ₹ 1,000   | ₹ 1,322.27 | Staggered Redemption in Two (2) annual payments of ₹500 each, starting from 4th Anniversary* until Maturity |           | ₹ 1,629.30 | Staggered Redemption in Five (5) annual payments of ₹200 each, starting from 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 Face Value as per *Principal Redemption Schedule and Redemption Amounts****          |            |
| 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.

- 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.
- 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.

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|   | COMPANY CONTACT DETAILS  | REGISTRAR CONTACT DETAILS  |
|---|--|--|
| <ul style="list-style-type: none"><li>In case of queries to allotment/ credit of Allotted NCD/Refund, the Applicants should contact Registrar to the Issue or the Company.</li><li>In case of ASBA Application submitted to the SCSBs, the Applicants should contact the relevant SCSB.</li><li>In case of queries related to upload of Applications submitted to the Lead Manager/s Consortium Members / Trading Member / CRTA / CDP / SCSB Applicants should contact the relevant Lead Managers / Consortium Members / Trading Member / CRTA / CDP / SCSB.</li><li>The grievances arising out of Applications for the NCDs made through Trading Members may be addressed directly to Stock Exchanges.</li><li>Acknowledgments subject to availability of Funds in the ASBA account.</li></ul> | <p><b>NIDO HOME FINANCE LIMITED</b></p> <p><b>Registered Office and Corporate Office:</b> Tower 3, 5<sup>th</sup> Floor, Wing B, Kohinoor City Mall Kohinoor City, Kiroi Road, Kurla (West) Mumbai 400070, Maharashtra, India; <b>Tel.:</b> +91 22 4272 2200</p> <p><b>CIN:</b> U65922MH2008PLC182906; <b>PAN:</b> AABCE9808N</p> <p><b>Website:</b> <a href="http://www.nidohomefin.com">www.nidohomefin.com</a>; <b>Email:</b> <a href="mailto:investorgrievances@nidohomefin.com">investorgrievances@nidohomefin.com</a></p> <p><b>Company Secretary and Compliance Officer:</b> Archana Nadgouda* <b>Tel.:</b> +91 22 4272 2200; <b>Email:</b> <a href="mailto:secretarial.team@nidohomefin.com">secretarial.team@nidohomefin.com</a></p> <p><b>Chief Financial Officer:</b> Kiran Agarwal Todi; <b>Tel:</b> +91 22 4272 2200 <b>Email:</b> <a href="mailto:secretarial.team@nidohomefin.com">secretarial.team@nidohomefin.com</a></p> | <p><b>KFIN Technologies Limited</b></p> <p>Selenium, Tower B, Plot No-31 and 32, Financial District, Nanakramguda, Serilingampally, Hyderabad, Rangareddi 500 032, Telangana, India <b>Tel:</b> +91 40 6716 2222 /18003094001</p> <p><b>Fax:</b> +91 40 6716 1563</p> <p><b>Email:</b> <a href="mailto:nhfl.ncdipo@kfintech.com">nhfl.ncdipo@kfintech.com</a></p> <p><b>Website:</b> <a href="http://www.kfintech.com">www.kfintech.com</a></p> <p><b>Contact Person:</b> M.Murali Krishna</p> |

\*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.