

Nestavia Home Finance Private Limited, Unit 005 - Cowrks, 2nd floor, 2nd wing,  
No.4/293, Old Mahabalipuram Road, Perungudi , Chennai- 600096.

**Key Facts Statement (KFS)**  
**Part 1 (Interest rate and fees / charges)**

1	Name of the Customer(s)			Mr/Mrs/Ms.....				
2	Loan Proposal / Sanction No	.....	Nature / Type of Loan	HOME / MORTGAGE LOAN				
3	Purpose of Loan			HOME LOAN - Self Construction / Purchase MORTGAGE LOAN - Loan Against Property / MSME				
4	Sanctioned Loan amount			Rs...../-				
5	Disbursal schedule			(i) Under Construction Properties: Will be based on stage of completion of construction as certified based on Technical Inspection. (ii) Completed Properties: 100% up front or as requested by the Customer. (iii) Sl.No.3, Article 2 of the loan agreement.				
	i) Disbursement in stages or 100% upfront.  ii) If it is stage wise, mention the clause of loan agreement having relevant details							
6	Loan term (No of Months)			..... months				
7	Instalment details							
	Type of instalments		Number of EMIs		EMI(₹)		Commencement of repayment, post disbursement	
	Monthly		..... months		Rs..... /-		5th (Billing Date)	
8	Interest rate (%) and type ( Hybrid - first 3 years fixed rate and thereafter floating rate of interest)			.....% -				
9	Additional Information in case of Floating rate of interest							
	Benchmark Reference	Benchmark Rate (%) Nest PLR (B)	Spread(%) (S)	Final Rate (%) R = (B) + (S)	Reset Periodicity		Impact of change in ROI	
	Nest PLR	18%	-2.75%	15.25%	B	S	For every 0.25% increase in Nest PLR	For every 0.25% decrease in Nest PLR
					As per market conditions		EMI would increase by Rs.16/- per month per lakh at interest rate of 15.25%	EMI would reduce by Rs.16/- per month per lakh at interest rate of 15.25%

10	Fees / Charges				
		Payable to the Nestavia (A)		Payable to a third party through Nestavia (B)	
		One-time/ Recurring	Amount (in ₹) or Percentage (%) as applicable		
(i)	Application Fee (Non-refundable)	One - time	Rs.3500/-+GST		
(ii)	Loan Processing Fee (Non-refundable)	One - time	2% on loan sanction amount + GST		
(iii)	Insurance Premium			One time	Actual as provided by the Insurance Company
(iv)	Income Appraisal Fee	-	-	One time	Actual, if any -
(v)	Bureau charges	-	-	One time	Rs.100/- + GST
(vi)	Documentation Charges	One - time	Rs.750/- + GST	-	-
(vii)	CERSAI Charges	-	-	One - time	Rs.100/- + GST
(vii)i	Legal Evaluation Fee inclusive of GST	One - time	Rs.1,770/-	-	-
(ix)	Technical Evaluation Fee inclusive of GST	One - time	Rs.1,770/-	-	-
(x)	Stamp Duty	-	-	One - time	Actual
11	Annual Percentage Rate (APR) (%)		As per system		
12	Details of Contingent Charges (in Rs.....or ... %,as applicable)				
(i)	Penal charges, if any in case of delayed payment		24% p.a.		
(ii)	Cash handling charges		Nil. ( Rs.250/- + GST- waived for the customer)		
(iii)	Switch Fee from floating interest rate to fixed interest rate or vice versa after a period of 3 years from the date of first disbursement.		Home Loans: 0.50% of the Principal Outstanding + GST Mortgage Loans: Not applicable		
(iv)	Statement of Account (SOA) Charges		Nil, if downloaded from customer app. Rs.500/- + GST if requested for physical copy.		
(v)	IT Certificate Charges		Nil, if downloaded from customer app. Rs.500/- + GST if requested for physical copy.		
(vi)	Statement of Settlement Figure for part- pre-closure or full pre-closure		Rs.500/- + GST		
(vii)	ROC charges for charge creation and charge cancellation for Corporate Customers		Actual		
(viii)	Non-submission of Post Disbursement Documents beyond 30 days		In case of purchase of property: Charges of Rs 3,000/- + GST per month will be levied starting 30 days from the date of first disbursement for non-submission of original title documents.  For all other Products: Charges of Rs. 3,000/- + GST per		

		month will be levied starting 30 days from the date of first disbursement date for non-creation of Mortgage (MODTD / RM).
(ix)	Document Retrieval Charges	Rs.750/- + GST
(x)	Swap of Repayment instruments	Rs.500/- + GST
(xi)	Swapping of property charges	Rs.7500/- + GST
(xii)	Retrieval of copy of property documents	Rs.500/- + GST
(xiii)	Cheque / NACH / Direct Debit / UPI Return Charges	Rs.500/- + GST per instance
(xiv)	Bank Charges for issue of DD / PO at the time of disbursement	Rs.250/- + GST per instance
(xv)	Delay in collecting Return of Collateral documents beyond 30 days from the date of loan account closure intimation.	Rs.500/- + GST
(xvi)	Charges towards MODTD cancellation / Discharge of Mortgage	Rs.1,000/- + GST
(xvii)	Non PDC / Non-Mandate Collection for PEMI / EMI	Rs.500/- + GST per visit
(xviii)	Swapping Mandate to Cheque	Rs.500/- + GST
(xix)	Legal Expenses / SARFAESI Expenses / Repossession Charges	Actual
(xx)	EMI return Collection (visiting) Charges	Rs.250+ GST per visit
(xxi)	Pre-closure Charges and Part Payment Charges	<p>Home Loans:</p> <p>Foreclosure of loan in Full:</p> <p>Variable rate of interest ( Floating rate) for Individual Loans: Nil</p> <p>Variable rate of interest ( Floating rate) for Non Individual Loans: 2% on Principal Outstanding + GST</p> <p>Fixed Rate of Interest of all loans: 4% on Principal Outstanding + GST.</p> <p>Nil, if paid out of own funds</p> <p>Part pre closure amount on floating rate loans: Nil.</p> <p>Part pre closure amount on fixed rate loans: 4% on part prepayment amount + GST.</p> <p>Nil, if paid out of own funds.</p> <p>Mortgage Loans:</p> <p>If full pre-payment: 4% on Principal Outstanding + GST</p> <p>If Part – pre closure amount, 4% on part prepayment amount + GST</p>
(xxii)	Document Handling Charges	Rs.1500/- + GST (wherever the external agency is engaged for registration.)

## Part 2 (Other qualitative information)

1	Clause of Loan Agreement relating to engagement of recovery agents	As per the Terms and conditions of the loan agreement.	
2	Clause of Loan Agreement which details grievance redressal mechanism	As per the Terms and conditions of the loan agreement.	
3	Phone# and e-mail of the nodal grievance redressal Officer	1800 569 7070	customerfirst@nestaviahomefin.com
4	Whether the loan is, or in future may be, subject to transfer to other Regulated Entities (RE) or securitization	As per the Terms and conditions of the loan agreement.	
5	In case of lending under collaborative lending arrangements (e.g.,co-lending/outsourcing),additional details may be furnished:		
Name of originating RE with its funding proportion		Name of the partner RE along with its proportion of funding	Blended rate of interest
-		-	-
6	In case of digital loans, following specific disclosures may be furnished:		
(i)Cooling off / look-up period, in terms of NHFPL's Board Approved Policy, during which Customer shall not be charged any penalty on prepayment of loan		-	
(ii)Details of LSP acting as recovery agent and authorised to approach the customer		-	

## Part 3 (Computation for APR of Retail Loans)

S No	Parameters	Details
1	Sanctioned Loan Amount	Rs...../-
2	Loan Term (in number of months)	.....months
a)	Type of EMI Amount of each EMI No of EMIs	Monthly Rs...../- ..... months
b)	No of instalments for capitalised interest, if any	-
c)	Commencement of repayments, post disbursement	5 <sup>th</sup> of every month
3	Interest Rate type	As per system
4	Rate of Interest	
5	Total Interest Amount to be charged during the entire tenure of the loan as per the rate prevailing on sanction date	Rs...../-
6	Fees / Charges payable	Rs...../-
A	Payable to the Nestavia	Rs...../-

B	Payable to third-party routed through Nestavia	Rs...../-	
7	Net disbursed amount	Rs...../-	
8	Total amount to be paid by Customer	Rs...../--	
9	Annual Percentage rate – Effective annualised interest rate	With GST	Without GST
10	Schedule of disbursement as per terms and conditions	Under Construction Properties: Will be based on stage of completion of construction as certified by Technical Inspection. Completed Properties:100% upfront or as requested by the customer.  As per the terms and conditions of the loan agreement	
11	Due date of payment of instalment and interest	As per sanction letter	

#### **Part 4 (Repayment Schedule)**

Instalment No.	EMI Amount	Principal	Interest	Outstanding Principal
1				
2				
3				
4				
...				

Thanking you

**Issued by:**  
**Nestavia Home Finance Private Limited**

**\*\*\*\* This is a system-generated document and does not require a physical signature.**

I/We hereby declare that the contents of this Key Facts Statement (KFS) have been read out and/or explained to me/us in the language understood by me/us. I/We have understood the terms and conditions outlined in this document, including all applicable charges, interest rates, fees, and repayment obligations.

I/We further confirm that a copy of this Key Facts Statement has been provided to me/us.

Borrower Signature

Co-Borrower 1 Signature

Co-Borrower 2 Signature