

# Nestavia Home Finance Private Limited

## Interest Rate Range for the Loans granted to Borrowers

(Quarter 3 - Oct. '25 to Dec. '25)

Particulars	Minimum	Maximum	Mean	Weighted Average
Home Loans - Salaried	15.00%	16.00%	15.54%	15.25%
Home Loans – Self-Employed	15.00%	16.00%	15.46%	15.37%
Mortgage Loans	15.00%	22.00%	19.78%	18.99%

**Notes:**

- 1) Nest PLR – The current PLR of the company is 18%
- 2) For fees & other charges, please refer MITC and KFS available at <https://nestaviahomefin.com/customercentre/>
- 3) Methodology adopted by for charging interest rate from its borrowers:  
The interest rates on Home loans generally dependent on interest rate cycle but it is common practice to notice that the interest rates vary due to the quantum of loan, tenor and the risk profile of borrowers including their past credit history. Hence, the factors which are considered for charging interest rate of the company are:
  - a) Cost of funds (company's cost of borrowings)
  - b) Operating costs
  - c) Loan loss Provisions and credit loss
  - d) Margin to attain return on equity.
  - e) Risk premium based on Gradation of risks in relation to the Customer segment in affordable housing
- 4) The Annual Percentage Rate (APR) of loan is the total cost of the loan on an annual basis. Kindly refer the APR calculator available at <https://nestaviahomefin.com/apr-calculator/> to know more about the same.