

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 LOAN/ MORTGAGE LOAN			
3	Purpose of Loan		HOME LOAN - Self Construction / Purchase / Extension / Renovation MORTGAGE LOAN – Construction Re-finance / MSME				
4	Sanctioned Loan amount		Rs...../-				
5	Disbursal schedule		i) Disbursement in stages or 100% upfront. ii) If it is stage wise, mention the clause of loan agreement having relevant details <ul style="list-style-type: none"> (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. 				
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 (.....% -				
Home Loan: Hybrid (First 3 years fixed rate of interest and thereafter floating rate of interest)							
Mortgage Loan: Fixed 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.3,500/-+GST		
(ii)	Loan Processing Fee (Non-refundable)	One - time	Home Loan: 2.25% on loan sanction amount + GST Mortgage Loan: 2.50% 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.1,500/- + GST	-	-
(ix)	Technical Evaluation Fee inclusive of GST	One - time	Rs.1,500/- + GST	-	-
(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	Home Loans: Foreclosure of loan in Full: Variable rate of interest (Floating rate) for Individual Loans: Nil Variable rate of interest (Floating rate) for Non Individual Loans: 2% on Principal Outstanding + GST Fixed Rate of Interest of all loans: 4% on Principal Outstanding + GST. Nil, if paid out of own funds Part pre closure amount on floating rate loans: Nil. Part pre closure amount on fixed rate loans: 4% on part prepayment amount + GST. Nil, if paid out of own funds.

		Mortgage Loans: If full pre-payment: 4% on Principal Outstanding + GST If Part – pre closure amount, 4% on part prepayment amount + GST
(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 th of every month
3	Interest Rate type	As per system

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
4	Rate of Interest	

Part 4 (Repayment Schedule)

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

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