

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)**

<b>1</b>	<b>Name of the Customer(s)</b>			Mr/Mrs/Ms.....			
<b>2</b>	<b>Loan Proposal / Sanction No</b>	.....		<b>Nature / Type of Loan</b>	HOME LOAN/ MORTGAGE LOAN		
<b>3</b>	<b>Purpose of Loan</b>			HOME LOAN - Self Construction / Purchase / Extension / Renovation MORTGAGE LOAN – Construction Re-finance / MSME			
<b>4</b>	<b>Sanctioned Loan amount</b>			Rs...../-			
<b>5</b>	<b>Disbursal schedule</b>						
	i) Disbursement in stages or 100% upfront.			(i) Under Construction Properties: Will be based on stage of completion of construction as certified based on Technical Inspection.			
	ii) If it is stage wise, mention the clause of loan agreement having relevant details			(ii) Completed Properties: 100% up front or as requested by the Customer.			
				(iii) SL.No.3, Article 2 of the loan agreement.			
<b>6</b>	<b>Loan term (No of Months)</b>			..... months			
<b>7</b>	<b>Instalment details</b>						
	<b>Type of instalments</b>		<b>Number of EMIs</b>		<b>EMI(₹)</b>		<b>Commencement of repayment, post disbursement</b>
	Monthly		..... months		Rs..... /-		5th (Billing Date)
<b>8</b>	<b>Interest rate (%) and type (</b>			<b>.....% -</b>			
	Home Loan: Hybrid (First 3 years fixed rate of interest and thereafter floating rate of interest)						
	Mortgage Loan: Fixed rate of interest						
<b>9</b>	<b>Additional Information in case of Floating rate of interest</b>						
	<b>Benchmark Reference</b>	<b>Benchmark Rate (%) Nest PLR (B)</b>	<b>Spread(%) (S)</b>	<b>Final Rate (%) R = (B) + (S)</b>	<b>Reset Periodicity</b>		<b>Impact of change in ROI</b>
	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	<p>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.</p> <p>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).</p>
(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>

		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	<a href="mailto:customerfirst@nestaviahomefin.com">customerfirst@nestaviahomefin.com</a>
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

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