

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) 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 Loans: a) Direct Sourcing: 2.25% on loan sanction amount + GST b) Sourcing through Nest Champions: 3% on loan sanction amount + GST Mortgage Loans: a) Direct Sourcing: 2.50% on loan sanction amount + GST b) Sourcing through Nest Champions: 2.50% on loan sanction amount + GST | - | - |
| (iii) | Insurance Premium for each of the Policies | - | - | One time | Actual as provided by the respective Insurance Company (Company doesn't earn any commission on the insurance) |
| (iv) | Income Appraisal Fee | - | - | One time | Actual, if any - |
| (v) | Credit Bureau charges including for co-applicants | - | - | One time | Rs.200/- + GST |
| (vi) | Documentation Charges including stamp duty on Loan Agreement | One - time | Rs.1,500/- + 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 for Registration of | - | - | One - time | Actual to be paid |

| | | | | | |
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| | Mortgage | | | | by Customer at the time of registration to the Government directly in the Sub-Registrar Office (SRO). |
| 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, if applicable | | | |
| (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: Foreclosure of loan in Full: 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. 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. Nil, if paid out of own funds.</p> <p>Mortgage Loans: 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 th of every month |
| 3 | Interest Rate type | As per system |
| 4 | Rate of Interest | |

| S No | Parameters | Details | |
|------|--|--|-------------|
| 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 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 | | | | |
| ... | | | | |

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