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) (Annexure to Sanction Letter)

Part 1 (Interest rate and fees / charges)

1	**Name of the Borrower**		Mr/Mrs/Ms............................	
	Name of the Co-Borrower(s)		Mr/Mrs/Ms............................	
2	**Loan Application 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 / Commercial Property Purchase	
4	**Sanctioned Loan amount**		Rs.............../- (Rupees......................only)	
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		(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 excluding the PEMI period	
7	**Instalment details**			

Type of instalments	Number of EMIs	EMI(₹)	Commencement of repayment, post disbursement
Monthly	.... months	Rs........................ /-	5th of the month (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	..........% p.a. (Currently Applicable ROI)
9	**Additional Information in case of Floating rate of interest**	

Benchmark Reference	Benchmark Rate (%) Nest PLR (B)	Spread(%) (S)	Applicable ROI (%) (R)=(B)+(S)	Reset Periodicity		Impact of change in ROI	
				B	S	For every 0.25% increase in Nest PLR	For every 0.25% decrease in Nest PLR
Nest PLR	18%	-2.75% (as an Example)	15.25% (as an Example)	As per market conditions and the cost of Funds		EMI would increase by Rs.16/- per month per lakh at interest rate of 15.25% (as an Example)	EMI would reduce by Rs.16/- per month per lakh at interest rate of 15.25% (as an Example)

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	One-time/ Recurring	Amount (in ₹) or Percentage (%) as applicable
(i)	Loan Application Fee inclusive of GST (Non-refundable)	One time	Rs.3,500/- + GST	-	-
(ii)	Loan Processing Fee inclusive of GST (Non-refundable)	One time	**Home Loans:** a) Direct Sourcing: 2.50% on loan sanction amount + GST b) Sourcing through Nest Champions (Business Connectors): 3% on loan sanction amount + GST **Mortgage Loans:** (All Sourcing Types) 3.00% on loan sanction amount + GST	-	-
(iii)	Insurance Premium for all the Policies inclusive of GST (Kindly note that Nestavia doesn't earn any commission on the insurance)	-	-	One time	Actual as provided by the respective Insurance Company
(iv)	Income Appraisal Fee	-	-	One time	Actual, if any -
(v)	Credit Bureau charges for all applicants inclusive of GST	-	-	One time	Rs.200/- + GST
(vi)	Documentation Charges including stamp duty on Loan Agreement inclusive of GST	One time	Rs.3,500/- + GST	-	-
(vii)	CERSAI Charges inclusive of GST	-	-	One time	Rs.100/- + GST
(vii)i	Legal Evaluation Fee inclusive of GST	One time	Rs.3,000/- + GST	-	-
(ix)	Technical Evaluation Fee inclusive of GST	One time	Rs.3,000/- + GST	-	-
(x)	Stamp Duty for Registration of Mortgage	-	-	One time	Actual to be paid by Customer at the time of registration to the Government

					directly in the Sub-Registrar Office (SRO).

11	**Annual Percentage Rate (APR) (%)**	……….% p.a.
12	Details of Contingent Charges (in Amount or %, as applicable)	
(i)	**Penal charges, if any in case of delayed payment**	**Penal charges @ 24% per annum are payable for any delay in payment of EMI/PEMI.** **It is calculated for the period for which the EMI / PEMI remains overdue. In other words, Penal charges will apply during the period the account is delinquent / from the date from which the account has become overdue till the date of payment.**
(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 NestCFirst Customer app. Rs.500/- + GST, if requested for physical copy.
(v)	IT Certificate Charges	Nil, if downloaded from NestCFirst 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)	Original Documents Retrieval Charges	Rs.1,000/- + GST
(x)	Swap of Repayment instruments	Rs.500/- + GST
(xi)	Swapping of property charges	Rs.7,500/- + GST
(xii)	Retrieval of copy of property documents	Nil, if downloaded from NestCFirst Customer app. Rs.1,000/- + GST, if requested for physical copy.
(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

<table>
<tr><td>(xv)</td><td>Delay in collecting Return of Collateral documents beyond 30 days from the date of loan account closure intimation.</td><td>Rs.500/- + GST per month</td></tr>
<tr><td>(xvi)</td><td>Charges towards MODTD cancellation / Discharge of Mortgage</td><td>Rs.2,000/- + GST</td></tr>
<tr><td>(xvii)</td><td>Non PDC / Non-Mandate Collection for PEMI / EMI</td><td>Rs.500/- + GST per visit</td></tr>
<tr><td>(xviii)</td><td>Swapping Mandate to Cheque</td><td>Rs.500/- + GST</td></tr>
<tr><td>(xix)</td><td>Legal Expenses / SARFAESI Expenses / Repossession Charges</td><td>Actual</td></tr>
<tr><td>(xx)</td><td>EMI return Collection (visiting) Charges</td><td>Rs.250+ GST per visit</td></tr>
<tr><td>(xxi)</td><td>MODTD Registration and MODTD Cancellation stamp duty, cost and expenses etc.</td><td>Actual cost of and expenses borne by the borrowers.</td></tr>
<tr><td>(xxii)</td><td>Original Documents retrieval charges</td><td>Rs.1,000/- + GST</td></tr>
<tr><td>(xxiii)</td><td>CA Certification Fee for Corporate Borrowers inclusive of GST</td><td>Actual, if applicable</td></tr>
<tr><td>(xxiv)</td><td>Technical Visit Charges for Tranche Disbursements</td><td>Rs.750/- + GST
(Free for first tranche disbursement)</td></tr>
<tr><td>(xxv)</td><td>Prepayment / Foreclosure charges</td><td>Foreclosure of loan in full or in part:
<table>
<tr><th>Nature of Interest Rate</th><th>Loan Product Type</th><th>Category of Borrower</th><th>Applicable Charges for Pre-payment</th></tr>
<tr><td>Fixed Interest Rate</td><td>Home Loans</td><td>a) All Categories</td><td>4% on Principal Outstanding + GST (Nil, if paid out of own funds)</td></tr>
<tr><td>Fixed Interest Rate</td><td>Mortgage Loans</td><td>All Categories</td><td>4% on Principal Outstanding + GST</td></tr>
<tr><td>Floating (Variable) Interest Rate</td><td>Home Loans</td><td>a) Individuals
b) Non-Individuals</td><td>a) Nil
b) 2% on Principal Outstanding + GST</td></tr>
<tr><td>Floating (Variable) Interest Rate</td><td>Mortgage Loans</td><td>a) Individuals
b) MSMEs
c) Others</td><td>Nil</td></tr>
</table></td></tr>
</table>

Kindly note that for Home Loans under Fixed Rate of interest, pre-payment charges are applicable if not prepaid from borrower's own source.

Own Source: "Own source" for this purpose means any source other than borrowing from a Bank/HFC/NBFC or any other Financial Institution.

The loan can be repaid either in part or in full anytime during the tenure of the loan. Part prepayments will be accepted subject to the condition that the amount prepaid each time will be equivalent to a minimum of 6 EMI's. If the amount prepaid is less than 6 EMIs, the amount shall be refunded back to the borrower.

For loans with a dual/hybrid interest rate structure (fixed and floating interest rates applicable during different periods), the applicable prepayment charges will be based on the charges prevailing on the date of prepayment.

If the part prepayment amount is paid between 6th and 25th of the month, while the effect will be immediate for tenure reduction, the EMI reduction if opted by the customer will be given on the fixed due date, which is 5th of the subsequent month. If the part prepayment is paid between 26th of the month and 5th of the subsequent month, while the effect will be immediate for tenure reduction, the EMI reduction if opted by the customer will be given on the next subsequent month due date, which is 5th of the second month following the date of payment and not the 5th of the next month.

Some examples are as follows:

If paid on 4th October 2025	EMI reduction will be effective from 5th November 2025
If paid on 27th October 2025	EMI reduction will be effective from 5th December 2025

Consequently, Interest on part prepayments from the 5th day of the month till the date of part prepayment will be required to be paid by the customer in addition to the EMI.

Nestavia retains the right to alter any charges or fees from time to time or to introduce any new charges or fees as it may deem appropriate prospectively. Nestavia may choose to display information on the noticeboard / official website of the Nestavia (https://www.nestaviahomefin.com), send SMS / WhatsApp Messages / letter to Customers, newspaper publication / notification in NestCFirst Customer App or any other mode of communication as it deems fit to intimate such changes. If such changes are at the disadvantage of the customer, he/she may within 30 days close his/her account without having to pay any extra charges or interest on account of the above changes.

* All charges will be rounded off to the nearest rupee.

Part 2 (Other qualitative information)

<table>
<tr><td>1</td><td>Clause of Loan Agreement relating to engagement of recovery agents</td><td colspan="2">As per clause “15.1 Collections/Administration” under “Article 15 – Others” in the Loan Agreement.</td></tr>
<tr><td>2</td><td>Clause of Loan Agreement which details grievance redressal mechanism</td><td colspan="2">As per clause “15.4 Grievance Redressal” under “Article 15 – Others” in the Loan Agreement.</td></tr>
<tr><td>3</td><td>Phone# and e-mail of the nodal grievance redressal Officer</td><td>1800 569 7070</td><td>customerfirst@nestaviahomefin.com</td></tr>
<tr><td>4</td><td>Whether the loan is, or in future may be, subject to transfer to other Regulated Entities (RE) or securitization</td><td colspan="2">As per clause “12.3 Sales and Assignment” under “Article 12 – Miscellaneous” in the Loan Agreement.</td></tr>
<tr><td>5</td><td colspan="3">In case of lending under collaborative lending arrangements (e.g., co-lending/outsourcing), additional details may be furnished:</td></tr>
<tr><td colspan="2">Name of originating RE with its funding proportion</td><td>Name of the partner RE along with its proportion of funding</td><td>Blended rate of interest</td></tr>
<tr><td colspan="2">-</td><td>-</td><td>-</td></tr>
<tr><td>6</td><td colspan="3">In case of digital loans, following specific disclosures may be furnished:</td></tr>
<tr><td colspan="2">(i)Cooling off / look-up period, in terms of Nestavia’s Board Approved Policy, during which Customer shall not be charged any penalty on prepayment of loan</td><td colspan="2">-</td></tr>
<tr><td colspan="2">(ii)Details of LSP acting as recovery agent and authorised to approach the customer</td><td colspan="2">-</td></tr>
</table>

Part 3 (Computation for APR of Retail Loans)

S No	Parameters	Details
1	Sanctioned Loan Amount	Rs................/- (Rupees........................only)
2	Loan Term (in number of months)	.... months excluding PEMI period
(a)	Type of EMI Amount of each EMI No. of EMIs	Monthly Rs............../- .... months
(b)	No. of instalments for capitalised interest, if any	NA
(c)	Commencement of repayments, post disbursement	5th of every month (billing date)
3	Fees / Charges payable inclusive of GST	Rs................/- (Rupees........................only)
A	Payable to Nestavia	Rs................/- (Rupees........................only)
B	Payable to third-party routed through Nestavia	Rs................/- (Rupees........................only)
4	Insurance Premium for all Policies inclusive of GST	Rs................/- (Rupees........................only)
5	Net disbursed amount post fees/ charges and Insurance	Rs................/- (Rupees........................only)
6	Interest Rate type	As per Loan Product
7	Rate of Interest	...........% p.a. (Currently Applicable ROI) Nest PLR ....% minus Spread ....%

S No	Parameters	Details	
8	Total Interest Amount to be charged during the entire tenure of the loan as per the rate prevailing on sanction date	Rs................/- (Rupees........................only)	
9	Total amount to be paid by Borrower	Rs................/- (Rupees........................only)	
10	Annual Percentage rate – Effective annualised interest rate	With GST	Without GST
11	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	
12	Due date of payment of instalment and interest	5th of every month (billing date)	

Part 4 (Repayment Schedule)

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

Thanking you and assuring you of our best services at all times.

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.

Name of the Borrower(s)	Signature of Borrower(s)
1.	....
2.	....
3.	....

4. …………………………………………………………….   ……………………………………………………..

Name of the Guarantor, if any   Signature of the Guarantor, if any