Nestavia

Your Key to a Brighter Future

Registered Office:

Unit 005 - Cowrks, 2nd Floor, 2nd Wing,
Sterling Technopolis, No.4/293, OMR, Perungudi,
Chennai – 600096, Tamil Nadu.

Email: customerfirst@nestaviahomefin.com

Toll Free Customer Care Number: 1800 569 7070

WhatsApp Number: + 917200028600

Website: https://www.nestaviahomefin.com

CUSTOMER INFORMATION BOOKLET

NESTAVIA HOME FINANCE PVT LTD.

Registered Office: Unit 005-Cowrks, 2nd Floor, 2nd Wing, Sterling Technopolis,

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1. Certificate of Incorporation

सत्यमेव जयते

GOVERNMENT OF INDIA
MINISTRY OF CORPORATE AFFAIRS

Central Registration Centre

Certificate of Incorporation

[Pursuant to sub-section (2) of section 7 and sub-section (1) of section 8 of the Companies Act, 2013 (18 of 2013) and rule 18 of the Companies (Incorporation) Rules, 2014]

I hereby certify that NESTAVIA HOME FINANCE PRIVATE LIMITED is incorporated on this SIXTH day of NOVEMBER TWO THOUSAND TWENTY FOUR under the Companies Act, 2013 (18 of 2013) and that the company is Company limited by shares

The Corporate Identity Number of the company is **U64920TN2024PTC174499**

The Permanent Account Number (PAN) of the company is **AAJCN9653N***

The Tax Deduction and Collection Account Number (TAN) of the company is **CHEN15833G***

Given under my hand at Manesar this SIXTH day of NOVEMBER TWO THOUSAND TWENTY FOUR

Document certified by DS MINISTRY OF CORPORATE AFFAIRS , CRC MANESAR 1 •RCS.CRC@MCA.GOV.IN•.

Digitally signed by
DS MINISTRY OF CORPORATE
AFFAIRS , CRC MANESAR 1
Date: 2024.11.06 12:16:12 IST

Sai Landa

Assistant Registrar of Companies/ Deputy Registrar of Companies/ Registrar of Companies

For and on behalf of the Jurisdictional Registrar of Companies

Registrar of Companies

Central Registration Centre

Disclaimer: This certificate only evidences incorporation of the company on the basis of documents and declarations of the applicant(s). This certificate is neither a license nor permission to conduct business or solicit deposits or funds from public. Permission of sector regulator is necessary wherever required. Registration status and other details of the company can be verified on mca.gov.in

Mailing Address as per record available in Registrar of Companies office:

NESTAVIA HOME FINANCE PRIVATE LIMITED

Sterling Technopolis, No4/293 Old Mahabalipuram, Sholinganallur, Saidapet, Kanchipuram- 600119, Tamil Nadu

*as issued by Income tax Department

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2. Certificate of Registration

भारतीय रिज़र्व बैंक

विनियमन विभाग

केन्द्रीय कार्यालय, मुंबई

RESERVE BANK OF INDIA

DEPARTMENT OF REGULATION

CENTRAL OFFICE, MUMBAI

पंजीकरण प्रमाण पत्र

CERTIFICATE OF REGISTRATION

(जनता की जमाराशियां स्वीकार करने के लिए वैध नहीं)

(Not valid for accepting Public Deposits)

संख्या No. **DOR-00188**

राष्ट्रीय आवास बैंक अधिनियम, 1987 की धारा 29 ए के द्वारा भारतीय रिज़र्व बैंक को प्रदत्त शक्तियों का प्रयोग करते हुए **नेस्टाविया होम फाइनेंस प्राइवेट लिमिटेड** को दूसरी तरफ दी गयी शर्तों पर जनता से जमाराशियां स्वीकार किये बिना आवास वित्त संस्था का कारोबार प्रारंभ करने/करते रहने के लिए यह

पंजीकरण प्रमाण पत्र

जारी किया गया।

In exercise of the powers conferred on the Reserve Bank of India by Section 29A of the National Housing Bank Act, 1987

Nestavia Home Finance Private Limited

is hereby granted

Certificate of Registration

to commence / carry on the business of housing finance institution without accepting public deposits subject to the conditions given on the reverse.

मेरे हस्ताक्षर के अधीन **मुंबई** में **अप्रैल** दो हज़ार **पच्चीस** की **सात** तारीख को जारी किया गया।

Given under my hand at **Mumbai** this **Seventh** day of **April** Two Thousand **Twenty-Five**

(शिवानी त्रिवेदी / Shivani Trivedi)

~~महाप्रबंधक~~ / उप महाप्रबंधक

~~General Manager~~ / Deputy General Manager

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शर्तें / Conditions

1. पंजीकरण प्रमाण पत्र अथवा उसकी प्रमाणित प्रतिलिपि आपकी कंपनी के पंजीकृत कार्यालय में तथा अन्य कार्यालयों, शाखाओं में, यदि कोई हों, प्रदर्शित की जायेगी।	1. The Certificate of Registration or a certified copy thereof shall be kept displayed at the Registered Office and other offices, branches, if any, of your company.
2. आपकी कंपनी को पंजीकरण प्रमाण पत्र भारतीय रिज़र्व बैंक अधिनियम, 1934 के अध्याय III बी और राष्ट्रीय आवास बैंक अधिनियम, 1987 के अध्याय V के अंतर्गत निर्धारित समस्त शर्तों तथा मानदंडों का निरंतर पालन किये जाने की शर्त के अधीन जारी किया जा रहा है।	2. The Certificate of Registration is issued to your company subject to your continued adherence to all the conditions and parameters stipulated under Chapter III B of the Reserve Bank of India Act, 1934 and Chapter V of the National Housing Bank Act, 1987.
3. आपकी कंपनी को भारतीय रिज़र्व बैंक या राष्ट्रीय आवास बैंक द्वारा जारी तथा उस पर यथालागू निर्देशों, दिशानिर्देशों / अनुदेशों आदि की अपेक्षाओं का पालन करना होगा।	3. Your company shall be required to comply with all the requirements of the directions, guidelines/instructions etc. issued by the Reserve Bank of India or the National Housing Bank and as applicable to it.
4. यदि आपकी कंपनी प्रत्यक्ष या परोक्ष रूप से विज्ञापनों आदि में यह दर्शाना चाहती है कि उस के पास भारतीय रिज़र्व बैंक द्वारा जारी किया गया पंजीकरण प्रमाण पत्र है तो इस तरह के विज्ञापन में निम्नानुसार विवरण अनिवार्य रूप से शामिल किया जाना चाहिये: "कंपनी के पास राष्ट्रीय आवास बैंक अधिनियम, 1987 की धारा 29 ए के अंतर्गत भारतीय रिज़र्व बैंक द्वारा जारी दिनांक 07/04/2025 का वैध पंजीकरण प्रमाण पत्र है। तथापि भारतीय रिज़र्व बैंक या राष्ट्रीय आवास बैंक कंपनी की वित्तीय सुदृढ़ता की वर्तमान स्थिति अथवा कंपनी द्वारा दिये गये किसी विवरण अथवा प्रतिवेदन अथवा व्यक्त की गयी किसी राय की सत्यता के लिए और कंपनी द्वारा जमाराशियों की अदायगी/देयताओं के उन्मोचन के लिए कोई जिम्मेदारी अथवा गारंटी स्वीकार नहीं करता।"	4. If your company desires to indicate directly or indirectly in any advertisement etc. that the company is having a Certificate of Registration issued by the Reserve Bank of India, such advertisement should invariably contain a statement as under: "The company is having a valid Certificate of Registration dated 07/04/2025 issued by Reserve Bank of India under section 29 A of the National Housing Bank of Act, 1987. However, the Reserve Bank of India or the National Housing Bank does not accept any responsibility or guarantee about the present position as to the financial soundness of the company or for the correctness of any of the statements or representations made or opinions expressed by the company and for the repayment of deposits/discharge of liabilities by the company."
5. आपकी कंपनी को जनता की जमाराशियां स्वीकार करने/रखने की अनुमती नहीं है।	5. Your company is not allowed to accept/hold public deposits.
6. आवास वित्त संस्था के रूप में कारोबार प्रारंभ करने की तारीख से भारतीय रिज़र्व बैंक और राष्ट्रीय आवास बैंक को अवगत कराया जाये।	6. The date when your company has commenced business as a housing finance institution may be advised to Reserve Bank of India and National Housing Bank.

3. List of Loan Products

Nestavia Home Finance offers a range of home loans and mortgage loans, details of which are as under:

A. Home Loans

A home loan from Nestavia Home Finance will fulfil your dream of owning a through a simple and easy to use process. You can get a home loan depending on your eligibility. We offer attractive interest rates and with a flexible repayment tenor, you can repay the loan at your own pace based on your income. Our home loans come with several other benefits like the tax benefits under the old tax regime under Section 24b, Section 80EE and Section 80EEA as applicable in respect of the Interest on Borrowed Capital, Housing Loan etc. as well as deduction under Section 80C as per the Income Tax Act, 1961.

The following products are available:

Nest Svasthya – Home Loan for Purchase
Nest Nirman – Home Loan for self-Construction
Nest Aakriti – Home Loan for Extension or expansion
Nest Sudhaar – Home Loan for Renovation

B. Mortgage Loans

Nest Samriddhi – Mortgage Loan product for MSMEs
Nest Pragati – Mortgage Loan product for Construction Refinance and for Commercial Property Purchase.

Kindly call your nearest Nestavia Home Finance branch and enjoy doorstep service. Our Relationship Manager will come and meet you at your home at the appointed time and facilitate the process. More information is available in our website at https://nestaviahomefin.com/products/

4. Customer Service Information

TIME NORMS FOR TRANSACTIONS AT THE BRANCHES

Working Hours:

Customers and potential Customers may visit our branches during the following working hours:

- Branch Office Timings: 10 a.m. to 5:30 p.m. (Monday to Friday)

Lunch Break:
- 1:00 p.m. to 2:00 p.m.

Holidays:
- All Saturdays and Sundays will be observed as holidays apart from National and State Holidays.

More information about each branch is available in our website at https://nestaviahomefin.com/contact/

5. Interest Rates on Loans

Loan Products	Ticket Size range	Interest rate p.a. % based on risk scoring
Home Loans	Rs.5 to Rs.50 Lakhs	10% to 18%
Mortgage Loans	Rs.5 to Rs.25 Lakhs	18% to 23%

The rate of interest will be different for different categories of borrowers based on the gradation of risk. The actual lending interest rate will be arrived by considering profile of the customer, tenure of loan, past repayment track record of the customer, customer segment, market reputation, inherent credit and default risk in the products, future potential, Loan-to Value (LTV) ratio, nature and value of primary and collateral security, subject to permissible deviations. The interest rate charged to customers for any loan product shall be benchmarked to PLR of the Company. The PLR shall be arrived at based on the weighted average cost of funds, operating cost, administrative costs, credit losses, margin, etc. PLR of the company shall be monitored periodically by the Asset Liability Management Committee (ALCO) of the Company. The current Nest PLR is 18% p.a. For latest range of interest rates of loans in the previous quarter, please refer the Notice Board section in our website – https://nestaviahomefin.com/investor-relations/disclosures/ .

6. Schedule of Fees and Charges

Particulars	Charges / Fees
Application Fee (Non-refundable)	**Home Loans:** Rs.1,000/- + GST **Mortgage Loans:** Rs.3,500/- + GST
Loan Processing Fee (Non-refundable)	**Home Loans:** a) Direct Sourcing: 2.50% on loan sanction amount + GST b) Sourcing through Nest Champions: 3% on loan sanction amount + GST **Mortgage Loans:** a) Direct Sourcing: 3% on loan sanction amount + GST b) Sourcing through Nest Champions: 3% on loan sanction amount + GST
Insurance Premium for all the Insurance Policies	Actual as provided by the respective Insurance Company (Nestavia doesn't earn any commission on the insurance policies)
Income Appraisal Fee	Actual, if any
Credit Bureau charges including for co-applicants	Rs.200/- + GST
Documentation Charges including stamp duty on Loan Agreement	Rs.3,500/- + GST
CERSAI Charges	Rs.100/- + GST
Technical Evaluation Fee	Rs.3,000/- + GST
Legal Evaluation Fee	Rs.3,000/- + GST
MODTD / Registered Mortgage charges	Actual to be paid by Customer at the time of registration to the Government directly in the Sub-Registrar Office (SRO).
Stamp Duty for Registration of Mortgage	Actual to be paid by Customer at the time of registration to the Government directly in the Sub-Registrar Office (SRO).
CA Certification Fee for Corporate Customers	Actual, if applicable
Any other Fee	Will be communicated upfront to the Customer on a case-to-case basis

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Particulars	Charges / Fees
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.
Cash handling charges	Nil. (Rs.250/- + GST- waived for the customer)
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
Statement of Account (SOA) Charges	Nil, if downloaded from NestCFirst Customer app. Rs.500/- + GST if requested for physical copy.
Income Tax Certificate Charges	Nil, if downloaded from NestCFirst Customer app. Rs.500/- + GST if requested for physical copy.
Statement of Settlement Figure for part-pre-closure or full pre-closure	Rs.500/- + GST
ROC charges for charge creation and charge cancellation for Corporate Customers	Actual, if applicable
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).

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Particulars	Charges / Fees
Document Retrieval Charges	Rs.750/- + GST
Swap of Repayment instruments	Rs.500/- + GST
Swapping of property charges	Rs.7500/- + GST
Retrieval of copy of property documents	Nil, if downloaded from NestCFirst Customer app. Rs.1,000/- + GST, if requested for physical copy.
Cheque / NACH / Direct Debit / UPI Return Charges	Rs.500/- + GST per instance
Bank Charges for issue of DD / PO at the time of disbursement	Rs.250/- + GST per instance
Delay in collecting Return of Collateral documents beyond 30 days from the date of loan account closure intimation.	Rs.500/- + GST
Charges towards MODTD cancellation / Discharge of Mortgage	Rs.2,000/- + GST
Non PDC / Non-Mandate Collection for PEMI / EMI	Rs.500/- + GST per visit
Swapping Mandate to Cheque	Rs.500/- + GST
Legal Expenses / SARFAESI Expenses / Repossession Charges	Actual
EMI return Collection (visiting) Charges	Rs.250+ GST per visit
Original Documents retrieval charges	Rs.1,000/- + GST
Technical Visit Charges for Tranche Disbursements	Rs.750/- + GST (Free for first tranche disbursement)
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.

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Particulars	Charges / Fees
	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

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 be deemed appropriate prospectively due to market conditions, costs being incurred etc. Nestavia may choose to display information on the noticeboard / official website of the Nestavia (https://www.nestaviahomefin.com), send SMS / WhatsApp Messages / letter by post or courier to Borrower, 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 Borrower, 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.

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KYC and AML Requirements

1. Objectives

This policy is designed to develop a clear Customer Acceptance Policy laying down explicit criteria for acceptance of customers and to prevent the Company from being used, intentionally or unintentionally, by criminal elements for money laundering or terrorist financing.

The objective is to:

- Establish identity and address of customers
- Understand the nature of the customer's activities
- Monitor transactions for suspicious activity
- Ensure compliance with RBI and PMLA guidelines

2. Regulatory Framework

This policy is framed under the following key regulations:

- RBI Master Direction – Know Your Customer (KYC) dated Feb 25, 2016 (updated periodically)
- Prevention of Money Laundering Act (PMLA), 2002 and rules thereunder
- RBI Master Direction – HFCs, 2021
- Guidance from Financial Intelligence Unit – India (FIU-IND)
- FATF Recommendations

3. Scope

This policy applies to:

- All individual and non-individual customers of the Company
- All products and services offered by the Company (home loans, mortgage loans, construction finance, etc.)
- All employees, authorized representatives and outsourced vendors involved in customer onboarding
- All branches of the Company

4. Definitions

- **Customer**: A person/entity maintaining a business relationship or carrying out a financial transaction with the Company.
- **KYC**: Process of verifying identity and address using OVDs (Officially Valid Documents).
- **CDD**: Customer Due Diligence under PMLA Rules.
- **FIU-IND**: Financial Intelligence Unit – India.
- **PEP**: Politically Exposed Person.
- **STR**: Suspicious Transaction Report.

5. Customer Acceptance Policy (CAP)

Nestavia shall:

- Accept only those customers whose identity and address can be verified using reliable documents as per regulatory guidance.
- Not open accounts in fictitious/benami names.
- Not accept walk-in customers without proper due diligence.
- Define circumstances under which a customer may be refused onboarding (e.g., blacklisted entities, PEPs with adverse media). Politically Exposed Persons (PEPs), both domestic and foreign, shall be treated as high-risk customers irrespective of adverse media.
- Obtain **PAN** and **Aadhaar** or other KYC documents as per regulatory guidance.
- Customers whose onboarding is declined due to KYC/AML concerns shall be informed of the reason and may seek redressal through the grievance redressal mechanism.

6. Customer Identification Procedure (CIP)

The Company shall identify the Borrower and all Co-Borrowers using:

a) For Individuals:

- Aadhaar (voluntary) / Voter ID / Passport / Driving License / NREGA Job Card (with photo)
- PAN (mandatory under PMLA)
- Recent photograph
- Proof of address (if not part of OVD)

b) For non-individuals:

1. Certificate of Incorporation
2. PAN and GST
3. Board Resolution
4. Authorized signatories' OVDs and photographs
5. Beneficial Ownership declaration as per Rule 9(3) of PMLA Rules

CIP will be applied at:

- Onboarding
- At the time of high-value transactions
- Periodically (for risk-based updates)
- Video-based Customer Identification Process (V-CIP) shall be used where applicable, as per RBI guidelines.
- CKYC compliance shall be ensured by uploading data to CKYCR within 10 days of onboarding and checking for existing CKYC numbers.

7. Risk Categorization of Customers for KYC revalidation

Customers shall be categorized as:

Category	Examples	KYC Frequency
Low Risk	Salaried individuals, government employees, employees of public sector enterprises, senior citizens etc.	Every 10 years
Medium Risk	SMEs, professionals, unregistered bodies etc.	Every 8 years
High Risk	PEPs, NRIs, trusts, NGOs, charities, cash-intensive businesses etc.	Every 2 years

Criteria for risk categorization include:

- Nature of business
- Source of funds
- Geographical location
- Reputation

8. Ongoing Due Diligence

The Company shall:

- Monitor financial transactions to ensure consistency with customer profile.
- Conduct periodic KYC updates based on risk category.
- Re-verify identity if there's a change in ownership or profile.
- Trigger alerts for unusual or high-risk transactions.

9. Enhanced Due Diligence (EDD)

Applicable for:

- High-risk customers
- Customers from high-risk jurisdictions (FATF list)
- Measures include:
- Additional documentation and verification
- Source of wealth verification
- Senior management approval before onboarding

10. Records Management

Records to be maintained:

- KYC documents: Minimum 5 years after account closure
- Transaction records: Minimum 5 years from date of transaction
- STR filings and logs: Indefinitely until permitted for destruction under applicable law or as directed by FIU-IND.

11. Reporting to FIU-IND

The Company shall:

- File Cash Transaction Reports (CTRs) for transactions > ₹2 lakhs.
- File Suspicious Transaction Reports (STRs) within 7 days of identifying suspicion.
- Nominate a Principal Officer (PO) and a Designated Director for compliance.

12. Monitoring of Transactions

Automated transaction monitoring shall be done to:

- Identify suspicious behaviour
- Generate alerts based on thresholds (e.g. cash deposits, multiple loan applications etc.)
- Support STR filings

13. Customer Education and Employee Training and Awareness

The Company shall:

- Train employees and tele-callers who interact with Customers to educate them when seeking KYC information
- Conduct annual KYC/AML training for all frontline and compliance staff.
- Provide updated regulatory guidelines and risk trends.
- Test awareness periodically.

14. Designated Director

The Designated Director shall oversee the compliance position of AML norms in the Company and the following will be adhered to in this regard.

a) A "Designated Director" means a person designated by Nestavia to ensure overall compliance with

the obligations imposed under Chapter IV of the Act and shall be nominated by the Board of Nestavia;
b) The name, designation and address of the Designated Director, including changes from time to time, shall be communicated to the Director, FIU-IND and also to the National Housing Bank; and
c) In no case, the "Principal Officer" shall be nominated as the "Designated Director")

15. Principal Officer

The Principal Officer shall be located at the corporate office of Nestavia and shall be responsible for monitoring and reporting of all transactions and sharing of information as required under the law and the following will be adhered to in this regard.

a) The name of the Principal Officer so designated, his designation and address including changes from time to time, may please be advised to the Director, FIU-IND.
b) The Principal Officer will maintain close liaison with enforcement agencies, other HFCs and any other institution which are involved in the fight against money laundering and combating financing of terrorism.
c) Role and responsibilities of the Principal Officer should include overseeing and ensuring overall compliance with regulatory guidelines on KYC/AML/CFT issued from time to time and obligations under the Prevention of Money Laundering Act, 2002, rules and regulations made thereunder, as amended from time to time.
d) The Principal Officer will also be responsible for timely submission of CTR, STR and reporting of counterfeit notes and all transactions involving receipts by non-profit organisations of value more than the applicable threshold in foreign currency to FIU-IND.
e) With a view to enabling the Principal Officer to discharge his responsibilities effectively, the Principal Officer and other appropriate staff should have timely access to customer identification data and other ODD information, transaction records and other relevant information

16. Policy review and amendments

This policy will be reviewed periodically by the Compliance department to ensure compliance with the law, reflect changes in business or regulatory requirements, and enhance its effectiveness. Any amendments will be communicated to customers and training provided to the employees.

7. Grievance Redressal Mechanism

NESTAVIA HOME FINANCE PVT LTD.
Registered Office: Unit 005-Cowrks, 2nd Floor, 2nd Wing, Sterling Technopolis,
No.4/293, OMR, Perungudi, Chennai – 600096
Email: customerfirst@nestaviahomefin.com | Website: https://www.nestaviahomefin.com |
Customer Care Toll Free: 1800 569 7070 | WhatsApp Number: **+917200028600**

Customers have the following options to have their grievances redressed

Levels of Escalation:

Level 1: Customer Service Team

Customers can lodge complaints through any of the following modes:

- In-person: At the branch office or any other office of the Company
- Through Email: customerfirst@nestaviahomefin.com
- Toll Fee Customer Care Number: 1800 569 7070
- Through Website: https://www.nestaviahomefin.com/contact/
- Grievance Box: Available at each branch for written submissions

The Complaints will be acknowledged within 2 working days.

Level 2: Grievance Redressal Officer (GRO)

If a complaint is not resolved at Level 1 within the stipulated time, customers may escalate it to the Company's Grievance Redressal Officer:

- Name: Kalyanasundaram C
- Designation: ED & Chief Operating Officer
- Email: customercare@nestaviahomefin.com
- Phone: +914446065151
- Address: Unit 005 - Cowrks, 2nd Floor, 2nd Wing, Sterling Technopolis, No. 4/293, OMR, Perungudi, Chennai - 600096.

After examining the matter, the Company shall send the customer its final response or explain why it needs more time to respond and shall endeavour to do so within thirty working days of receipt of a complaint.

Level 3: NHB – Grievance Redressal

After waiting for reasonable time (i.e., thirty working days) from the date of his/her complaint, if customer feels his/her grievance has not been resolved to his/her satisfaction, or where he/she has not received response from the Company within the said period, he/she may approach the National Housing Bank (NHB) at their following address:

To

The General Manager
National Housing Bank - Complaint Redressal Cell
4th Floor, Core 5A, India Habitat Centre, Lodhi Road,
New Delhi - 110003

Alternatively, Customer may lodge complaint to NHB through their online grievance lodging system also, called 'GRIDS' (Grievance Registration & Information Database System) through the link at https://grids.nhbonline.org.in/.

A. Resolution Timelines

Nature of Complaint	**Expected Resolution Time**
General inquiry or issue	Within 2 working days
Loan disbursement or EMI related issue	Within 3–7 working days
NOC, foreclosure, return of original documents etc.	Within 7–10 working days
Complex or legal matters	Up to 30 working days

If a longer resolution time is required based on the situation and the circumstances which may be beyond the control of the Company, then interim updates shall be provided to the customer on a regular basis.

8. Fair Practices Code

NESTAVIA HOME FINANCE PVT LTD.
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1. Objective

The objective of this Fair Practice Code (FPC) is to establish a framework of ethical, transparent, and customer-centric practices in the lending activities of Nestavia Home Finance Private Limited. This code is designed to ensure that the rights of customers are protected, and all transactions are conducted with integrity, fairness, and in compliance with regulatory guidelines.

2. Scope and applicability

This Code applies to all employees, officers, agents, and representatives of Nestavia Home Finance Private Limited involved in all aspects of operations including marketing and customer relationship, the origination, servicing, collection, and management of housing finance products. It covers all products and services, which are presently being provided by the Company in the course of its business across the counter, over the phone, by post, through electronic devices, on the internet or by any other method.

3. Transparent Loan Products & Terms

Loan Information Disclosure

We ensure that all home loans, mortgage loans and other financial products are clearly explained and communicated to the customers in the vernacular language or a language as understood by the borrower. We further ensure to disclose to our customers 'all in cost' inclusive of all charges involved in processing and sanctioning of loan in a transparent manner in the form of APR.

The most important terms and conditions will be fully disclosed to customers before entering into any agreement including:

- Fees / charges payable for processing the loan application
- Amount of refunds, if applicable, in case of non-approval / non-sanctioning of loans
- Interest rates, and method of calculation
- Conversion charges for switching loan from fixed to floating rates or vice-versa, if applicable
- Repayment terms, and EMI, penalties for default or late payments, or non-compliance with the terms of loan agreement pre-payment options and charges, existence of any interest reset clause, etc.

Loan Agreement

A written loan agreement, in a language understood by the customer, will be provided. It will include all relevant details, such as the loan amount, tenure, EMI, interest rate, applicable charges, penalties for default or late payments, prepayment options and charges etc. We have a suitable clause in the loan agreement confirming that any changes in the terms of loan agreement will be effective only prospectively.

No Hidden Charges

We ensure that there are no hidden charges, and all applicable fees such as processing charges, prepayment fees and others will be communicated clearly at the time of loan origination.

Advertising, Marketing and Sales

We ensure that our advertising and promotional materials including brochures, posters, flyers, newsletters, and advertising and promotional messages that are displayed in our website and social media platform pages including but not limited to Instagram, Facebook, LinkedIn and X are clear, unambiguous and not misleading.

If any such advertising literature or platform which draws attention to a financial product and includes a reference to an interest rate, we will ensure to mention whether other fees and charges will apply.

We ensure to provide information on interest rates, fees and charges through display of notices in office premises / branches, helpline numbers, company's website or designated staff. Any information on promotional offers in respect of company's products will be conveyed to customers only with their consent to receive such information / service either by email or by registering for the same on the website or on customer service number.

4. Fair Lending Practices

Assessment of Repayment Capacity

Nestavia Home Finance Private Limited will assess the borrower's repayment capacity based on income, credit history, and other financial commitments. We will lend only where we are confident that the customer possesses the intention and ability to repay the loan.

Non-Discriminatory Practices

The Company will follow fair and non-discriminatory practices in its lending decisions, ensuring that all applicants are treated fairly, regardless of caste, religion, gender, or socio-economic background. Also, we will not discriminate visually impaired or physically challenged applicants on the ground of disability in extending products.

Loan Application Processing

The loan application process will be simple, transparent, and prompt. The loan application will contain all the required information which affects the interests of the customer, and the customer will be able to compare the terms and conditions and make informed decisions. We will arrange for assistance at the request of customers in filling up and understanding the terms of loan application. We will also provide the indicative list of documents required to be submitted along with the loan application. Acknowledgement for receipt of loan application will be given to all applicants including the timeframe with which the loan application will be disposed of.
We will ensure timely and efficient processing of applications and communicate the status to the customers at every stage.

Loan Appraisal:

We will ensure to collect all particulars and documents required for processing the application at the time of application and the customers will be told immediately that they would be contacted again, in case of additional requirements.
Every borrower will be furnished with a copy of the loan agreement along with a copy of each of the enclosures quoted in the loan agreement at the time of sanction / disbursement of loans, against acknowledgement.

Disbursement:

We will ensure to disburse the loan amount as per the disbursement schedule given in the Loan Agreement / Sanction Letter.

5. Interest Rates and Charges

Interest Rate Disclosure

The Company will adopt an interest rate model as approved by its Board of Directors considering relevant factors such as cost of funds, margin and risk premium and determine the rate of interest to be charged for loans and advances.

The interest rates offered will be competitive and disclosed clearly at the time of loan application. The interest rate charged will be based on the applicable market rate and will be communicated transparently to the borrower including the APR, which will be inclusive of interest rates, fees and charges.

The rate of interest and approach for gradation of risk and rationale for charging different rate of interest to different categories of borrowers will be disclosed to the customer in the application form and communicated explicitly in the sanction letter and the same will be displayed in the Company's website and updated whenever there is a change.

The instalments to be collected from borrower will clearly indicate the bifurcation between interest and principal. We will ensure not to introduce any additional component to the rate of interest.

Types of Interest Rates

Nestavia Home Finance Private Limited will clearly specify whether the loan is at a hybrid, fixed or floating rate and the conditions under which the interest rates may be revised.

Reset of Interest Rates

The company will ensure to communicate any increase in EMI or loan tenor or both due to change in interest rates. We will provide the option to the borrowers to switch over to a fixed rate as per the Board approved policy and the number of times the borrowers are allowed to switch during the loan

tenor will be clearly specified to them.

Clear Disclosure of Fees and Charges

All applicable fees and charges, such as processing fees, instrument bounce charges, penalties, etc. will be disclosed to customers upfront. No additional charges will be levied without the customer's prior knowledge.

Pre-closure charges

Nestavia will not charge any pre-closure charges on individual loans where:
a. the loan is on floating interest rate basis and pre-closed from any source or
b. the loan is on fixed interest rate basis and the loan is pre-closed by the borrower out of their own sources.

More details on applicability of Prepayment / foreclosure charges are given in detail in the Sanction letter, MITC and KFS.

Penalties

Penalty, if any, charged for non-compliance of material terms and conditions of loan contract by the borrower will be treated as 'penal charges' and will not be levied in the form of 'penal interest' that is added to the rate of interest charged on the advances and there will not be any capitalization of penal charges.

The quantum and reason for penal charges will be clearly disclosed to the borrowers in the loan agreement and most important terms & conditions / Key Fact Statement (KFS) as applicable, in addition to being displayed in website.

Whenever reminders for non-compliance of material terms and conditions of loan are sent to borrowers, the applicable penal charges shall be communicated. Further, any instance of levy of penal charges and the reason therefore shall also be communicated.

6. Customer Communication & Service

Clear Communication

We will ensure that all communication with the customer is clear, comprehensive, and in an easy-to-understand language. Customers will be informed about loan terms including but not limited to , interest rates, service charges, prepayment charges, disbursement schedule, repayment schedule penalties for non-compliance of material terms and conditions, other applicable charges/fees and any possible impact of change in interest leading to changes in EMI and/or tenor or both at the time of sanction.

We will ensure to intimate the customers, any change in the above-mentioned loan terms and that the changes in the interest rates and charges will be effective only prospectively. If any such change is disadvantageous to the customer, the customer will be given a time period of 60 days to switch their account without having to pay any extra charges or interest.

The most important terms & conditions / Key Fact Statement (KFS) as applicable, will be displayed in the company's website under Interest rates and Service Charges. Any non-compliance of material terms & conditions will be reminded to the customers with the applicable penal charges, if any.

Any instance of levy of penal charges will be communicated to the customers along with the reason.

We will send the customers a statement at the end of each quarter enumerating the principal and interest recovered till date, EMI amount, number of EMIs left and annualized rate of interest / Annual Percentage Rate (APR) for the entire tenor of the loan in a simple and understandable manner.

Timely Updates

Customers will be informed at each stage of the loan application process, including approval, disbursement, and any changes to their loan terms. The status of the loan application will be communicated promptly. In case of rejection of loan application, we will communicate quoting the reasons for rejection.

Complaints and Grievance Redressal

A clear, accessible, and effective grievance redressal mechanism will be in place for receiving, registering and disposing of complaints. All customer complaints including complaints received in writing or relayed over phone at the company's designated telephone helpdesk or customer service number, will be acknowledged within 2 working days mentioning the name and designation of the official who will deal with the grievance.

The customer will be provided with a complaint reference number and be kept informed of the progress. The company will ensure to resolve all complaints promptly, typically within 30 working days. Customers will be informed of the resolution process and escalation procedure.

A detailed Grievance Redressal policy stated in MITC and Loan Sanction Letter as given below:

Customers have the following options to have their grievances redressed

Levels of Escalation:

Level 1: Customer Service Team

Customers can lodge complaints through any of the following modes:

- In-person: At the branch office or any other office of Nestavia
- Through Email: customerfirst@nestaviahomefin.com
- Toll Fee Customer Care Number: 1800 569 7070
- Through Website: https://www.nestaviahomefin.com/contact/
- Grievance Box: Available at each branch for written submissions

The Complaints will be acknowledged within 2 working days.

Level 2: Grievance Redressal Officer (GRO)

If a complaint is not resolved at Level 1 within the stipulated time, customers may escalate it to the Company's Grievance Redressal Officer:

- Name: Kalyanasundaram C

- Designation: ED & Chief Operating Officer
- Email: customercare@nestaviahomefin.com
- Phone: +914446065151
- Address: Unit 005 - Cowrks, 2nd Floor, 2nd Wing, Sterling Technopolis, No. 4/293, OMR, Perungudi, Chennai - 600096.

After examining the matter, the Company shall send the customer its final response or explain why it needs more time to respond and shall endeavour to do so within thirty working days of receipt of a complaint.

Level 3: NHB – Grievance Redressal

After waiting for reasonable time (i.e., thirty working days) from the date of his/her complaint, if customer feels his/her grievance has not been resolved to his/her satisfaction, or where he/she has not received response from the Company within the said period, he/she may approach the National Housing Bank (NHB) at their following address:

To
The General Manager
National Housing Bank - Complaint Redressal Cell
4th Floor, Core 5A, India Habitat Centre, Lodhi Road,
New Delhi - 110003

Alternatively, Customer may lodge complaint to NHB through their online grievance lodging system also, called 'GRIDS' (Grievance Registration & Information Database System) through the link at https://grids.nhbonline.org.in/.

Resolution Timelines:

Nature of Complaint	**Expected Resolution Time**
General inquiry or issue	Within 2 working days
Loan disbursement or EMI related issue	Within 3 to 7 working days
NOC, foreclosure, return of original documents etc.	Within 7 to 10 working days
Complex or legal matters	Up to 30 working days

If a longer resolution time is required based on the situation and the circumstances which may be beyond the control of the Company, then interim updates shall be provided to the customer on a regular basis.

We will also ensure to publish in our office premises, all our branches and in our website, the grievance redressal procedure including e-mail id and designated helpdesk number at which the complaints can be lodged, turnaround time for resolving the issue, procedure for escalation to the National Housing Bank, etc.

7. Privacy and Confidentiality

Confidentiality of Customer Information

We respect the privacy of our customers. All personal and financial data will be kept confidential and will not be disclosed to third parties without the customer's consent, except as required by law or bound by a duty towards the public to reveal the information. We will inform the customers the extent of their rights under the existing legal framework for accessing the personal records that the company hold about them.

Data Protection

Nestavia Home Finance Private Limited will ensure that customer data is protected through robust security measures in line with applicable data protection laws. Sensitive customer data will be handled with the utmost care to prevent unauthorized access or misuse.

8. Recovery Practices

Our collection policy is built on courtesy, fair treatment and persuasion. We believe in fostering customer confidence and long-term relationship. Our staff or any person authorized to represent us in collection of dues or / and security repossession will identify himself / herself and display the authority letter issued by us and upon request display to customer his / her identity card issued by us or under our authority. We will provide customer with all the information regarding dues and will endeavour to give sufficient notice for payment of dues.

Ethical Collection Practices

In case of loan default, recovery will be pursued in a fair, transparent, and respectful manner. Harassment or coercive tactics will not be used under any circumstances.

Clear Communication on Recovery Process

Whenever we give loans, we will explain to customer the repayment process by way of amount, tenure and periodicity of repayment. However, if customer does not adhere to repayment schedule, a defined process in accordance with the laws of the land will be followed for recovery of dues. The process will involve reminding customer by sending notices or by making personal visits and/ or possession of security if any.

Customers will be reminded through phone calls / emails / notified in writing of any outstanding payments, and adequate time will be provided to resolve the issue. We will work with customers to find mutually agreeable solutions such as restructuring or refinancing options.

Debt Collection

All employees will adhere to ethical and legal practices while contacting customers for recovery, and any recovery action will be preceded by a written notice to the customer.

All the employees or authorized representatives of the Company will adhere to the following practices while contacting customers for recovery:

- The customers will be contacted between 07.00 AM to 19.00 PM unless the customer requires otherwise.
- Customers' request to avoid calls at a particular time or at a particular place will be honoured.
- Time and number of calls and contents of conversation would be documented.
- The identity and authority to represent the company will be made known to the customer at the first instance.
- Customers will be contacted ordinarily at the place of their choice and in the absence of any specified place at the place of their residence and if unavailable at residence, at the place of business / occupation.

○ In all cases, we will ensure that the customers privacy is respected and interaction with them is in a civil manner.

9. Release of immovable property documents

• The Company shall promptly release all the immovable property documents and remove charges registered with any registry within a period of 30 days after repayment of all dues or on realization of the outstanding amount of loan subject to any legitimate right or lien for any other claim the company may have against the borrower. If such right of set off is to be exercised, the borrower will be given notice about the same with full particulars about the remaining claims and the conditions under which the company is entitled to retain the securities till the relevant claim is settled /paid.
• The Property Owner/Borrower(s) shall have the option of collecting their original title documents either from the branch where the loan was serviced or any other office of the Company where the documents are available, as per her/his preference.

Process for release of documents in the event of demise of the sole/joint property holder

To address the contingent event of demise of the sole borrower or joint borrowers, the Company has a well laid out procedure for return of original immovable property documents to the legal heirs. Such procedure is displayed on the website of the Company along with other similar policies and procedures for customer information.

Compensation for delay in release of property documents

The Company shall compensate for the delay, if any as follows:

i. In case of delay of releasing of original property documents or failing to file charge satisfaction form with relevant registry beyond 30 days after full repayment/settlement of loan, the Company shall communicate to the borrower reasons for such delay. Where the delay is attributable only to the Company, the company shall compensate the borrower at the rate of ₹5,000/- for each day of delay.
ii. In case of loss / damage to original immovable property documents, either in part or in full, the

Company shall assist the borrower in obtaining duplicate / certified copies of the immovable property documents and shall bear the associated costs, in addition to paying compensation as indicated at sub-paragraph (i) above. However, in such cases, an additional time of 30 days will be available to the Company to complete this procedure, and the delayed period penalty will be calculated thereafter (i.e., after a total period of 60 days).
iii. The compensation provided under these directions shall be without prejudice to the rights of a borrower to get any other compensation.

10. Responsible Lending

Prevention of Over-Indebtedness

Nestavia Home Finance Private Limited will ensure that loans are offered only after thoroughly assessing the customer's intention and ability to repay in terms of adequate cash flows. Loans will not be disbursed if the customer is already over-burdened with debt or if the loan could lead to financial distress. More particularly, while issuing EMI based floating rate housing loans, we will ensure that adequate headroom/ margin is available for elongation of tenor and/ or increase in EMI, in the event of possible increase in the interest rates during the loan tenor.

Customer Education

We will proactively educate customers about the financial commitment they are undertaking. Information about loan repayments, risks associated with loans, and the impact of delayed payments will be communicated transparently.
Loan Terms Flexibility

Where possible, the Company will offer options such as loan restructuring or moratoriums for customers facing financial difficulties, as long as they comply with applicable regulations.

11. Compliance with Regulatory Requirements

Adherence to Regulatory Guidelines

Nestavia Home Finance Private Limited is committed to full compliance with all applicable laws and

regulations, including the guidelines set by the Reserve Bank of India (RBI), National Housing Bank (NHB), and any other relevant authorities.

The Company will ensure that all our employees, officers, agents, and representatives involved in the origination, servicing, collection, and management of housing finance products are well trained to provide relevant information about the code and to put the code into practices.

Publicizing the Code

The Company will ensure to display this code at the company's website and keep this code at all the branches. The Company provide a copy of this code at the request of customers either over the counter or by e-mail.

Responsibility of Board of Directors

The Board of Directors will provide for periodical review of the compliance of the Fair Practices Code and the functioning of the Grievance Redressal Mechanism at various levels of management. The code will be reviewed annually to ensure its relevance and effectiveness.

Regular Audits & Reviews

The Company will conduct regular internal audits and periodical review to ensure compliance with this Fair Practice Code and take corrective actions when necessary. A consolidated report of such audits and reviews will be submitted to the Board of Directors at regular intervals, as may be prescribed by the Board in this regard.

12. Monitoring and Review

Regular Monitoring

The Company will continually monitor and review the implementation of this Fair Practice Code to ensure that all employees and agents adhere to its principles. Any deviations or complaints will be addressed promptly.

Annual Review

The Company will review this Fair Practice Code annually and make necessary revisions to reflect changes in laws, regulations, or best practices in the housing finance industry.

13. Contact Information

For any questions, concerns, or complaints regarding our services or the Fair Practice Code, customers can reach us at:

- Customer Service Email: customerfirst@nestaviahomefin.com
- Toll Free Customer Care Phone Number: 1800 569 7070
- WhatsApp Number: **+917200028600**
- Contact us Section of the Website: https://www.nestaviahomefin.com/contact/

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9. Most Important Terms and Conditions

The most important terms and conditions for the loan are as follows:

1. Loan Details:

Particulars	**Details as applicable to the Customer**
Name of the Borrower	…..
Name of Co-Borrower – 1, if any	
Name of Co-Borrower – 2, if any	…..
Branch	…..
Nature / Type of Loan	Home Loan / Mortgage Loan
Loan Product	…..
Purpose of Loan	…..
Rate of Interest	…..% p.a. (Nest PLR of ….% minus spread of ….%)
Interest Type	Home Loan - Hybrid (First 3 years in Fixed Rate and Floating rate linked to Nest PLR thereafter) Mortgage Loan – Fixed Rate of Interest
Tenure	….. months excluding PEMI period
Modes of communication on changes in interest rate	SMS / Email / WhatsApp / Post / Courier
Instalment types	EMI (Equated Monthly Instalments)
EMI Amount	Rs……./- (Rupees……only)

2. Schedule of Fee & Charges (SOC)

Particulars	**Charges / Fees**
Application Fee (Non-refundable)	**Home Loans:** Rs.1,000/- + GST **Mortgage Loans:** Rs.3,500/- + GST
Loan Processing Fee (Non-refundable)	**Home Loans:** a) Direct Sourcing: 2.50% on loan sanction amount + GST b) Sourcing through Nest Champions: 3% on loan sanction amount + GST

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Particulars	**Charges / Fees**
	Mortgage Loans: (All Sourcing Types) 3.00% on loan sanction amount + GST
Insurance Premium for all the Policies inclusive of GST	Actual as provided by the respective Insurance Company (Nestavia doesn't earn any commission on the insurance)
Income Appraisal Fee	Actual, if any
Credit Bureau charges inclusive of GST	Rs.200/- + GST
Documentation inclusive of GST Charges	Rs.3,500/- + GST
CERSAI Charges inclusive of GST	Rs.100/- + GST
Legal Evaluation Fee inclusive of GST	Rs.3,000/- + GST
Technical Evaluation Fee inclusive of GST	Rs.3,000/- + GST
MODTD / Registered Mortgage charges	Actual to be paid by Customer at the time of registration to the Government directly in the Sub-Registrar Office (SRO).
Stamp Duty for Registration of Mortgage	Actual to be paid by Customer at the time of registration to the Government directly in the Sub-Registrar Office (SRO).
CA Certification Fee for Corporate Customers	Actual, if applicable
Any other Fee	Will be communicated upfront to the Customer on a case-to-case basis
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.
Cash handling charges	Nil. (Rs.250/- + GST- waived for the customer)
Switch Fee from floating interest rate to fixed interest rate or vice versa after	Home Loans: 0.50% of the Principal Outstanding + GST Mortgage Loans: Not applicable

Particulars	Charges / Fees
a period of 3 years from the date of first disbursement.	
Statement of Account (SOA) Charges	Nil, if downloaded from NestCFirst Customer app. Rs.500/- + GST if requested for physical copy.
IT Certificate Charges	Nil, if downloaded from NestCFirst Customer app. Rs.500/- + GST if requested for physical copy.
Statement of Settlement Figure for part-pre-closure or full pre-closure	Rs.500/- + GST
ROC charges for charge creation and charge cancellation for Corporate Customers	Actual, if applicable
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 / Registered Mortgage).
Document Retrieval Charges	Rs.1,000/- + GST
Swap of Repayment instruments	Rs.500/- + GST
Swapping of property charges	Rs.7,500/- + GST
Retrieval of copy of property documents	Nil, if downloaded from NestCFirst Customer app. Rs.1,000/- + GST, if requested for physical copy.
Cheque / NACH / Direct Debit / UPI Return Charges	Rs.500/- + GST per instance
Bank Charges for issue of DD / PO at the time of disbursement	Rs.250/- + GST per instance
Delay in collecting Return of Collateral documents beyond 30 days from	Rs.500/- + GST

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Particulars	**Charges / Fees**
the date of loan account closure intimation.	
Charges towards MODTD cancellation / Discharge of Mortgage	Rs.2,000/- + GST
Non PDC / Non-Mandate Collection for PEMI / EMI	Rs.500/- + GST per visit
Swapping Mandate to Cheque	Rs.500/- + GST
Legal Expenses / SARFAESI Expenses / Repossession Charges	Actual
EMI return Collection (visiting) Charges	Rs.250+ GST per visit
Original Documents retrieval charges	Rs.1,000/- + GST
Technical Visit Charges for Tranche Disbursements	Rs.750/- + GST (Free for first tranche or only tranche disbursement)
Pre-closure Charges and Part Payment Charges	Foreclosure of loan in full or in part:

Nature of Interest Rate	Loan Product Type	Category of Borrower	Applicable Charges for Pre-payment
Fixed Interest Rate	Home Loans	a) All Categories	4% on Principal Outstanding + GST (Nil, if paid out of own funds)
Fixed Interest Rate	Mortgage Loans	All Categories	4% on Principal Outstanding + GST
Floating (Variable) Interest Rate	Home Loans	a) Individuals b) Non-Individuals	a) Nil b) 2% on Principal Outstanding + GST
Floating (Variable) Interest	Mortgage Loans	a) Individuals b) MSMEs c) Others	Nil

Particulars	Charges / Fees
	Rate

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 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.

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

Borrower(s) needs to provide the bank account as documentary proof if the loan is sought to be prepaid out of own funds.

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 company, send SMS / letter to Customers, newspaper publication 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 or switch it 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.

3. Rate of Interest:

Nestavia Home Prime Lending Rate (Nest PLR) shall mean the percentage rate per annum which is subject to change due to market conditions from time to time and notified / announced by Nestavia in such form and manner as deemed appropriate by Nestavia.

i) Our pricing strategy is currently market driven, besides considering other parameters such as profile of customers, credit history, location, nature of property and loan amount.

ii) Floating Rate of Interest shall mean that rate of interest applicable for this loan which is subject to variation on account of change in Nest PLR. The variation in rate of interest would be applied effective from the next EMI date.

iii) EMI amount is intended to be kept constant irrespective of variation in Nest PLR; however, Nestavia offers the options mentioned below for Customer to choose increase / reduction of tenure or increase / reduction of EMI amount.

iv) Switch to fixed / floating rate of interest:

a) Such switch requests can be allowed up to a maximum of three times during the tenor of the loan. Switch fee will be charged as applicable.

b) Increase / decrease the tenure of the loan commensurate to the increase / decrease in applicable interest rate.

c) Increase the Equated Monthly Instalment (EMI) instead of extending the tenure of loan.

d) Combination of both options (b) and (c) above.

v) To pre-pay the loan either in full or in part, subject to foreclosure charges / part prepayment charges as applicable.

vi) An illustration of increase / decrease in EMI consequent to revision in NEST PLR is indicated as under.

vii)

For every 0.25% increase in Nest PLR	EMI would increase by Rs. ___/- _ per month per lac
For every 0.25% decrease in Nest PLR	EMI would reduce by Rs. ___/- per month per lac

Where the Customer is desirous of opting for a Fixed Rate of Interest consequent to increase / decrease in Nest PLR, Customer would be required to give his intention in writing and contact Nestavia and get the loan rescheduled accordingly. Fixed Rate of Interest prevailing at the time of such a request would apply as per terms & conditions specified by Nestavia at the time of

reschedule. Such a reschedule shall not in any way modify the other terms and conditions.

4. Insurance Policies to protect the Borrower(s):

Nestavia facilitates insurance policies on various risks with multiple Insurance Companies to enable the Customer(s) to choose the insurance company at their choice. Based on the policy of the Insurance Company, Customer may be required to undergo medical examination and acceptance of the insurance proposal will be at the sole discretion of the Insurance Company and Nestavia has no role in this regard.

Key insurance policies covering the entire tenor of the loan:

a. Life Cover Insurance Policy: The premium is fixed by the Insurance Company and is based on the loan amount, term, age and medical history of the insured. The premium should be paid as one time premium for the entire period of the loan and the premium is payable by the borrower before commencement of risk. Nestavia is not responsible for any lapse in this regard.

b. Property Insurance: Property insurance coverage to be obtained for the entire loan tenure, with the premium payable at the time of the first disbursement. If the insurance tenure is shorter than the loan period, the borrower(s)/property owner must renew the policy before its expiry by paying the renewal premium as advised by the insurance company. The premium amount will depend on the building's value, its usage, and the risks covered, such as fire, flood, and earthquake. (Property insurance is not applicable in the case of plot loans)

c. EMI Protect Cover Insurance Policy: The premium is fixed by the Insurance Company and is based on the loan amount, term, age and medical history of the insured to protect the Borrower in the event any hospitalization beyond a certain period. The premium should be paid as one-time premium for the period of five years from the date of disbursement of the loan and the premium is payable by the borrower before commencement of risk. Nestavia is not responsible for any lapse in this regard.

d. Critical Illness and Personal Accident Insurance Policy: The premium is fixed by the Insurance Company and is based on the loan amount, term, age and medical history of the insured to protect the Borrower in the event of any Critical Illness or Personal Accident. The premium should be paid as one-time premium for the period of five years from the date of disbursement of the loan and the premium is payable by the borrower before commencement of risk. Nestavia is not responsible for any lapse in this regard.

e. Renewal of Insurance: The Borrower(s) is responsible for ensuring timely payment of the renewal

premium whenever it becomes due and for maintaining the insurance policy assigned to Nestavia throughout the loan tenure. If the Borrower(s) fails to take or renew the policy, Nestavia reserves the right to take or renew the insurance policy and recover the premium from the Borrower(s). However, this is at Nestavia's discretion and not an obligation, as the primary responsibility for maintaining and renewing the insurance lies with the Borrower(s) and the property owner.

While Nestavia has taken efforts to get the best possible premium rates from various Insurance companies, the Borrower(s) is free to choose an insurance company of his/her choice.

Further, Nestavia does not charge any fees or receive any commission for facilitating the Borrower(s) in taking or renewing of the insurance policy or for supporting the Borrower(s) in processing the claim.

5. Security for the Loan:

Details of the primary security to be mortgaged:

Description of the property in detail:
……
……..
……
……..

Details of Guarantee if any :
Additional Collateral / Interim Security if any :

6. Conditions for Disbursement of Loan:

Disbursement of the loan will be subject to

a) Title to the property being clear, valid, free from encumbrance and marketable.

b) All statutory approvals being available and construction of property is in accordance with the approved plan.

c) The Customer's own contribution being infused in respect of the property (Own contribution is the difference between the total cost of the property and loan amount). Customers are required to submit documentary proof evidencing the sources of their own contribution.

d) The loan will be disbursed either in installments or in one lump sum as decided by Nestavia based on the progress in construction/ project.
e) Compliance with any other condition that Nestavia may prescribe before disbursement of loan.
f) If the loan continues to be in partly disbursed stage after 12 months from the date of previous disbursement, Nestavia will freeze the loan at the level already disbursed and the Customer shall commence EMI for the amount disbursed. On doing so, the EMI will be reworked based on the loan outstanding at the time of such freezing of the loan amount (to the extent of loan disbursed till then, as stated above), residual loan tenure, age of the Customer and ROI prevailing at that point of time in such manner and to such an extent as Nestavia may, in its sole discretion, decide and the repayment will be made as per the revised terms not withstanding anything stated in this agreement. Nestavia at its discretion and depending on the merits of the case may extend the period beyond 12 months or may choose to commence EMI for the disbursed portion without downsizing the loan.

7. Others:

a) In the case of Home Construction loan, it is mandatory to complete construction within a period of 12 months from the date of first disbursement of the loan, failing which, the loan will be downsized and the interest rate and terms may vary and other charges maybe as applicable due to additional risk arising out of halted construction.

b) Loans granted under any special scheme announced by the Regulator, Government etc. involving any benefit is subject to audit by the Regulator / Government as to the eligibility under the scheme and if at a later date, it is found that the loans do not meet the specified criteria of the scheme, the benefits / subsidy already passed on to the Borrower(s) will be recalled and refunded to the Government / Regulator.

8. Repayment of Loan & Interest:

The loan is repayable in EMI every month and is detailed as below:

a) If the loan is disbursed in one lump sum, disbursement(s) made on or before 4th of the month the date of commencement of Instalment shall be on 5th of the next month in which the disbursement of the loan is made.
b) If disbursement(s) is made on or after 5th of the month the date of commencement of Instalment

shall be on 5th of next-to-next month to which the disbursement of the loan is made. Additionally, Pre-EMI interest (PMI) is payable for the broken period from the date of disbursement till the commencement of the Instalment.

c) If the loan is disbursed in Instalments, interest is payable every month on the amounts cumulatively disbursed from the date of disbursement till the commencement of EMI.

d) EMI is payable through electronic modes such as E-NACH /NACH / Direct Debit / UPI.

e) Penal charges @ 24% per annum is payable for any delay in payment of EMI / Pre-EMI. It is calculated for the period for which the EMI / Pre-EMI remains overdue.

Repayment Schedule

Instalment No.	EMI Amount	Principal	Interest	Outstanding Principal
1				
2				
3				
4				
….				

9. Appropriation of Payments:

Any amount paid to the loan account by the Customer(s) or guarantor or any third party on behalf of the Customer under this Loan Agreement would be appropriated towards the dues, generally in the following order, namely:

a. Overdue Pre-EMI/EMI.
b. Current Pre-EMI/EMI.
c. Delayed payment charges, Pre-EMI/EMI bounce charges, field visit charges, collection charges, legal charges, prepayment charges, fees incurred, cost incurred etc.
d. Any other charges as per the loan agreement and schedule of charges as applicable.

Nestavia reserves the right to change the order/proportion of appropriation for any remittance under this loan, or any other loan availed by the Customer(s). Any waiver in this regard shall not set a precedent or bind on Nestavia.

10. **Annual Outstanding Balance Statement:**

Nestavia will issue Annual Outstanding Balance Statement and Income Tax Certificate within 60 days from end of Financial Year to the Borrower without any charges. However, if the borrower(s) request for additional copies / duplicate certificates, Nestavia will recover appropriate charges as stated in point no.2 above. Kindly note that Income Tax Certificate is available for view and download from NestCFirst Customer App without any charges or waiting period.

11. Recovery of overdues:

In the event of delay in payment of PEMI/EMI, Customers will be contacted through various modes advising them to repay the amount due. Awareness notices will be sent to Customers advising them about the consequences of default. Further notice / reminder will be sent advising them to regularize the loan account within a stipulated period. If the over dues are not repaid and the account is likely to become a potential non-performing asset (NPA), the loan will be recalled, and appropriate legal actions will be taken to recover the Total loan outstanding under the loan account and or to attach Secured properties under SARFAESI Act 2002 or as per the provisions under the law.

i) To take possession of the secured asset including the right to transfer by way of lease / assignment or sale of asset for realizing the payment.
ii) To possess and seal the secured asset before enforcing the right to transfer by way of lease, assignment or sale.
iii) If after the sale of the secured asset, to initiate legal proceedings to recover the balance dues in case the value of the secured asset is insufficient to cover the total dues payable including legal expenses and incidental charges incurred towards recovery of dues.
iv) All expenses relating to recovery of over dues, field visit charges, legal expenses and cost including execution expenses will be debited to the loan account and the Customer due and liable to pay Nestavia all such cost and expenses on account of default in instalment.
v) Credit information relating to Customer's account will be provided to the Credit Information Companies monthly.
vi) To avoid any adverse impact on the credit history with Credit Information Companies, Customers are advised to ensure timely payment of the amount due on the loan amount

12. Closure of Loan and Return of Security Documents:

Upon loan closure, the original documents will be returned to the Nestavia branch from which the loan was availed. The documents can be collected by either all the Customers or any one of the Customers who is duly authorized by the others, with proper authorization attested in their KYC records. The authorized individual must visit the branch to collect the documents within 15 working days during the office hours - 9.30 a.m. to 5.00 pm from the date of loan closure intimation.
If the Customer wishes to collect the aforementioned documents from any other Nestavia servicing branch, a written request must be submitted to Nestavia. The documents will be made available for collection within 15 working days from the date of the request letter.
If the Customer(s) fail to collect the security or collateral documents within 30 days, applicable charges as per the Schedule of Charges (SOC) will be levied.
The release of original property documents and removal of the mortgage charge from the property registry will be completed within 30 days from full repayment or settlement of the loan.

13. Customer Services:
In case of any need for customer services, Customers can visit the service Branch of Nestavia in which the loan was availed during 9.30 a.m. to 5.00 pm on any working day from Monday to Friday.
Alternatively, they can contact Toll free number: 1800 569 7070. Also, can send their email communication to: customerfirst@nestaviahomefin.com.

If the service is not satisfactory or not up to the satisfaction or issue is not resolved within the stipulated time as per the grievance redressal policy, the issue can be escalated to Grievance Redressal Officer at the email id customercare@nestaviahomefin.com.

14. Grievance Redressal:

Borrowers have the following options to have their grievances redressed

Levels of Escalation:

Level 1: Customer Service Team

Borrowers can lodge complaints through any of the following modes:

- In-person: At the branch office or any other office of Nestavia
- Through Email: customerfirst@nestaviahomefin.com

- Toll Fee Customer Care Number: 1800 569 7070
- Through Website: https://www.nestaviahomefin.com/contact/
- Grievance Box: Available at each branch for written submissions

The Complaints will be acknowledged within 2 working days.

Level 2: Grievance Redressal Officer (GRO)

If a complaint is not resolved at Level 1 within the stipulated time, Borrowers may escalate it to the Company's Grievance Redressal Officer:

- Name: Kalyanasundaram C
- Designation: ED & Chief Operating Officer
- Email: customercare@nestaviahomefin.com
- Phone: +914446065151
- Address: Unit 005 - Cowrks, 2nd Floor, 2nd Wing, Sterling Technopolis, No. 4/293, OMR, Perungudi, Chennai - 600096.

After examining the matter, the Company shall send the Borrower its final response or explain why it needs more time to respond and shall endeavour to do so within thirty working days of receipt of a complaint.

Level 3: NHB – Grievance Redressal

After waiting for reasonable time (i.e., thirty working days) from the date of his/her complaint, if Borrowers feels his/her grievance has not been resolved to his/her satisfaction, or where he/she has not received response from the Company within the said period, he/she may approach the National Housing Bank (NHB) at their following address:

To
The General Manager
National Housing Bank - Complaint Redressal Cell
4th Floor, Core 5A, India Habitat Centre, Lodhi Road,
New Delhi - 110003

Alternatively, Borrower may lodge complaint to NHB through their online grievance lodging system also, called 'GRIDS' (Grievance Registration & Information Database System) through the link at https://grids.nhbonline.org.in/.

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Resolution Timelines:

Nature of Complaint	Expected Resolution Time
General inquiry or issue	Within 2 working days
Loan disbursement or EMI related issue	Within 3 to 7 working days
NOC, foreclosure, return of original documents etc.	Within 7 to 10 working days
Complex or legal matters	Up to 30 working days

If a longer resolution time is required based on the situation and the circumstances which may be beyond the control of the Company, then interim updates shall be provided to the Borrower(s) on a regular basis.

Please be intimated that the final Loan Agreement will supersede the terms and conditions spelt out in this letter if there is any subsequent change.

Please note that the GST rate is subject to change as per the directives of the Government of India. The applicable GST rate on the date of payment will be charged, along with any additional levies imposed by the Government.

For any further clarifications, you may contact the Branch Business Head or the Branch Operations Manager of the branch location where the loan has been applied / availed. Borrowers may also visit our branch between 9.30 a.m. to 5.00 p.m. on all working days from Monday to Friday for any clarification.

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11. Key Facts Statement (KFS)

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. (iv)	
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 (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)	

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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 reference benchmark (for 25bps change in Interest Rate, Change in)	
				B	S	EMI	No of months EMIs
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 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	**Home Loans:** Rs.1,000/- + GST **Mortgage Loans:** Rs.3,500/- + GST	-	-
(ii)	Loan Processing Fee (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 each of the Policies	-	-	One time	Actual as provided by the respective Insurance Company (Company doesn't earn any commission on the insurance)
		Payable to Nestavia for Cost Incurred (A)		**Payable to a third party through Nestavia (B)**	
(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.3,500/- + GST	-	-
(vii)	CERSAI Charges	-	-	One - time	Rs.100/- + GST
(vii)i	Legal Evaluation Fee	One - time	Rs.3,000/- + GST	-	-
(ix)	Technical Evaluation Fee	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) (%)**		**As per system**		
12	**Details of Contingent Charges (in Rs…..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)	Document 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
(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	Rs.2,000/- + GST

<table>
<tr><td></td><td>/ Discharge of Mortgage</td><td></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>Original Documents retrieval charges</td><td>Rs.1,000/- + GST</td></tr>
<tr><td>(xxii)</td><td>Technical Visit Charges for Tranche Disbursements</td><td>Rs.750/- + GST
(Free for first tranche disbursement)</td></tr>
<tr><td>(xxiii)</td><td>Pre-closure Charges and Part Payment 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>b) 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>c) Individuals
d) 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>d) Individuals
e) MSMEs
f) Others</td><td>Nil</td></tr>
</table></td></tr>
</table>

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Part 2 (Other qualitative information)

1	Clause of Loan Agreement relating to engagement of recovery agents	As per clause "15.1 Collections/Administration" under "Article 15 – Others" in the Loan Agreement.	
2	Clause of Loan Agreement which details grievance redressal mechanism	As per clause "15.4 Grievance Redressal" under "Article 15 – Others" in the Loan Agreement.	
3	Phone Number 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 securitisation	As per clause "12.3 Sales and Assignment" under "Article 12 – Miscellaneous" in 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 authorized to approach the customer		-	

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 capitalized interest, if any	-
c)	Commencement of repayments, post disbursement	5th of every month (billing date)

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S. No.	Parameters	Details
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	
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 ....%
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 Customer	Rs...../- (Rupees.....only)
10	Annual Percentage rate – Effective annualized interest rate	.....%
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	As per sanction letter

Part 4 (Repayment Schedule)

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

12. Awareness on classification post loan payment default

CLASSIFICATION OF ACCOUNT AS SPECIAL MENTIONED ACCOUNT (SMA) AND NON-PERFORMING ASSET (NPA)

a) Borrower shall pay EMI/PEMII on or prior to due date as mentioned in schedule.
b) In event of any default in payment of interest/ principle/EMI or PEMII on day end of due date, the account of borrower shall be classified as following:

SMA Sub-categories	Basis for classification – Principal or interest payment or any other amount wholly or partly overdue
SMA-0	Upto 30 days
SMA-1	More than 30 days and upto 60 days
SMA-2	More than 60 days and upto 90 days
NPA	More than 90 days

c) Further, classification of borrower accounts as SMA as well as NPA shall be done as part of day-end process for the relevant date and the SMA or NPA classification date shall be the calendar date for which the day end process is run.
d) Once the loan is classified as an NPA, it shall remain so until and unless the entire full overdue of EMI/PEMI amount has been paid by Borrower. The reporting to Credit Bureaus and Regulatory Authorities and initiating action under SARFAESI Act, would be in accordance.
e) The loan account can be upgraded to standard classification on payment of entire overdue of EMI/PEMII in full.

f) Illustrative Example:

If due date of a loan account is 5th March 2025 and full dues are not received by 5th March 2025, loan account will be classified as overdue at the day-end, the date of overdue shall be 5th March 2025. If it continues to remain overdue, then this account shall get tagged as:

- SMA-1 upon running day-end process on 4th April 2025 i.e. upon completion of 30 days of being continuously overdue. Accordingly, the date of SMA-1 classification for that account shall be 4th April 2025.
- SMA-2 upon completion of 60 days running day-end process on 9th May 2025 and
- NPA upon completion of 91 days running day-end process on 8th June 2025.

13.Frequently Asked Questions (FAQs)

A. Before taking the Loan:

a) Q: What is a home loan?
A: A home loan is a secured loan that is obtained to purchase a property by offering it as collateral. The property can be an under-construction property, a ready-built purchase from the builder/developer, the purchase of a resale property, the construction of a house on a plot, the extension of an existing house and the renovation of an existing flat/house. The home loan is repaid through Equated Monthly Instalments (EMIs), which is the amount you will pay to us on a specific date each month till the loan is repaid in full. The EMI comprises the principal and interest components. After full repayment of the loan, the mortgage on the property's title is removed.

b) Q: What is a Mortgage Loan?
A: Mortgage loan popularly called as a Loan Against Property (LAP) is a secured loan where you can borrow money by pledging your property as collateral. This type of loan is typically offered as small business loans for MSME, or for personal needs (other than for speculative purposes), such as marriage, medical expenses, the purchase of another property, and a child's education.

c) Q: Why choose Nestavia Home Finance for a Home loan or a Mortgage Loan?
A: Nestavia Home Finance is one of India's new age home finance companies, offering:
- **Customer First Approach:**
  - Enjoy your homeownership with superior experience
- **Fair Practices and Transparent Communication:**
  - Policies and Disclosures with Customer First Approach
- **Quick Digital Processing with less paperwork:**
  - Clear and Systematic process through digital mode with status at every step
- **Innovative Loan Product:**
  - Specifically designed for your income to ensure your EMI is always within your ability to pay

d) Q: Am I eligible for a loan?
A: If you are salaried receiving salary in the bank account, professional, and self-employed applicants who meet Nestavia's eligibility criteria can apply for a Home Loan with us.

Here are the eligibility criteria for salaried and self-employed applicants:

Salaried Individuals	Self-Employed Individuals
Income and financial Stability: The applicant must be employed with a stable source of salaried income from a public or a private company or a multinational with a minimum 3 years of work experience.	The applicant must be self-employed with a business continuity of over 3 years in the current business enterprise.
Only for Indians: He/she must be a residing Indian citizen or NRI	He/she must be an Indian citizen (resident only)
Minimum Cash-inflows: Having a minimum take home salary of Rs.25,000/- per month	Having a minimum net income of Rs.25,000/- per month

Nestavia Home Finance has a loan product for you to help you achieve your dream.

e) Q: If I am a self-employed individual without an income tax return document, can I apply for a home loan?

A: Yes, a self-employed individual can apply for a home loan without an income tax return document. Loan eligibility will be evaluated based on the cash flows using available documents.

f) Q: What are the types of loans I can apply for?

A: There are two types of loans as follows:

a. Home Loan
   - Construction of house
   - Purchase of house (New & Re-Sale)
   - Extension / Improvement of House building
   - Composite Loan (Purchase of land & Construction of house)
   - Renovation of House building

b. Mortgage Loan
   - Small Business Loans for MSME
   - Loans against Property for personal needs

g) Q: What is the age limit for the primary loan applicant?

A: It is as follows:

a. Salaried:

- Minimum Age Limit: 25 years
- Maximum Age Limit: Retirement age or not more than 60 years of age at the time of maturity of the loan, whichever is early

b: Self-employed:

- Minimum Age Limit: 25 years
- Maximum Age Limit: Not more than 65 years of age at the time of maturity of the loan

Non-individual entities (Partnership Firms, Private & Public Limited companies) cannot be the primary loan applicant or the owner of property.

h) Q: Who can be a co-applicant?

A: Co-applicants usually are husband / wife, father, mother, brother, sister, son, daughter or other close immediate relatives who jointly applies for the loan. All co-owners of the property should be a co-applicant to the loan. However, all co-applicant(s) need not be co-owners.

i) Q: What is the maximum tenure of the loan?

A: The maximum tenure offered for a loan is 15 years (180 months). The loan tenure will typically not extend beyond the retirement age or 60 years, whichever is earlier for salaried or 65 years, if self-employed.

j) Q: What is the maximum loan amount that I can take?

A: You need to provide an 'own contribution' starting from 25% of the total property cost, depending on the loan amount. A housing loan can cover up to 75% of the property cost. Mortgage Loans will be restricted to 50% of market value of the property based on technical valuation. It is normally measured through the Loan To Value (LTV) ratio, which represents the percentage of your property's market value that you can borrow as a loan. At Nestavia Home Finance, our competitive LTV ratios are structured to help you secure affordable home loans in India while maintaining a balanced risk profile, ultimately leading to a lower interest rate and manageable EMI.

k) Q: What are the rates of interest? Are they fixed or floating?

A: Rate of interest varies dependent on customers eligibility, risk profile and collateral type. Nestavia Home Finance will offer both Fixed and Floating interest rates.

For Housing Loans, the interest rates start from 10.00%.

For Mortgage Loans, the interest rates start from 18.00%.

l) Q: What is the difference between fixed rate of interest and a floating (variable) rate of interest?

A: The rate of interest under a fixed rate of interest remains constant for the entire tenure of the loan, whereas the rate of interest under a floating rate of interest is linked with the Prime Lending Rate (PLR) of the company and can vary during the loan depending on changes in the PLR of the company.

m) Q: How is the Loan EMI calculated?
A: The Home Loan EMI amount is dependent on three key aspects:

- Home Loan Principal Amount: This is the Home Loan sanction amount and has a direct impact on your Home Loan EMI. The larger your Home Loan amount is, the bigger your Home Loan EMI will be.
- Home Loan Interest Rate: The Home Loan Interest Rate is the interest rate at which you must repay the loan amount. Naturally, a high interest rate leads to a steeper EMI amount.
- Home Loan Repayment Tenor: The repayment tenor is the total time you can take to repay your Home Loan amount in full. A longer tenor can facilitate smaller EMIs but can add to your total cost of borrowing.
- You can also use the EMI Calculator on the website to pre-emptively calculate your EMI amount before you apply for a Loan.

n) Q: What security will I have to provide to avail a loan?
A: The security for the loan usually includes a legal interest in the property financed by us and/or any extra collateral or temporary security deemed necessary as part of the sanction. The registration for mortgage depends on the laws of the state in which the loan is availed.

o) Q: Do I have to get the property insured during the loan tenure?
A: Yes, the property must be insured against various hazards and the lending institution will be the beneficiary of the insurance policy.

p) Q: What should be my CIBIL Score to be eligible for a home loan?
A: Nestavia Home Finance offers attractive Home Loan terms and benefits to applicants who have strong credit profiles apart from applicants who are first time borrowers. To be eligible for better terms, applicants should ideally have a CIBIL score of 750+. Even if your credit history is limited, we consider additional factors to offer affordable home loans in India to both salaried and self-employed applicants.

q) Q: When can I initiate the home loan application?
A: You can initiate a Home Loan application at any point after deciding to purchase or construct a property, even before finalizing the property or commencing construction. Just call your nearest Nestavia Home Finance branch and enjoy doorstep service. Our Relationship Manager will come and meet you at your home at the appointed time and facilitate the process. It's simple, easy and convenient.

r) Q: When do I have to submit the documents for loan processing?

A: You will have to submit the documents along with your application form either at your home when our Relationship Manager comes over to meet you or you can also visit any of Nestavia Home Finance branches to submit your application form with relevant documents.

s) Q: What documents do I have to submit for loan processing?

A: You will have to submit the following documents along with your application form:

- KYC
  - i. Identity Proof
  - ii. Address Proof
- Income Proof
- Proof of educational qualifications
- Employment details for salaried and business details for self-employed
- Bank statements
- Details of the property, in case you have finalized it:
  - i. Title Deed
  - ii. Sale agreement
  - iii. Construction plan approval
  - iv. Property Tax receipts, water / sewerage payment receipts, Electricity bill etc.
  - v. Occupancy certificate
  - vi. Encumbrance certificate
  - vii. Revenue records like patta, chitta, khasra, khatian etc.

t) Q. What process is followed by Nestavia after I submit my application form along with documents?

A. Once the application form is received along with the necessary documents, the steps are as follows:

a. We evaluate the documents including KYC to ensure they are in order.
b. We will undertake to do a technical valuation of the property.
c. We will then validate the legal title of the property.
d. Then based on eligibility, loan is sanctioned. In case due to various reasons, we are unable to sanction a loan, we will intimate accordingly.
e. Post sanction, we will initiate disbursement once the documentation is executed and original documents are handed over to Nestavia.

u) Q: How will credit appraisal be done?

A: Credit appraisal will be done as detailed in the Loan Policy. All the owners of the property need to be the applicant or co-applicants to the loan. Eligibility of loan amount depends on cash flows and will be determined using either of the two approaches for income assessment as below:

- Assessed Income approach: It simply means we can assess the income of an individual by checking and validating the available documents received, based on which Income eligibility would be calculated.

  Primary documents for computation of eligibility for assessed income are:
  - For salaried – Last 6 months salary payslips, and latest Form 16 and last Income Tax Return
  - For self-employed – Income Tax Returns, GST returns and Audited Financial statements.

- Non-Assessed Income approach**:** In cases where complete documents are not available with the borrower, we can appraise the loans based on available documents which indicate the financial health and stability of income of the borrower. Such methods of cash flow assessment involve repayment track record method, banking method, liquid income method etc. These methods are typically used only for self- employed.

v) Q: How will long will it take to get my loan sanctioned?
A: Post various steps, if all relevant parameters for loan sanction are met, we prefer to provide the sanction within 7 working days. Every step like login, application, status of valuation, legal, credit sanction etc. would be promptly communicated to the customer so they can plan accordingly.

w) Q: In how many instalments can the loan be disbursed?
A: The loan amount can be disbursed in one single payment if the property is already completed. For under-construction properties, the loan is often disbursed in stages as construction progresses and our percentage of disbursement is typically linked to that level of construction.

B. After taking the Loan:

a) Q: When do I start paying the principal amount of the Loan?
A: The repayment of the principal starts from the month after the month in which you receive the complete disbursement of your loan. During the interim disbursement period, you are required to pay interest on the disbursed portion of the loan. You can refer to the repayment schedule given to you which will clearly mention the same.

b) Q: Can I repay my loans ahead of schedule?
A: Yes, Nestavia Home Finance allows Home Loan borrowers to repay the loan ahead of schedule. Here are the two ways in which one can consider doing so:

- **Part-prepayment:** By making part-prepayments on your Home Loan, you can make lumpsum payments over your regular EMI payments and bring down your repayment amount ahead of your repayment schedule.
- **Foreclosure:** By foreclosing your Home Loan, you essentially repay the full outstanding amount in one go, before the end of your repayment tenor.

Q: How do I pay my monthly instalments?
A: Typically, the monthly instalment is directly debited from your bank account on the fixed due date. In case you haven't kept sufficient balance in your Bank account on the due date, there are other digital modes of repayment like payment gateway available on the website, BBPS, UPI payment through QR Code etc.

c) Q: What should I do if my EMI is not debited on due date or it has got debited but not reflecting in the Statement of Account (SoA)?
A: Please do the following:

- Check Your Bank Statement – Please verify if the amount has been debited from your bank account.
- Look for a Refund – In some cases, the amount may be auto-reversed to your bank account within a few working days due to technical issues.
- Contact our Customer First Team – For any concerns regarding your EMI, or payment status, our Customer First Team is available, so please reach out to us through:
    - Email: customerfirst@nestaviahomefin.com
    - Toll-Free Number: 1800 569 7070
    - **Visit the official website:** www.nestaviahomefin.com
    - **Visit the nearest branch:** Use the branch address on our website to visit a branch near you.

d) Q: How do I update my mobile number or registered email id?
A: By using the following methods:

- Change of Mobile number: By sending your new mobile number using your registered email id to customerfirst@nestaviahomefin.com
- Change of Email ID: By calling our customer care toll free number 1800 569 7070 and informing them of your new email id by using your registered mobile number
- Change of either mobile number or email id by visit to your nearest branch: You can fill in and submit the required change request form at the branch

e) Q: How do I update my new address?
A: By using the following methods:
- Visit to branch: You can fill in the required change request form at the branch along with self-attested copy of the new address proof
- By post/courier: Along with self-attested copy of the new address proof, you can either send us a letter requesting for change or you can download and use the change request form available in our website

f) Q: Is there a tax benefit for the home loan availed?
A: It is possible to avail of tax benefits as follows:
  - If you are acquiring a home by taking a loan, then you can claim deductions on interest paid up to Rs.2 lakhs on self-occupied property under Section 24(b).
  - Entire interest can be claimed as deduction in case of let out property.
  - Principal repayment of Rs.1.50 lakhs can also be claimed under section 80C.
  - For first time home buyers, deduction can be claimed under section 80EE (Rs.50,000) or 80EEA (Rs. 1.5 lakh), on satisfaction of conditions specified. This deduction is in addition to the deduction available under section 80C.

Please contact us or a tax expert for more details on how this could affect your tax filing.

More information available in our website at https://nestaviahomefin.com/faq/

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Channels

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