

SUPPLEMENTARY TERMS & CONDITIONS

Date: _____ Place: _____ Loan Account No.: _____

This is in reference to captioned Loan Account Number, Disbursement Letter dated _____ (“**Disbursement letter**”)/ Loan Agreement dated _____ (“**Loan Agreement**”) read with the Sanction Letter dated _____.

Post the issuance of the said Disbursement Letter/execution of the Loan Agreement, on your request, we hereby agree to incorporate the amendments/ modifications to the said Disbursement Letter/Loan Agreement (whichever is applicable). In pursuance thereof this “Supplementary Terms & Conditions” is being issued which contains some additional terms and conditions in addition to and / or in modification of the existing terms, conditions forming part of the said Disbursement Letter/Loan Agreement.

This Supplementary Terms & Conditions shall form an integral part of the Disbursement Letter and GTC and the Loan Documents /Loan Agreement (whichever is applicable). All capitalized terms used herein and not defined will have the same meaning ascribed to it under the General Terms and Conditions (“GTC”)/ Loan Agreement (whichever is applicable). Save and except the amendments/ modifications mentioned herein, the terms and conditions as mentioned in the Disbursement Letter/ Loan Agreement (whichever is applicable) shall remain unchanged and shall continue to be in force & effect.

The Disbursement Letter/Loan Agreement shall now stand modified by the following amendments appearing herein below:

(Please tick whichever is applicable)

- Change in Loan Amount:** The Loan Amount shall stand modified to
 - a. Loan amount: Rs. _____
 - b. Insurance premium: Rs. _____ (as requested by the Borrower(s) and financed by PNBHFL
 - c. Total loan amount: Rs. _____ (Rupees _____).

AND/ OR

- Change in PNBHFR :** The PNBHFR shall stand modified to:
 - PNBHFR-(Home Loan Salaried/SEP) 8.75% p.a. (+ _____ %) = _____ % p.a.
 - PNBHFR-(Home Loan Self Employed) 8.80% p.a. (+ _____ %) = _____ % p.a.
 - PNBHFR (Non-Home Loan) 9.40% p.a. (+ _____ %) = _____ % p.a.

AND/ OR

- Change in Rate of Interest Scheme :** The rate of interest scheme shall stand modified to:
 - Floating: @ PNBHFR (+ _____ %) or (- _____ %) = _____ % per annum on the date of execution of the Loan Documents.
 - Initially Fixed followed by Floating : Fixed @ _____ % per annum for _____ months from the date of first Disbursement followed by Floating Rate of Interest to be applicable thereafter for the balance Loan Amount based on prevailing PNBHFR at that time (+ _____ %) or (- _____ %) per annum for remaining repayment period as per terms of the Loan Documents.
 - Fixed: @ _____ % per annum.

Signature of the Borrower(s)

AND/ OR

- Change in Repayment Term:** The remaining tenure of the Loan shall be modified to _____ months.

AND/ OR

- Change in Equated Monthly Installment (“EMI”):** The EMI shall stand modified to
- a. Rs. _____
 - b. Number of remaining EMIs: _____
 - c. Due Date of the subsequent EMIs shall be payable on the same date of each month.

AND/ OR

- Change in Due Date:** Due date shall stand modified to _____ of every month.

AND/ OR

- Change in Borrower(s):** The Borrower(s) as mentioned in Schedule II shall replace the existing Borrower(s) as mentioned in Schedule I.

AND/ OR

- Additional Conditions (if any):**

Yours sincerely,
For PNB Housing Finance Limited
Authorized Signatory

The Borrower(s) whose signatures are appended herein below accept the contents of this Supplementary Terms & Conditions by countersigning the same.

Schedule I

S.N.	Name of Existing Borrower(s)	Address of Existing Borrower(s)	Signature

Schedule II

S.N.	Name of Borrower(s)	Address of Borrower(s)	Signature

In presence of the following witnesses:

1. _____
2. _____