

**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-1) 8.85%p.a. (+ \_\_\_\_\_ %) = \_\_\_\_\_ % p.a.
  - PNBHFR-(Home Loan Self Employed-1) 9.00% p.a. (+ \_\_\_\_\_ %) = \_\_\_\_\_ % p.a.
  - PNBHFR-(Non-Home Loan-1) 9.50%p.a. (+ \_\_\_\_\_ %) = \_\_\_\_\_ % p.a.

**AND/ OR**

- Change in Rate of Interest Scheme :** The rate of interest scheme shall stand modified to:
  - Floating: PNBHFR (HL Salaried/HL SENP/Non-Home Loan-1) (+ \_\_\_\_\_ %) 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 PNBHFR-1 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):**
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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. \_\_\_\_\_