

**Addendum to Agreement**

This document is in reference to a contract agreement dated 23<sup>rd</sup> day of March 2016, between Naval Group Insurance Fund (hereinafter referred to as NGIF) and DCB Bank Ltd.,

May it be known that the undersigned parties, for good consideration, do hereby agree to make the following changes and / or additions that are outlined below. These additions shall be made valid as if they are included in the original stated contract.

Stated Contract for :- Home Loan for Indian Navy Personnel

Addition of :-

- a. Creation of a special email id navy.customersupport@dcbbank.com, which will be used by NGIF, for communicating details of Indian Naval personnel retiring and having an active house building advance from NGIF to the Bank. The said email id may also be used for any query, request, clarity, support sought by Indian Navy personnel from time to time. This will enable Bank personnel to reach out to them for providing the services.
- b. Increase in the maximum age for liquidation of the loans, both Home loan and Top up loan, from 65 years to 70 years for all Indian Navy personnel.
- c. Interest on Home Loan / Home Top-up Loan will be at Floating interest rate linked to DCB Bank MCLR Rate.

No other terms or conditions of the above mentioned contract shall be negated or changed as a result of this here stated addendum.

**Signed on behalf of NGIF**

Name: Commodore H.S. Chopra

**Signed on behalf of DCB BANK**

Name: Praveen Kutty

Name: Debashis Das

**Witnessed by:**

1. Signature:  
Name: Captain S. Sharma

2. Signature:  
Name: Ms. Shveta Kinra

