



- (a) Floating Interest Rate on all loans booked upto and including June 30, 2010 are linked to the Citibank Mortgage Prime Rate. The Citibank Mortgage Prime Rate (CMPR) is 13.50% effective from August 11, 2009. Interest on Floating Home Loans is linked to the CMPR and the existing loans are in the range of 550 bps below and 525 bps above the CMPR.
- (b) Effective July 1, 2010, the Interest Rate on new loans is benchmarked to the Reference Rate.
- (i) Home Loans are referenced to the Home Loan Reference Rate (HLRR)
 - (ii) Property Power, Home Loan Top-up, Home Loan Takeover Enhancements are referenced to the Property Power Reference Rate (PPRR)

The Reference Rate is calculated, inter alia, on the basis of the Base Rate of Citibank as applicable from time to time.

The current Reference Rates (effective July 1, 2010) are:

- Home Loan Reference Rate (HLRR) - 9.50%, i.e., Base Rate + 2.25%;
- Property Power Reference Rate (PPRR) – 11.50%, i.e., Base Rate + 4.25%.

Citibank N.A. Base Rate* effective as of July 1, 2010, is 7.25% per annum.

*The Base Rate is set further to Reserve Bank of India's Guidelines on the Base Rate (DBOD. No. Dir.BC 88 /13.03.00/2009-10 dated April 9, 2010). The Base Rate is subject to review at a minimum frequency of once in a calendar quarter and revisions will also be published as they are given effect to. The Base Rate represents the minimum rupee lending reference rate for Citibank N.A. in India. Actual lending rates applicable from time to time for products / customer segments will additionally include credit spreads, liquidity tenor premium and costs associated with the product, delivery and specific customer channels. For more information on products and services offered by Citibank N.A., please refer to the respective sections on this site or contact your Relationship Manager or the nearest Branch or Citiphone.