



- (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 16.50% effective from May 20, 2011. Interest on Floating Home Loans is linked to the CMPR and the existing loans are in the range of 475 bps above and 775 bps below 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 August 5<sup>th</sup>, 2011) are:

- Home Loan Reference Rate (HLRR) - 12.00%, i.e., Base Rate + 2.25%;
- Property Power Reference Rate (PPRR) – 14.00%, i.e., Base Rate + 4.25%.

The interest rate on existing variable rate loans linked to the two benchmarks are in the range of -

1. HLRR – 200 bps below and 325 bps above the benchmark
2. PPRR - 350 bps below and 275 bps above the benchmark

Citibank N.A. Base Rate\* effective as of August 5<sup>th</sup> 2011, is 9.75% per annum.

Customers who have availed their loan prior to July 1, 2010 and where the loan is currently benchmarked to CMPR, can convert to Base rate linked reference rates without any charge by placing a request through the Citiphone Banking platform.

\*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.