



Citibank N.A. Base Rate\* effective as of November 7, 2018, is 9.20% 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, DBOD.No.Dir.BC.47/13.03.00/2013-14 dated September 2, 2013 and DBR.Dir.BC.No.63/13.03.00/2014-15 dated January 19, 2015). 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.