

Pricing Grid for Citibank Mortgage Loans effective Jan 01, 2018

Variable Rate Loans only

Home Loan/ Home Loan Takeover

Home Loans – Salaried without Home Credit	MCLR 3M + 0.40% p.a. to MCLR 3M + 0.90% p.a.
Home Loans – Salaried with Home Credit	MCLR 3M + 0.50% p.a. to MCLR 3M + 1.00% p.a.
Home Loans – Self Employed	MCLR 3M + 0.75% p.a. to MCLR 3M + 1.25% p.a.

Property Power / Property Power Loans with Enhancement

Loans offered to manufacturing / service units qualifying under the Medium & Small Enterprise norms as published by RBI under Priority Sector Lending guidelines without Home Credit	MCLR 3M + 0.65% p.a. to MCLR 3M + 1.15% p.a.
Loans offered to manufacturing / service units qualifying under the Medium & Small Enterprise norms as published by RBI under Priority Sector Lending guidelines with Home credit	MCLR 3M + 0.90% p.a. to MCLR 3M + 1.40% p.a.
All Other Loans – Salaried (Non Priority Sector Lending)	MCLR 3M + 1.40% p.a. to MCLR 3M + 1.90% p.a.
All Other Loans – Self-employed (Non Priority Sector Lending)	MCLR 3M + 1.90% p.a. to MCLR 3M + 2.40% p.a.

Home Loan Takeover with Enhancement/ Home Loan Top-up

Home Loan Takeover with Enhancement / Home Loan Top-up (with cash out portion within 100% of Home Loan amount)	MCLR 3M + 0.90% p.a. to MCLR 3M + 1.65% p.a.
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Semi- Fixed Loans only

Home Loan/ Home Loan Takeover

Home Loans – Salaried	<ul style="list-style-type: none"> • 8.35% p.a.(Fixed till 31st Dec 2018) • Applicable MCLR 3Month + 0.40% p.a. (From January 1, 2019 onwards)
Home Loans – Salaried with Home Credit	<ul style="list-style-type: none"> • 8.50% p.a.(Fixed till 31st Dec 2018) • Applicable MCLR 3Month + 0.50% p.a. (From January 1, 2019 onwards)
Home Loans – Self Employed	<ul style="list-style-type: none"> • 8.75% p.a.(Fixed till 31st Dec 2018) • Applicable MCLR 3Month + 0.75% p.a. (From January 1, 2019 onwards)

Property Power / Property Power Loans with Enhancement

Loans offered to manufacturing / service units qualifying under the Medium & Small Enterprise norms as published by RBI under Priority Sector Lending guidelines	<ul style="list-style-type: none"> • 8.50% p.a.(Fixed till 31st Dec 2018) • Applicable MCLR 3Month + 0.65% p.a. (From January 1, 2019 onwards)
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Loans offered to manufacturing / service units qualifying under the Medium & Small Enterprise norms as published by RBI under Priority Sector Lending guidelines with Home credit	<ul style="list-style-type: none"> • 8.75% p.a.(Fixed till 31st Dec 2018) • Applicable MCLR 3Month + 0.90% p.a. (From January 1, 2019 onwards)
All Other Loans – Salaried (Non Priority Sector Lending)	<ul style="list-style-type: none"> • 9.25% p.a.(Fixed till 31st Dec 2018) • Applicable MCLR 3Month + 1.40% p.a. (From January 1, 2019 onwards)
All Other Loans – Self-employed (Non Priority Sector Lending)	<ul style="list-style-type: none"> • 9.50% p.a.(Fixed till 31st Dec 2018) • Applicable MCLR 3Month + 1.90% p.a. (From January 1, 2019 onwards)

Home Loan Takeover with Enhancement/ Home Loan Top-up

Home Loan Takeover with Enhancement / Home Loan Top-up (with cash out portion within 100% of Home Loan amount)	<ul style="list-style-type: none"> • 8.75% p.a.(Fixed till 31st Dec 2018) • Applicable MCLR 3Month + 0.90% p.a. (From January 1, 2019 onwards)
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1. For loans with cash out portion > 100% of home loan amount, the final applicable interest rate will be weighted average of grid rates applicable on home loan and property power (cash out) portion respectively. Semi-Fixed rate shall not be offered in case cash out portion is > 100%
2. For loans with cash out portion <=10% of home loan amount, home loan interest rate will be applicable.
3. Loans with more than 10% enhancement and up to 100% will follow weighted average pricing or HLEN grid whichever is lower shall be applicable. For Semi fixed loan no weighted average shall be done and interest rate will be fixed @ 8.75% till 31st Dec 2018 and MCLR 3 month + 0.90% p.a. from January 1st, 2019 onwards.

Note:

4. The final pricing on the loan will be based on :
 - a. Loan Amount;
 - b. Product/ facility type offered;
 - c. Internal Citibank Loan assessment parameters.
5. The final pricing will be within the range mentioned above.
6. The pricing grid will be reviewed periodically and the final pricing on the loan will be based on applicable interest rates during that point in time.
7. Marginal cost of funds based lending rate (MCLR) for variable rate loans refers to 3 month tenor MCLR of Citibank N.A. published by the Bank from time to time. All new loans shall be linked to MCLR.
8. Marginal cost of funds based lending rate (MCLR) for Semi-Fixed loans refers to 3 month tenor MCLR of Citibank N.A. published by the Bank from time to time. All new loans shall be linked to MCLR.
9. While the pricing rates are mentioned in absolute terms above, all new loan originations post 01, April 2016 are linked to MCLR.