

## Pricing Grid for Citibank Mortgage Loans linked to TBLR effective Nov 12, 2018

### Variable Rate Loans only

#### Home Loan/ Home Loan Takeover

|                             |  |
|-----------------------------|--|
| Home Loans                  | TBLR 3M + 2.10% p.a. to TBLR 3M + 2.95% p.a. |
| Home Loans with Home Credit | TBLR 3M + 2.20% p.a. to TBLR 3M + 3.10% 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                  | TBLR 3M + 2.15% p.a. to TBLR 3M + 3.00% 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 | TBLR 3M + 2.25% p.a. to TBLR 3M + 3.15% p.a. |
| All Other Loans (Non Priority Sector Lending)   | TBLR 3M + 2.85% p.a. to TBLR 3M + 3.85% p.a. |
| All Other Loans with Home Credit (Non Priority Sector Lending)  | TBLR 3M + 3.10% p.a. to TBLR 3M + 4.10% 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) | TBLR 3M + 2.60% p.a. to TBLR 3M + 3.60% p.a. |
|--|--|

### Semi- Fixed Rate Loans only

#### Home Loan/ Home Loan Takeover

|                               |  |
|-------------------------------|--|
| Home Loans                    | <ul style="list-style-type: none"> <li>• 8.75% p.a.( Fixed till 31<sup>st</sup> July 2019)</li> <li>• Applicable TBLR 3Month + 2.25% p.a. (From August 1, 2019 onwards)</li> </ul> |
| Home Loans – With Home Credit | <ul style="list-style-type: none"> <li>• 8.85% p.a.( Fixed till 31<sup>st</sup> July 2019)</li> <li>• Applicable TBLR 3Month + 2.40% p.a. (From August 1, 2019 onwards)</li> </ul> |

#### 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"> <li>• 8.80% p.a.( Fixed till 31<sup>st</sup> July 2019)</li> <li>• Applicable TBLR 3Month + 2.30% p.a. (From August 1, 2019 onwards)</li> </ul> |
| 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"> <li>• 8.90% p.a.( Fixed till 31<sup>st</sup> July 2019)</li> <li>• Applicable TBLR 3Month + 2.45% p.a. (From August 1, 2019 onwards)</li> </ul> |

|  |  |
|--|--|
| All Other Loans – (Non Priority Sector Lending)                  | <ul style="list-style-type: none"> <li>• 9.50% p.a.( Fixed till 31<sup>st</sup> July 2019)</li> <li>• Applicable TBLR 3Month + 3.15% p.a. (From August 1, 2019 onwards)</li> </ul> |
| All Other Loans – With Home Credit (Non Priority Sector Lending) | <ul style="list-style-type: none"> <li>• 9.75% p.a.( Fixed till 31<sup>st</sup> July 2019)</li> <li>• Applicable TBLR 3Month + 3.40% p.a. (From August 1, 2019 onwards)</li> </ul> |

### 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"> <li>• 9.25% p.a.( Fixed till 31<sup>st</sup> July 2019)</li> <li>• Applicable TBLR 3Month + 2.90% p.a. (From August 1, 2019 onwards)</li> </ul> |
|--|--|

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 @ 9.25% till 31<sup>st</sup> July 2019 and applicable TBLR 3 month + 2.90% p.a. from August 1<sup>st</sup>, 2019 onwards.

#### Note:

1. The final pricing on the loan will be based on :
  - a. Loan Amount;
  - b. Product/ facility type offered;
  - c. Internal Citibank Loan assessment parameters.
2. The final pricing will be within the range mentioned above.
3. 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.
4. Treasury Bill Benchmark linked Lending rate (TBLR) for variable rate loans refers to 3 month Treasury bill reference rate published By Financial Benchmarks India Private Limited (FBIL).
5. Treasury Bill Benchmark linked Lending rate (TBLR) for variable rate loans refers to 3 month Treasury bill reference rate published By Financial Benchmarks India Private Limited (FBIL).
6. While the pricing rates are mentioned in absolute terms above, all new loan originations post 01, April 2016 are linked to MCLR and post 05, March 2018 can be linked to TBLR as well apart from MCLR.