

Citi India consumer banking customers are now served by Axis Bank. Citi India has transferred ownership of its consumer banking business to Axis Bank (registration number L65110GJ1993PLC020769). Consumer banking customers can continue to use all existing Citi products and/or services, branches, ATMs, internet banking and Citi Mobile® App as usual. Axis Bank is the provider of Citi branded consumer banking products in India temporarily and Citi India is providing certain services in respect of those products. The trademarks “Citi”, “Citibank”, “Citigroup”, the Arc design and all similar trademarks and derivations thereof are used temporarily under license by Axis Bank from Citigroup Inc. and related group entities.



Pricing Grid for Citibank Mortgage Loans linked to TBLR effective January 01, 2023

Variable Rate Loans only

Home Loan/ Home Loan Takeover

Home Loans	TBLR 3M + 1.90% p.a. to TBLR 3M + 2.85% p.a.
Home Loans with Home Credit	TBLR 3M + 1.90% 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 + 2.30% p.a. to TBLR 3M + 3.05% 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 + 2.30% p.a. to TBLR 3M + 3.30% p.a.
All Other Loans (Non Priority Sector Lending)	TBLR 3M + 2.80% p.a. to TBLR 3M + 3.60% p.a.
All Other Loans with Home Credit (Non Priority Sector Lending)	TBLR 3M + 2.80% p.a. to TBLR 3M + 3.85% p.a.

Home Loan Takeover with Enhancement

Takeover Enhancement (cash out portion only)*	TBLR 3M + 1.95% p.a. to TBLR 3M + 2.90% p.a.
Takeover Enhancement (cash out portion only)* with Home Credit	TBLR 3M + 1.95% p.a. to TBLR 3M + 3.15% p.a.

* Home loan portion to follow Home loan/Home loan takeover pricing as mentioned above.

For Home loan Top-up loans for existing customers, the Cashout/Top up portion to follow Property Power / Property Power Loans with Enhancement pricing as mentioned above. Existing home loan to continue as it is.

The Interest rate for Mortgage customers availing Guaranteed Emergency Credit Line (GECL) term loan (under the Emergency Credit Line Guarantee Scheme (ECLGS) announced by Finance Ministry) shall be 8% p.a. and this will be fixed interest rate for the entire tenure of the term loan.

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 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. While the pricing rates are mentioned in absolute terms above, all new loan originations from 01, October 2019 are linked to TBLR.