

## Schedule of charges applicable on Citi Mortgage loans (For latest schedule of charges refer to our website [www.citibank.com/india](http://www.citibank.com/india))

Description	Home Loans	Cash out Loans (Property Power / Home Loan Takeover Enhancement / Home Loan Top-ups)
Interest Rate	<ul style="list-style-type: none"> <li>Interest Rate on your loan will be the rate as applicable at the time of signing the loan agreement.</li> <li>Interest for the month will be charged on the last day of the month basis loan outstanding on daily basis for actual number of days in a month.</li> </ul>	Same as Home Loans
Reference rate (For new loans effective 1st Oct 2019)	The Treasury Bill Benchmark linked Lending Rate (TBLR) will be determined as detailed in the FAQs available at <a href="http://www.citibank.co.in">www.citibank.co.in</a> as well as in article 2 and schedule of the loan agreement. The TBLR will be notified by the bank from time to time. In the event of a change in the TBLR applicable on the loan, the borrower shall be notified of the revised interest rate applicable on his/her loan within 30 days of revised interest rate becoming applicable on the loan	
Re-pricing Frequency	<ul style="list-style-type: none"> <li>CMPR/Base Rate/MCLR is subject to change at any time. In the event of a change in the CMPR/Base Rate/MCLR, the interest rate on your loan will be Same as Home Loans reset as provided in the Loan Agreement</li> <li>TBLR is subject to change from time to time in conjunction with a change in the 3 month T Bill benchmark rate as published by FBIL as detailed in the FAQs available at <a href="http://www.citibank.co.in">www.citibank.co.in</a> as well as in article 2 and schedule of the loan agreement. In the event of a change in the TBLR, the interest rate of your loan will also be reset</li> </ul>	
Application Fee <sup>13</sup>	<ul style="list-style-type: none"> <li>Up to ₹5000</li> <li>The fee is collected towards processing of your loan application and is collected upfront irrespective of whether your loan has been sanctioned. This is non refundable under all circumstances.</li> <li>Payments to be made by cheque/draft only favoring "Citibank N.A. Application Fee Account"</li> </ul>	Same as Home Loans
Booking Fee <sup>13</sup>	<ul style="list-style-type: none"> <li>Up to 0.40% of the Loan amount sanctioned</li> <li>The fee is collected at the time of loan documentation and is non refundable under all circumstances.</li> </ul>	<ul style="list-style-type: none"> <li>Up to 0.75% of the Loan amount sanctioned</li> <li>The fee is collected at the time of loan documentation and is non refundable under all circumstances.</li> </ul>
Cheque/NACH/ SI Bounce charges <sup>13</sup>	₹500 is levied for Cheque/NACH/SI Bounce charges	Same as Home Loans
Re-pricing Fee <sup>1</sup>	At the request of the borrower, Citibank at its sole discretion may permit the borrower for Re-pricing of the loan. No fee and charges are applicable for such requests.	Same as Home Loans
Penal Interest <sup>1</sup>	Penal Interest is levied in case of non-payment of the monthly payment. It is charged at the rate of 24% per annum i.e. 2% per month on the overdue amount including EMI and Other charges for the defaulted period. The penal interest is independent of the prevailing interest rate on the loan. Note: Effective June 1, 2022, the penal interest on the instalment delayed during the year will be levied annually (on 31 <sup>st</sup> March 2023) instead of the current practice of monthly levy. Effective April 1, 2023 the penal interest will be levied on monthly basis.	Same as Home Loans
Part Prepayment charge <sup>1</sup>	<b>Loan Type</b>	<b>Part Prepayment charge</b>
	Fixed Rate Home Loan	NA
	Variable rate Home Loans OR Semi Fixed Rate <sup>2</sup> Home Loans during the period When the rate of interest is variable	NIL
	Semi fixed rate Home Loans during the period when the rate of interest on the loan is fixed.	<ul style="list-style-type: none"> <li>Nil for part prepayments less than 25% of the sanctioned Loan amount in a financial year (i.e. April 1<sup>st</sup> to March 31<sup>st</sup>).</li> <li>In the event the loan is closed within 12 months of the part prepayment date, the part prepayment will also be subject to foreclosure charges.</li> <li>During the Semi Fixed period, for part prepayments more than 25% of the sanctioned amount in a financial year, charges will be levied at the rate of 2%.</li> </ul>
Foreclosure charges <sup>1</sup>	<b>Loan Type</b>	<b>Foreclosure charges</b>
	Variable rate Home Loans OR Semi Fixed Rate Home Loans <sup>2</sup> during the period when the rate of interest is variable	NIL
	Fixed rate Home Loans OR Semi fixed rate Home Loans <sup>2</sup> during the period when the rate of interest is fixed.	Foreclosure charges are applicable at the rate of 2% on - <ul style="list-style-type: none"> <li>Loan outstanding at the time of loan closure.</li> <li>All partial pre-payments made during the last 12 months prior to loan closure as reduced by such amount prepaid in respect of which Prepayment Charge has already been levied and paid by the borrower</li> <li>Undisbursed portion of the loan</li> </ul>
<b>Additional Charges as applicable for Home Credit Loans</b>		
Recurring Annual Service Fees on Home Credit <sup>13</sup>	NA	Applicable only in case of Property Power Loans availed with Home Credit Facility. The annual Home Credit fee is charged at the rate of up to 0.50% of the Loan Outstanding (as increased by the Line) on each anniversary of the loan.
Foreclosure charges <sup>1</sup>	The line amount will also be taken in to consideration for calculation of Foreclosure charges	
Threshold amount	Balances in excess of threshold amount subject to a maximum of loan outstanding will be transferred to your loan account for the purpose of calculation of interest. Threshold amount is subject to change from time to time and changes will be intimated from time-to-time. The current applicable threshold amount is ₹100,000.	
<b>Additional Charges as applicable for CitiHome One Loans</b>		
Interest Rate	Differential Interest rates are applicable for the Term Loan component and the Credit Line Component of the Loan	Same as Home Loans
Recurring Annual Service Fees on CitiHome One <sup>13</sup>	NA	<ul style="list-style-type: none"> <li>Applicable only on the Credit Line Component.</li> <li>This fee is charged up to 0.50% of the Sanctioned Credit Line on each anniversary of the loan.</li> </ul>
Foreclosure charges <sup>1</sup>	NIL	For CitiHome One Loans, Pre-closure charges at the rates mentioned above is levied on <ul style="list-style-type: none"> <li>Loan outstanding (Outstanding amount on Term Loan &amp; Credit Line) at the time of loan closure.</li> <li>All partial pre-payments made during the last 12 months prior to loan closure as reduced by such amount prepaid in respect of which Prepayment Charge has already been levied and paid by the borrower.</li> <li>Undisbursed portion of the Term loan.</li> <li>Utilized portion of the Credit Line.</li> </ul>

<sup>1</sup>Franking/stamp duty charges applicable during loan booking, if any, as per individual state laws are to be paid by the customer. In the event of stamp duty/franking charge being higher than booking fees the higher value shall be taken.

<sup>2</sup>Goods and Service Tax (GST) as applicable will be levied on all the fees and charges.

<sup>3</sup>"Semi Fixed Rate Loan" refers to a loan facility whereby the Rate of interest offered remains Fixed for an initial tenure and becomes variable thereafter, post the completion of the initial tenure becoming directly linked to the TBLR. Legal charges, if any, shall be charged as per actuals applicable to an overdue/delinquent account

<sup>3</sup>Levying of these specific charges will be temporarily discontinued between April 1, 2022 till March 31, 2023. Effective April 1, 2023 they will be charged as per description given above.