

Schedule of charges applicable on Citi Mortgage loans (For latest schedule of charges refer to our website 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"> Interest Rate on your loan will be the rate as applicable at the time of signing the loan agreement. 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. 		Same as Home Loans
Reference rate	<ul style="list-style-type: none"> Marginal Cost of Funds based Lending Rate (MCLR) as notified by the bank from time to time. The applicable tenor of the MCLR will be as detailed in the schedule 1 of the loan agreement. In the event of change in the applicable MCLR, the borrower shall be notified the revised interest rate applicable on their loan within 30 days of the revised interest rate becoming applicable on the loan (or) The Treasury Bill Benchmark linked Lending Rate (TBLR) will be determined as detailed in the FAQs available at www.citibank.co.in as well as in article 2 and schedule 1 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"> MCLR is subject to change at any time. In the event of a change in the MCLR, the interest rate on your loan will be reset as provided in the Loan Agreement (or) 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 www.citibank.co.in as well as in article 2 and schedule 1 of the loan agreement. In the event of a change in the TBLR, the interest rate of your loan will also be reset 		
Application Fee*	<ul style="list-style-type: none"> Up to ₹ 5000/- 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. Payments to be made by cheque/draft only favoring "Citibank N.A. Application Fee Account" 		Same as Home Loans
Booking Fee*	<ul style="list-style-type: none"> up to 0.40% of the Loan amount sanctioned The fee is collected at the time of loan documentation and is non refundable under all circumstances. 		<ul style="list-style-type: none"> up to 0.75% of the Loan amount sanctioned The fee is collected at the time of loan documentation and is non refundable under all circumstances.
Cheque / NACH / SI Bounce charges*	₹ 500 is levied for Cheque / NACH / SI Bounce charges		Same as Home Loans
Re-pricing Fee*	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	Penal Interest is levied in case of non-payment of the monthly payment. It is charged at the rate of 2% above the prevailing Interest Rate on the loan outstanding for the defaulted period.		Same as Home Loans
Part Prepayment charge*	Loan Type	Part Prepayment charge	<ol style="list-style-type: none"> For variable rate of interest loans where all borrowers on the loan are individual borrowers, part prepayment charges will not be applicable. Part-prepayment charges will be applicable for all other variable rate of interest loans as below: <ol style="list-style-type: none"> For Property Power/ Property Power Enhancement Loans, Nil for part prepayments less than 25% of the sanctioned Loan amount in a financial year (i.e. April 1st to March 31st). 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. For part prepayments more than 25% of the sanctioned amount in a financial year, charges will be levied at the rate of 4% for the first 3 years and at 2% thereafter. In all cases where the borrower has availed of a variable rate Home Loan Takeover with Enhancement/ Home Loan Top up facility, , NIL part prepayment charges will be applicable on the entire loan amount. In the event the loan is closed within 12 months of the part prepayment date, the part prepayment will be subject to foreclosure charges. In all cases where the borrower has availed of a semi fixed rate Home Loan Takeover with Enhancement/ Home Loan Top-up facility, NIL for part prepayments less than 25% of the sanctioned Loan amount in a financial year (i.e. April 1st to March 31st). For part prepayments more than 25% of the sanctioned amount in a financial year, charges will be levied at the rate of 4% for the first 3 years and at 2% thereafter. After the end of the initial semi fixed rate period, terms as specified for variable rate loans will apply as per 2(b) above. 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.
	Fixed Rate Home Loan;	NA	
	Variable rate Home Loans OR Semi Fixed Rate 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"> Nil for part prepayments less than 25% of the sanctioned Loan amount in a financial year (i.e. April 1st to March 31st). 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. 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%. 	
Foreclosure charges*	Loan Type	Foreclosure charges	<ol style="list-style-type: none"> For variable rate of interest loans where all borrowers on the loan are individual borrowers, loan foreclosure charges will not be applicable. Loan foreclosure charges for all other variable rate of interest loans will be applicable as below: <ol style="list-style-type: none"> For Property Power/ Property Power Enhancement Loans, Foreclosure charges are levied at the time of pre-closure of the loan at the rate of 4% for the first 3 years and 2% thereafter. <p>Foreclosure charges are payable on -</p> <ul style="list-style-type: none"> Loan outstanding at the time of loan closure. 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 Undisbursed portion of the loan. In all cases where the borrower has availed of a variable rate Home Loan Takeover with Enhancement/ Home Loan Top-up facility, foreclosure charges will be applicable on the enhancement portion as explained in 2(a) above and nil foreclosure charges will be applicable on the Home Loan portion of the Loan. In all cases where the borrower has availed of a semi fixed rate Home Loan Takeover with Enhancement/ Home Loan Top-up facility, foreclosure charges will be applicable in line with 2(a) above on the entire loan amount during the semi fixed period and in line with 2(b) above after the end of the initial semi fixed rate period.
	Variable rate Home Loans OR Semi Fixed Rate Home Loans during the period when the rate of interest is variable	NIL	
	Fixed rate Home Loans OR Semi fixed rate Home Loans+ 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"> Loan outstanding at the time of loan closure. 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 Undisbursed portion of the loan 	
Additional Charges as applicable for Home Credit Loans			
Recurring Annual Service Fees on Home Credit*	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*	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/-.		
Additional Charges as applicable for CitiHome One Loans			
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*	NA		<ul style="list-style-type: none"> Applicable only on the Credit Line Component. This fee is charged up to 0.50% of the Sanctioned Credit Line on each anniversary of the loan.
Foreclosure charges*	NIL		For CitiHome One Loans, Pre-closure charges at the rates mentioned above is levied on <ul style="list-style-type: none"> Loan outstanding (Outstanding amount on Term Loan & Credit Line) at the time of loan closure. 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. Undisbursed portion of the Term loan. Unutilized portion of the Credit Line

* - Goods and Service Tax (GST) as applicable will be levied on all the fees and charges. Franking charges applicable during loan booking, if any, as per individual state laws are to be paid by the customer

+ - "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 MCLR/TBLR.

Legal charges , if any , shall be charged as per actuals applicable to an overdue/delinquent account