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.



## Applicable Tariffs for Loans

## Charges

Charge Name	J	JP	Ultima	Infinity	Sales Finance	Auto	Mortgage
Bounce Cheque Charges	225	225	350	350	450	450	750
Part Payment Charges	-	-	-	-	-	-	Same as pre- payment charges

Note: All the above charges are inclusive of taxes as applicable.

## **Prepayment Penalty**

		Months on B	Book	Buffer days' interest		
Products	0-6 Months	6-12 Months	12 Month & Above	Cash	Demand Draft	Cheque
Sales Finance	6.00%	4.00%	3.50%	0	0	0
PL	5.00%	4.00%	4.00%	0	3	3
Auto	6.00%	5.00%	4.00%	0	3	3
Mortges	5.00%	5.00%	3.00%	0	5	5

Note: All the above charges are exclusive of taxes as applicable.



## **Pricing Grid**

Risk gradation is determined based on risk associated with type of loan, value of security or collateral available, tenor of the loan and quantum of loan. In addition, there is a periodic benchmarking exercise of the interest rates and product features with the competition offerings. Refer to the pricing grid below.

Product	Prevailing Min Effective Rate*	Prevailing Max Effective Rate*
Personal Loans	17%	49.9%
Mortgages	12%	19%

<sup>\*</sup>The above are prevailing interest rates charged by Citicorp and are subject to revision from time to time as decided by the management. For latest rates and charges, kindly contact your nearest branch office.

The annualized rate of interest mentioned above is charged on reducing balance of principal outstanding amount over the tenor of the loan. Interest rates charged by the Company incorporates risk premium as considered reasonable and justified having regard to the internal rating of the borrowers, the presence or absence of security and the value, together with other factors including borrower's income, loan size, previous credit history, Bureau information, etc. The existing Citicorp borrower interest rates (for top-ups/ renewals) carry a relatively lower risk premium and may also consider the past performance of the customer with Citicorp in addition to the above.

Loans tariffs for loans offered up to Q1, 2011.