This product/service is offered/issued by Axis Bank, using certain trademarks temporarily under license from Citigroup Inc. and related group entities. Citi India is providing services in this regard. Schedule of charges applicable on Citi Mortgage loans (For latest schedule of charges refer to our website www.citibank.com/india)

- Interest Season year county is the most of the bound of		Schedule of charges applicable on Citi Mortgage loans (For latest schedule of charges refer to our website www.citibank.com/india)			
- If the month will be charged on the issue days of the month which is month which is not excluded in the Cappel of the Cappel o	Description	Home Loans		Cash out Loans (Property Power / Home Loan Takeover Enhancement / Home Loan Top-ups)	
Application for the stands between the stands control and stands of the stands o	Interest Rate	• Interest for the month will be charged on the last day of the month basis loan outstanding on daily basis for actual		Same as Home Loans	
**But to subject to strong from the first control of plants of the first control of	(For new loans effective	The Treasury Bill Benchmark linked Lending Rate (TBLR) will be determined as detailed in the FAOs 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.			
Price for extincted bounds processed of your foot against on an extincted process. Some as former classes. Management to the process of	Re-pricing Frequency	• 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 TBL			
The first control to the time of loos discounterables. Since as Home Loads And the request of the borrows. Clibars at its sel discount on years. The period of the bar. Note and changes an applicable for an increase. Period lines of the period of the bar. Note and changes are period on the bar. Note and changes are period in control of the control of the bar. Note and changes are period on the bar. Note and the period of the period of the period of the bar. Note and the period of the pe	Application Fee ^{1,3}	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.		Same as Home Loans	
Set because developed to the homeous control and it is able to control to the control of the con	Booking Fee ^{1,3}				
At the request of the Convey Citibans at its sole discretion may permit the borrower for the critical of the Septiment Citibans at its sole discretion may permit the borrower for the critical of the Septiment Citibans at its sole discretion may be applicable to the Convey Citibans and the Citibans at its sole discretion may be applicable to all charges and the convey citibans and the Citibans at the Citibans and the Citibans at the Citibans and	Cheque/NACH/ SI Bounce charges ^{1,3}	₹500 is levied for Cheque / NACH / SI Bounce charges		Same as Home Loans	
Personal Interest Personal Interest 2% per principle on the overactive amount in chickings. EM and Other charges for the defaulted period. The penal interest is. Sum obscinedated of the principle of personal interest is an interest in the period where the personal interest is an interest in the period where the personal interest is an interest in the period where the personal interest is an interest in the period where the personal interest is an interest in the period where the personal interest is an interest in the period where the personal interest is an interest in the period where the personal interest is an interest in the period where the personal interest is an interest in the period where the personal interest is an interest in the period where the personal interest is an interest in the period where the personal interest is an interest in the personal interest in the personal interest is an interest in the personal interest in the personal interest is an interest in the personal interest in the personal interest is an interest in the personal interest in the perso				Same as Home Loans	
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Fixed date from Loan OR Semi Foreign Fixed Property Power Enhancement Loans, Nife or part prepayment sizes than 25% of the sanctioned Loan amount in a financial year working. And the fixed of the fixed size of the sanctioned Loan amount in a financial year working. The fixed part of the sanctioned form of the part of the sanctioned dominant in a financial year working. The fixed part of the sanctioned Loan amount in a financial year working. The part of the sanctioned loan amount in a financial year working. The part of the sanctioned loan amount in a financial year working. The part of		Loan Type	Part Prepayment charge		
Fixed vill. Rate Frome Loans during the period When the rate of interest systematics. Will. Fixed at the Home Loans during the period When the rate of interest systematics. Sent Type and Sent Type To recloure Charges Fixed Type Interest Inte		Fixed Rate Home Loan	NA	 a. 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. b. 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. 3. 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 (Le. Aprillst 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 	
Semi fixed rate Home Loan during the period when the rate of interest in street. No. Control of the Control of the Semi fixed part o		Fixed NIL Rate ² Home Loans during the period When the rate of interest	NIL		
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Foreclosure charges Fixed rate Home Loans OR Semilificate Home Loans during the last Iz months prior to loan closure. **All partial pre-payments made during the last Iz months prior to loan closure is reduced by such amount prepaid in respect of which Prepayment Charge has already been levited and paid by the borrower. **All partial pre-payments made during the last Iz months prior to loan closure is reduced by such amount prepaid in respect of which Prepayment Charge has already been levited and paid by the borrower. **All partial pre-payments made during the last Iz months prior to loan closure is reduced by such amount prepaid in respect of which Prepayment Charge has already been levited and paid by the borrower. **All partial pre-payments made during the last IZ months prior to loan closure is reduced by such amount prepaid in respect of which Prepayment Charge has already been levited and paid by the borrower. **All partial pre-payments made during the last IZ months prior to loan closure expensive the period and paid by the borrower. **All partial pre-payments made during the last IZ months prior to loan closure charges will be period when the rate of the last IZ months prior to loan closure charges will be partial pre-payments made during the last IZ months prior to loan closure charges will be period and large payment in the last IZ months prior to loan closure and large payment in the last IZ months prior to loan closure and large payment in the last IZ months prior to loan closure and large payment in the last IZ months prior to loan closure and large payment Charge has already been levied and paid by the borrower. **All		Loan Type	Foreclosure charges	2. Loan foreclosure charges for all other variable rate of interest loans will be applicable as below: a. 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. Foreclosure charges are payable on 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. b. 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. 	
applicable in line with 2(a) above on the entire loan amount during the semifixed period and in line with 2(b) above after the end of the initial semifixed rate period. Additional Charges as applicable for Home Credit Loan. Foreclosure charges' The line amount will also be taken in to consideration for calculation of Foreclosure charges 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/r. 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. Recurring Annual Service Fees on CitiHome One' Fees on CitiHome One' Fees on CitiHome One' Foreclosure charges' NA To CitiHome One Loans, Pre-closure charges at the rates mentioned above is levied on 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 Charles 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 Charles all partial pre-previous of the term loan. Under the credit Line on each anniversary of the 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 Charles 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 Charles 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 Charles all prepayments made during the	Foreclosure charges'	Fixed Rate Home Loans' during the period when the rate of interest is variable Fixed rate Home Loans OR Semi fixed rate Home Loans+ during the period when the rate of interest	Foreclosure charges are applicable at the rate of 2% on - • 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.		
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Franking/stamp outry charges applicable during loan booking, it any, as per individual state laws are to be paid by the customer. In the event of stamp outry/franking charge being nigher than booking fees the nigher value shall be taken.

*Goods and Service Tax (CST) as applicable will be levied on all the fees and charges.

*"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

*Levying of these specific charges is temporarily discontinued since April 1, 2022. As and when the Bank decides to levy the same, Bank shall provide a 30 day in advance notice to customers, post which these charges will be levied as per description given above.