



# Be ready for your dreams.

Citi Personal Loan  
Application Form

VER 5.3/GCC/WP /TT/PL/PERSONAL LOAN CKYC/WPC/H-17





Salaried		Self-Employed	
Gross Annual Salary (₹ p.a.)	<input type="text"/>	Gross receipt from Business/Profession (₹ p.a.)	<input type="text"/>
Other Income (₹ p.a.)	<input type="text"/>	Net profit from Business/Profession (₹ p.a.)	<input type="text"/>
Years at current job:	<input type="text"/>	Retirement Age:	<input type="text"/>
Number of years with previous employer:	<input type="text"/>	Other Income (₹ p.a.)	<input type="text"/>
Total years of work experience:	<input type="text"/>	Years at current business:	<input type="text"/>
		Number of years at previous business:	<input type="text"/>

### Occupation and Industry Details

Occupation :  Salaried     Self Employed Businessman     Self Employed Professional     Not Categorised

If Salaried , type of company		<input type="checkbox"/> Public Sector Undertaking <input type="checkbox"/> Central Government <input type="checkbox"/> State Government <input type="checkbox"/> Defence Establishment
		<input type="checkbox"/> Multi-National Company <input type="checkbox"/> Public Ltd. Company <input type="checkbox"/> Private Ltd. Company <input type="checkbox"/> Partnership
If Self Employed,	<input type="checkbox"/> Professional	<input type="checkbox"/> Doctor <input type="checkbox"/> Lawyer <input type="checkbox"/> CA/ICWA/Taxation/ Finance <input type="checkbox"/> Engineer/Architect/Technical Consultant <input type="checkbox"/> Other, please specify _____
	<input type="checkbox"/> Businessman	<input type="checkbox"/> Individual Director <input type="checkbox"/> Individual Self Employed <input type="checkbox"/> Individual Partner <input type="checkbox"/> Sole-Proprietorship <input type="checkbox"/> Partnership Firm <input type="checkbox"/> Private Limited Company
	<input type="checkbox"/> Nature of business	<input type="checkbox"/> Trading <input type="checkbox"/> Manufacturing <input type="checkbox"/> Consultancy <input type="checkbox"/> Real Estate <input type="checkbox"/> Transporter <input type="checkbox"/> Service <input type="checkbox"/> Contractor <input type="checkbox"/> Processing <input type="checkbox"/> Professional Practice <input type="checkbox"/> Dealer/Distributor <input type="checkbox"/> Other, please specify _____

**Industry Details :**

- |   |  |   |  |
|---|--|---|--|
| <input type="checkbox"/> Z-Agribusiness           | <input type="checkbox"/> C-Contractors                     | <input type="checkbox"/> R Information Systems & Communications/Computers | <input type="checkbox"/> X-Bank (foreign)              |
| <input type="checkbox"/> K-Shipping               | <input type="checkbox"/> L-Real Estate/Developers/Builders | <input type="checkbox"/> B-Consumer Durables                              | <input type="checkbox"/> W-Bank (local)                |
| <input type="checkbox"/> S-Electrical/Electronics | <input type="checkbox"/> M-Medicine/Hospitals/Health Care  | <input type="checkbox"/> P-Consultancy                                    | <input type="checkbox"/> A-Chemicals/Pharmacy          |
| <input type="checkbox"/> J-Textiles/Garments      | <input type="checkbox"/> G-Education                       | <input type="checkbox"/> Y-Airline  | <input type="checkbox"/> O-Food & Beverages            |
| <input type="checkbox"/> I-Public Utilities       | <input type="checkbox"/> U-Cosmetics & Toiletries          | <input type="checkbox"/> V-Financial Services                             | <input type="checkbox"/> E-Exports                     |
| <input type="checkbox"/> F-Engineering/Mfg.       | <input type="checkbox"/> N-Petroleum/Oil/Gas/Mining        | <input type="checkbox"/> H-Hotels   | <input type="checkbox"/> Q-Other, please specify _____ |

### Educational Qualification(s)

- |  |   |   |   |
|--|---|---|---|
| <input type="checkbox"/> 01-Doctor (MBBS/Equivalent) | <input type="checkbox"/> 02-Doctor (Diploma/Equivalent) | <input type="checkbox"/> 03-Homeopath                         | <input type="checkbox"/> 04-Ayurvedic Doctor              |
| <input type="checkbox"/> 05-Chartered Accountant     | <input type="checkbox"/> 06-Company Secretary           | <input type="checkbox"/> 07-Engineer (B.Tech/AMIE/Equivalent) | <input type="checkbox"/> 08-Engineer (Diploma/Equivalent) |
| <input type="checkbox"/> 09-Architect (Degree)       | <input type="checkbox"/> 10-Architect (Diploma)         | <input type="checkbox"/> 11-General Management (MBA/PGDM)     | <input type="checkbox"/> 12-Hotel Management              |
| <input type="checkbox"/> 13-Designer                 | <input type="checkbox"/> 14-Postgraduate                | <input type="checkbox"/> 15-Graduate                          | <input type="checkbox"/> 16-Other                         |

Degree/Registration:  Year of Qualification:

University/Institute Name:

### Other Details

With the objective of monitoring flow of credit to minority communities and weaker sections as required by RBI guidelines, we request you to kindly provide the information as applicable to you:

Minority Community :  Sikh     Muslim     Christian     Zoroastrian     Buddhist     Jain     Others

Category :  SC     ST     OBC     MBC     General     Others

Physical Disability :  Yes, please specify \_\_\_\_\_  No

### Permanent Address

Permanent Address :

Landmark :

City :  District:

State :  PIN:  India

Telephone Number (Permanent residence) :

## EMI Payment Mode

Please choose any one of the options below for your regular monthly payment:

Standing Instructions (SI)       NACH (National Automatic Clearing House) Debit Instructions

In addition to the above standard options, you may also use NEFT electronic payment options to make the payment towards the loan account, when required. To process the NACH/SI instructions, kindly fill the mandate form provided to you.

## Existing Relationships with Citi

Savings Account:

Credit Card No.:

Current Account:

a)

Loan Account: a)

b)

b)

c)

I hereby irrevocably consent to link my personal loan account with my existing Citibank relationships listed  Yes  No above or internally identified by the Bank.

Do you have a personal loan with Citibank?:  Yes  No If Yes, Citibank Personal Loan No.:

## Existing Loans outside Citi

S.No.	Institution Name*	Type of Loan	Loan Amount/ Credit Line	EMI Amount	Current Outstanding	Balance Tenor	Other

\*Kindly attach additional sheets, if required. In case loan has been taken from your company, kindly mention the company name.

## Authorization (Applicable only if sourced by Officer of Citibank N.A. India)

Signature of applicant

I/We hereby authorize Mr./Ms./Mrs./Mx. \_\_\_\_\_, Officer of Citibank N.A. India to assist me in completing my application form and related documents, prior to my signing the Application Form. It is my responsibility to read, understand and satisfy myself that the contents mentioned on the Application form are filled as per my instructions as to the correctness and completeness in all respects, prior to signing and it is binding on me/us.

X

## Declaration

I/We understand that this loan is at sole discretion of the Bank. I/We confirm that I/we have by our own hand filled this application form and all details as given above to the Bank are true and correct and no material information had been suppressed/withheld. I/We confirm that the funds shall be used for the stated purpose only and shall not be used for speculative and/or capital market use and/or investments into Citi wealth management and Insurance products and/or business end use purpose or prohibited/ antisocial purposes and/or purchase of gold/gold bullions/gold coins/gold jewelry/gold exchange traded funds/gold mutual funds. In the event that the loan funds have been used for purposes as prohibited above, the Bank shall be entitled to do all acts and things that the Bank deem necessary to comply with its policies, including but not limited to liquidating my/our holdings of Investments at that time. I/We agree to bear all costs and expenses the Bank incur as a result thereof, I/we further certify that I/we am/are citizen(s) of India I/we undertake to inform the Bank of any change in residential status. I/We agree to give NACH/Standing instruction for the repayment of the loan and are fully cognizant that dishonors of the above mentioned payment instructions is a criminal offence under the law. I/We further authorise Citibank and/or its associates/subsidiaries/ affiliates to verify any information or otherwise at my office/residence and/or contact me and/or my family members and/or my employer/Banker/Credit Bureau/RBI and/or any third party's they deem necessary and/or to do any such acts as they deem necessary and/or disclose to the Reserve Bank of India or any other authority, including but not limited to, Credit Bureau or any other third person, the name/identity, credit information including but not limited to, current balance, payment history, defaults, if any, etc along with demographic details. I/We confirm that the attached photograph is the present true identity of myself, which I/we authorise Citibank, N.A. to apply to any product(s) / service(s) the Bank currently offers/would offer in future and for which I/we accept full responsibility and agree not to make any claim against Citibank, N.A. in respect thereto. I/We have read, understood and hereby agree to abide by the terms and conditions governing CitiAlert Facility. I/We hereby agree to receive Alert messages/advices, through e-mail/over my mobile phone, with respect to events/transactions relating to my/our Account/Linked Accounts to the e-mail ID/mobile phone number specified by me/us in the Application Form. I/We hereby agree that it shall be my/our sole responsibility to advise the Bank, in the event of any change in any of the above details/information or if I/we do not wish to avail of statement-on-the-net or receive Alerts/ advices through e-mail/over mobile phone.

I/We hereby consent to receiving information from the Central KYC Registry through SMS/Email on the above registered number/Email address.

**IN ADDITION TO ABOVE, FOLLOWING MITC ARE APPLICABLE FOR LOAN APPLICATIONS PROCESSED VIA TELEPHONE/VOICE**

1. I/We declare that all the particulars and information and details given/filled in this Application Form are true, correct, complete and up-to-date in all respects and that I/we have not withheld any information whatsoever.
2. I/We acknowledge that the sanction of this loan is subject to Citibank's internal review and evaluation and the loan amount provided in this Application Form may change subject to such sanction from Citibank.
3. I/We have fully read and understood the Standard Terms and Conditions, copy of which is available on www.citibank.com/india. Also, I/we have fully read and understood the Most Important Terms and Conditions shared with me/us.
4. I/We confirm that all details and terms (including the amount of the Facility, interest rate and tenor) have been filled-in in this Application Form prior to submission of the same to Citibank and that there are no blanks. I/We confirm that all Schedule of Charges as mentioned in the application form shall be borne by me/us without any demur or delay. I/We acknowledge and confirm that I/we have perused, understood and agreed to Citibank's method of calculating the installments.
5. I/We understand and acknowledge that the Facility if provided by Citibank, based on this Application Form submitted by me/us, is a commercial transaction and I/we waive any defence under usury or other law relating to the charging of the interest.
6. I/We understand and acknowledge that Citibank shall have the absolute discretion, without assigning any reasons (unless required by applicable law), to reject our application and not sanction/disburse the Facility and that Citibank shall not be responsible/liable in any manner whatsoever to me/us for such rejection or any delay in notifying me/us of such rejection and any costs, losses, damages or expenses, or other consequences, caused by reason of such rejection/non-disbursement or any delay in notifying me/us of such rejection/non-disbursement.
7. I/We declare that I/we am/are competent and fully authorized to issue such declaration, confirmations, agreements and undertakings and submit this Application Form for the purposes of borrowing/availing of the requested Facility, and to execute all other documents required by Citibank for such purpose.

VER 5.3/GCG/WP/TT/PL/PERSONAL LOAN CKYC/WPC/11-17





**For bank use only**

Source Code:

	Name	Code
DSA		□□□□□□□□□□□□□□
SE		□□□□□□□□□□□□□□
RM		□□□□□□□□□□□□□□

**Declaration by Sales Executive**

This is hereby to confirm that I have personally met \_\_\_\_\_ and the application form has been filled by/or in the presence of the customer and the customer has provided the necessary documents for processing the loan.

\_\_\_\_\_ Signature \_\_\_\_\_ Date 

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---

**NACH Debit Instruction for EMI Payment**



UMRN  DATE

TICK(✓) Sponsor Bank Code:  Utility Code:

CREATE  I/We hereby authorize  to debit (tick ✓)

MODIFY  Bank a/c Number

CANCEL

With Bank  IFSC  or MICR

an amount of Rupees  ₹

FREQUENCY  Mthly  Qtlly  H-Yrly  Yrly  As & when presented DEBIT TYPE  FIXED Amount  Maximum Amount

Reference 1   Phone No.

Reference 2  Email ID

I agree for the debit of mandate processing charges by the bank whom I am authorizing to debit my account as per latest schedule of charges of the bank.

PERIOD

From

To

Or  Until cancelled

Signature of Account holder \_\_\_\_\_ Signature of Account holder \_\_\_\_\_ Signature of Account holder \_\_\_\_\_

1.  Name as in bank records 2.  Name as in bank records 3.  Name as in bank records

This is to confirm that the declaration has been carefully read, understood & made by me/us. I am authorizing the User entity/Corporate to debit my account. I have understood that I am authorized to cancel/amend this mandate by appropriately communicating the cancellation/amendment request to the User Entity/corporate or the bank where I have authorized the debit.



UMRN  DATE

TICK(✓) Sponsor Bank Code:  Utility Code:

CREATE  I/We hereby authorize  to debit (tick ✓)

MODIFY  Bank a/c Number

CANCEL

With Bank  IFSC  or MICR

an amount of Rupees  ₹

FREQUENCY  Mthly  Qtlly  H-Yrly  Yrly  As & when presented DEBIT TYPE  FIXED Amount  Maximum Amount

Reference 1   Phone No.

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I agree for the debit of mandate processing charges by the bank whom I am authorizing to debit my account as per latest schedule of charges of the bank.

PERIOD

From

To

Or  Until cancelled

Signature of Account holder \_\_\_\_\_ Signature of Account holder \_\_\_\_\_ Signature of Account holder \_\_\_\_\_

1.  Name as in bank records 2.  Name as in bank records 3.  Name as in bank records

This is to confirm that the declaration has been carefully read, understood & made by me/us. I am authorizing the User entity/Corporate to debit my account. I have understood that I am authorized to cancel/amend this mandate by appropriately communicating the cancellation/amendment request to the User Entity/corporate or the bank where I have authorized the debit.

VER 11/NACH MAND/FORM/WPC/05/16

VER 11/NACH MAND/FORM/WPC/05/16

## Standing Instruction for EMI payment

To,  
The Branch Manager,  
Citibank N.A.  
Branch \_\_\_\_\_

I/We hereby authorize you to debit my below mentioned savings/current account for the following payments to be made towards my/our Personal Loan account

(i) Customer Name :

**(ii) Loan Account Details**

Loan Number a) :  Loan Amount Upto ₹ \_\_\_\_\_ /-

Tenor Upto \_\_\_\_\_ months EMI Amount Upto ₹ \_\_\_\_\_ /- Start Date:  End Date (b): As per loan tenure

(iii) Particulars of Citibank account from which this Standing Instruction is issued : Account Number :

I/We hereby also declare that I/We are the signatories to the account and our signatures are as below.

I/We understand that, Citibank shall in no way be responsible for non-execution of Standing Instruction either on account of incomplete or inaccurate information or non availability of sufficient funds in my account or for any other reason, beyond its control.

Signature of applicant

X

Instructions to fill Mandate: \_\_\_\_\_

- |   |   |
|---|---|
| <ol style="list-style-type: none"> <li>1. UMRN is auto generated during mandate creation and is mandatory to be updated during amendment and cancellation of mandate. (Maximum length - 20 Alpha Numeric Characters)</li> <li>2. Date in DD/MM/YYYY format.</li> <li>3. Sponsor Bank IFSC / MICR code, left padded with zeroes where necessary. (Maximum length-11 Alpha Numeric Characters)</li> <li>4. Utility Code of the Service Provider. (Maximum length - 18 Alpha Numeric Characters)</li> <li>5. Name of Service Provider.</li> <li>6. Tick on box to select type of action to be initiated.</li> <li>7. Tick on box to select type of account to be affected.</li> <li>8. Customer's legal account number, left padded with zeroes. (Maximum length - 35 Alpha Numeric Characters)</li> <li>9. Name of Bank and Branch.</li> <li>10. IFSC / MICR code of customer bank. (Maximum length - 11 Alpha Numeric Characters)</li> </ol> | <ol style="list-style-type: none"> <li>11. Amount payable for service or maximum amount per transaction that could be processed, in words.</li> <li>12. Amount in figures, similar to the amount mentioned in words. (Maximum length - 13 digit Numeric, in paise)</li> <li>13. Service Provider generated consumer reference number.</li> <li>14. Service Provider generated Scheme / Plan reference number.</li> <li>15. Tick on box to select frequency of transaction.</li> <li>16. Validity of mandate with dates in DD/MM/YYYY format.</li> <li>17. Names of customer/s and signatures as well as seal of Company (where required). (Maximum length of Name - 40 Alpha Numeric Characters)</li> <li>18. Under taking by Customer.</li> <li>19. Permanent ID of customer e.g. PAN / Aadhaar No.</li> <li>20. Telephone no. with STD code, of customer.</li> <li>21. 10 digit mobile number of customer.</li> <li>22. Mail ID of customer.</li> </ol> |
|---|---|

I have understood that the bank, where I have authorized the debit, may levy one time mandate processing charges as mentioned in their latest schedule of charges published by the bank. I have understood that I am authorized to cancel/amend this mandate by appropriately communicating the cancellation/amendment request to the user entity/Corporate or the bank where I have authorized the debit.

Place: \_\_\_\_\_ Signature: \_\_\_\_\_ Date: \_\_\_\_\_

Instructions to fill Mandate: \_\_\_\_\_

- |   |   |
|---|---|
| <ol style="list-style-type: none"> <li>1. UMRN is auto generated during mandate creation and is mandatory to be updated during amendment and cancellation of mandate. (Maximum length - 20 Alpha Numeric Characters)</li> <li>2. Date in DD/MM/YYYY format.</li> <li>3. Sponsor Bank IFSC / MICR code, left padded with zeroes where necessary. (Maximum length-11 Alpha Numeric Characters)</li> <li>4. Utility Code of the Service Provider. (Maximum length - 18 Alpha Numeric Characters)</li> <li>5. Name of Service Provider.</li> <li>6. Tick on box to select type of action to be initiated.</li> <li>7. Tick on box to select type of account to be affected.</li> <li>8. Customer's legal account number, left padded with zeroes. (Maximum length - 35 Alpha Numeric Characters)</li> <li>9. Name of Bank and Branch.</li> <li>10. IFSC / MICR code of customer bank. (Maximum length - 11 Alpha Numeric Characters)</li> </ol> | <ol style="list-style-type: none"> <li>11. Amount payable for service or maximum amount per transaction that could be processed, in words.</li> <li>12. Amount in figures, similar to the amount mentioned in words. (Maximum length - 13 digit Numeric, in paise)</li> <li>13. Service Provider generated consumer reference number.</li> <li>14. Service Provider generated Scheme / Plan reference number.</li> <li>15. Tick on box to select frequency of transaction.</li> <li>16. Validity of mandate with dates in DD/MM/YYYY format.</li> <li>17. Names of customer/s and signatures as well as seal of Company (where required). (Maximum length of Name - 40 Alpha Numeric Characters)</li> <li>18. Under taking by Customer.</li> <li>19. Permanent ID of customer e.g. PAN / Aadhaar No.</li> <li>20. Telephone no. with STD code, of customer.</li> <li>21. 10 digit mobile number of customer.</li> <li>22. Mail ID of customer.</li> </ol> |
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Place: \_\_\_\_\_ Signature: \_\_\_\_\_ Date: \_\_\_\_\_

## HOME VISITATION CONSENT FORM

I/We, \_\_\_\_\_, authorize Citibank and/or its associates/ affiliates/ subsidiaries/ agents/ representatives/ contractors, etc. ("Citi Representative") to visit my home address premises mentioned below for verification to ascertain the said utilization of loan funds towards "Home Repair or Improvement". (Refer the terms and conditions for definition)

I/We have read, understood and hereby agree to abide by the below process and terms and conditions governing the home verification process:

- The activities/tasks that qualify as home repair or improvement. (Refer T&C for more details)
- The Citi representative would conduct two visitations. The first visitation would be conducted within 7 days from the loan booking date and the second visit within 120 days from the loan booking date. In all situations, the Citi representative would contact me on my registered mobile number to fix an appointment for the visit and ask for a convenient day and time.
- 100% of the loan disbursement amount has to be used towards home repair within 120 days of the loan booking date to be eligible to qualify for a cashback, subject to verification results.
- The visitation has to be conducted within 120 days from the date of loan booking.
- Bills/invoices/banking statements can be produced to support the expenditure. In all cases, Citi's representative would use his/her expertise to assess the value of the work done. The evaluation results would be at the sole discretion of the Citi representative.
- If the evaluation results of the Citi representative classify the loan funds end use as home repair or improvement, a cashback of 0.50% of the total disbursement loan amount will be credited. The cashback will be done within 30 days from the time of site visitation by Citi's representative. The time line provided for effecting credit is only indicative of expected period and may vary from the actual date of credit.
- Please refer the Terms and Conditions below for more details.

**Home Address where the repair/improvement would be conducted :**


City :  District:

State:  PIN:  India

Mobile Number : +91

I/we have by our own hand filled this home verification and all details as given above to the Bank are true and correct and no material information had been suppressed / withheld.

Signature of the Applicant Date:

Place:

Terms and Conditions

- The total disbursed loan amount must be utilized for only home improvement or repair of the home at the location declared in this application. For example, paint job, false ceiling work, POP work carried out, any minor modifications to the structure, work on flooring or work done outside on the porch etc.
- The home location where the repair/improvement would be conducted can be different from the location of availing the loan, provided Citi conducts its business in both the locations.
- 100% of the loan disbursement amount has to be used towards home repair within 120 days of the loan booking date to be eligible to qualify for a cashback, subject to the verification results of the site visitation by the Citi representative.
- The maximum loan amount cannot exceed Rs.5,00,000.
- A Citi Representative will come to visit and verify the home address location as specified in this application, where the repair/improvement would be conducted.
- The Citi representative would conduct two visitations. The first visitation of the home premises would be done within a week of loan booking, irrespective of whether the home repair/improvement work would have begun or not.
- The second visitation would be conducted within 120 days from the date of booking the loan, depending upon the approximate time taken to finish the repair/improvement work.
- For both the visitations, the Citi representative would contact you on your registered mobile number to ask you for a convenient day and time for the visit. If still unable to schedule a visitation, the applicant must contact the bank and confirm the day and time of the visit.
- The verification of the home location needs to be completed by Citi Representative within 120 days from the date of loan booking. In case the applicant fails to get the verification done within 120 days from the date of loan booking, the applicant would not qualify for any cashbacks.
- If successfully verified within the required timeline, the applicant would qualify for a cashback of 0.50% of the total disbursement loan amount. The cashback will be credited, within 30 days from site verification, to the applicant's banking account number from which the EMI payments are deducted. The time line provided for effecting credit is only indicative of expected period and may vary from the actual date of credit.
- An updated status would be sent to the applicant's registered mobile number indicating whether the visitation was successful or not.
- The cashback claim would be rejected if the end use of the loan disbursement amount does not meet Citi's internal norms as evaluated by Citi Representative.
- Applicant agrees and undertakes not to utilize the Loan for any antisocial, unlawful, or speculative purposes.
- There would be no penalty or action taken in case the applicant fails to provide evidence of the end use as home repair/improvement. In that case, the applicant would not be eligible for any cashback.
- Citibank reserves the right to retain and validate the documents for internal and external monitoring purposes.



## Customer Copy - Please Retain

Description of Charges	Applicable Charges
Interest Rate	<ul style="list-style-type: none"><li>Interest Rate on the loan will be the rate mentioned in the welcome letter and as communicated by the bank at the time of loan sanction</li><li>All EMI's would be presented on the 1st of every month. For all loans, the EMI would commence from the 1st day of the second succeeding month from month of disbursal. E.g. For a loan disbursed on the 6th Jan, the 1st EMI would commence from 1st of March.</li></ul> <p>The interest due for the number of days between the loan booking date and the last day of the same month will be deducted upfront from the loan amount disbursed. The interest amount calculated as above will be discounted to take into account the upfront deduction.</p> <p>Interest deducted at disbursal would be calculated as: <math>(\text{Loan outstanding} \times \text{ROI}^{\#}\% \times \text{Number of days remaining in a month}) / [365^{\text{§}} + (\text{ROI}^{\#}\% \times \text{Number of days remaining in a month})]</math>.</p> <p>Interest for every subsequent month would be charged as: <math>\text{Loan outstanding} \times \text{ROI}^{\#}\% \times (\text{Number of days in a month} / 365^{\text{§}} \text{ days})</math>.</p>
Booking Fee*	<ul style="list-style-type: none"><li>Up to 2.5% of the loan amount sanctioned</li><li>The fee is deducted from the loan amount at the time of disbursal</li></ul>
Loan Pre-closure Charges*	<ul style="list-style-type: none"><li>Pre-payment is allowed after the expiry of first 12 months of loan tenure</li><li>Up to 4% of total principal outstanding</li><li>At the time of calculating the amount for full and final settlement of account, interest for the present month is also taken into consideration.</li></ul>
Stamp Duty	<ul style="list-style-type: none"><li>Charge applicable as per the State Law</li></ul>

Payments towards your Personal Loan may be made in any of the following ways:

- Standing Instructions (SI) for Citibank account holders
- National Account Clearing House (NACH) Debit Instructions for non- Citibank account holders
- Customers may also repay their loan by way of an NEFT. Please use IFSC Code CITI0000003 for this payment and mention your Loan Account number as the beneficiary account

<sup>#</sup>ROI=Rate of Interest

<sup>§</sup>366 in case of a leap year

\*Goods and Services Tax (GST) will be levied on all fees and other charges at applicable rates notified by the Government of India from time to time.

Please visit [www.citibank.com/india](http://www.citibank.com/india) for detailed terms & conditions.

## DOCUMENTATION REQUIREMENTS

- Recent passport size photograph of the applicant
- Self-attested copy of your residence address proof
- Self-attested copy of a valid photo identity document
- Self-attested copy of the latest pay slip or income tax returns

Please refer to [www.citibank.com/india](http://www.citibank.com/india) for complete list of acceptable documents. The document requirements given above are indicative and Citibank reserves the right to request further documents, if required. This document is not to be construed as a commitment from Citibank, either expressed or implied. Terms & conditions as mentioned at the time of loan sanction will apply.

For any queries/issues related to services provided by Citibank or its service providers, please reach us on [www.citibank.com/india](http://www.citibank.com/india)

## ACKNOWLEDGEMENT SLIP

Place: \_\_\_\_\_ Date: \_\_\_\_\_

Ref. No.

Received application/documents from Mr./Ms./Mrs./Mx. \_\_\_\_\_

Thank you for applying for a Citi Personal Loan. Please note that the processing of your application will take up to 5 (five) working days after receipt of completed application form with requisite documents as per Citibank policy. Communication regarding your application will be sent on your email id registered with us. The documents submitted along with the application will be kept with the Bank for record purposes and will not be returned.

In case of any queries, please contact:

Sales Executive Name: \_\_\_\_\_

Tel: \_\_\_\_\_

This receipt does not require a signature. Once your loan is booked, you can contact us through PO Box 4830, Anna Salai, Chennai - 600 002.

**1. Payment**

- 1.1. Citibank Personal Loan comes with a fixed rate of interest which means your EMIs will remain the same through the entire tenure of your loan. The loan shall carry interest at the rate specified in the Welcome letter.
- 1.2. The Borrower shall repay the Loan, and the interest payable thereon, in monthly installments as per the repayment schedule referred to as "The Equated Monthly Installments" or "EMI".
- 1.3. The EMI includes interest payable for the outstanding loan amount for the month in addition to the principal repayment. After every EMI payment, the outstanding loan amount gets reduced. Therefore, the interest for the next month is calculated only on the outstanding loan amount.
- 1.4. The due date for the repayment of EMI shall be 1st of every month, following the second succeeding month from month of Loan disbursement. The bank will retain the right to represent in case of a bounce.
- 1.5. The interest for the number of days from the date of loan booking, till the end of the month of booking will be deducted, from the loan amount credited to your account.

**2. Fees and Charges**

- 2.1. The Borrower is obliged to pay a one-time up-front processing fee specified in the welcome letter and be informed that this will be deducted by the Bank at the time of disbursal of the Loan.
- 2.2. The Borrower is obliged to pay stamp duty as may be applicable by state laws. This also will be deducted by the Bank at the time of disbursal of the loan.

**3. Mode of Payment**

- 3.1. The Borrower will be issuing NACH Debit Instructions/SIs (referred to as 'Repayment Instructions' in the agreement) for the repayment of the Loan. Additionally, the Bank will also accept payment through NEFT and the Borrower can choose to avail such options when required to make payment towards the loan account.
- 3.2. In the event that Borrower wishes to change the repayment instruction on the said loan to another account via NACH Debit Instructions or Standing Instruction on a Bank account, he/she will provide Bank with an updated instruction in the prescribed format.

**4. Full and Part-Prepayment**

- 4.1. The Borrower may prepay the entire outstanding balance of the Loan after the expiry of the first twelve (12) months of the Loan tenure. In such an event, the Bank shall be entitled to charge pre-payment charges as specified in the welcome letter on the outstanding dues. Pre-Payment amount will get adjusted towards interest, other charges and principal amount outstanding.
- 4.2. The Borrower may prepay a part of the outstanding balance of the loan subject to the following conditions and other credit parameters:
  - The Borrower should have been a Citibank Personal Loan customer for a period of at least 1 year from the date of loan booking, prior to availing the partial prepayment facility.
  - The amount pre-paid partially by the Borrower should be equivalent to a minimum of 2 EMIs up to a maximum of 5 EMIs. The amount that the Borrower is eligible to pre-pay, would be confirmed by the Bank and the customer would have to prepay that amount only.
  - The Borrower will be allowed to make a partial pre-payment only once in a year (last 12 months) irrespective of whether or not he has exercised the option to prepay the maximum number of EMIs that he is allowed to prepay.
  - The partial prepayments will reduce the loan tenor equivalent to number of EMIs prepaid (loan end/closure date) and the Borrower would need to continue to repay the subsequent EMIs as per the repayment schedule shared by the bank.

**5. End Use**

- 5.1. The Borrower agrees and undertakes not to, and warrants and represents to Citibank that the Borrower shall not utilize the Loan for any investments into Citi wealth management and insurance products, small saving certificates, antisocial, unlawful, money laundering, capital market use or speculative purposes and/or purchase of gold/gold bullions/gold coins/gold jewelry/gold exchange traded funds/gold mutual funds. In the event that the loan has been used for purposes as prohibited above, the Bank shall be entitled to do all acts and things that the Bank deem necessary to comply with its policies, including but not limited to liquidating my/our holdings of Investments at that time. The Borrower agrees to bear all costs and expenses the Bank incurs as a result thereof
- 5.2. If the loan is availed for Home Repair, the applicant is required to provide consent for visitation by signing the 'Home Visitation Consent Form'. This is required for verifying the end-use of funds, which is mandatory to be eligible for a cashback.

Please note that this clause is not applicable for pre-approved personal loans.

**6. Default**

- 6.1. The Borrower shall be deemed to have committed an act of default if the Borrower fails to pay the Loan or any fee, charges or costs in the manner herein contained, or any EMI or any other amount due hereunder remains unpaid for a period of 15 (fifteen) days from the date on which becomes due; or the Borrower commits breach of any of the terms and conditions and/or covenants herein or any misrepresentation to the Bank; or

6.2. In the event of the Borrower committing any act of default, the Bank shall be entitled at its absolute discretion to inter alia

- Call upon the Borrower to pay forthwith the outstanding balance of the Loan together with interest and all sums payable by the Borrower to the Bank under this Agreement and/or any other agreements, documents or instruments between the Borrower and the Bank.
  - Exercise the Bank's right of lien and set-off all monies and accounts standing in the Borrower's name in the Bank.
  - Without prejudice to the above, the Bank shall have the right to proceed against the Borrower independent of any right of lien/set-off to recover the outstanding dues from the Borrower.
  - Call upon the Borrower to pay all claims, costs, losses and expenses that may be incurred by the Bank because of any act or default on the part of the Borrower with respect to the Loan and/or for the recovery of the outstanding dues (including legal/attorney fee) and/or on account of failure of the Borrower of any of the terms and conditions herein.
- 6.3. Please note that it is in the best interest of customers to maintain a good credit history by paying the necessary dues in a timely manner. With a fair credit history, responsible customers can expect faster and more competitive financial services at better terms from the Credit Grantors. Default in turn could impact the credit worthiness of the customer for future credit requirements.

## 7. Assignment and Transfer

- a) The Borrower expressly recognizes and accepts that the Bank shall without prejudice to its rights to perform such activities itself or through its officials or employees, be absolutely entitled and have full powers and authority to appoint one or more third parties of the Bank's choice and to transfer and delegate to such third parties the right and authority (i) to collect on behalf of the Bank installments, charges, unpaid amount(s) and other sums due to the Bank towards the Loan; (ii) to perform and execute all lawful acts, deeds, matters and things connected therewith and incidental thereto, including sending notices, attending the residence or office of the Borrower or otherwise contacting the Borrower (including the authorized signatory(ies)/representative(s), Guarantor(s) of the Borrower), (iii) receiving cash/cheques/drafts/mandates from the Borrower (including the authorized signatory(ies)/representative(s), Guarantor(s) of the Borrower) and giving valid and effectual receipts and discharge to the Borrower. For the purpose aforesaid, the Bank shall be entitled to disclose to any such third parties (including the authorized signatory(ies)/representative(s), Guarantor(s) of the Borrower) all necessary or relevant information pertaining to the Borrower and the Loan and the Borrower hereby consents to such disclosure by the Bank.
- b) The Bank shall be entitled to transfer or assign any of its rights, benefits or obligations herein, in any manner, in whole or in part and on such terms as the Bank may decide, to any party without the consent of the Borrower. Any such sale or assignment shall bind the Borrower, and the Borrower shall accept the third party as its sole creditor or creditor jointly with the Bank, as the case may be, and in such event the Borrower shall pay to the Bank or such creditor or as the Bank may direct, the outstanding amounts due from the Borrower towards the Loan.

## 8. Borrower's Representations, Warranties, Covenants and Undertakings

- a) The Borrower agrees that the Bank shall send any notice/letter/other document meant for the Borrower at the address last intimated by the Borrower and shall be deemed to have been delivered within 48 hours after it has been sent by registered post, under certificate of posting, ordinary post or courier at the discretion of the Bank. All writings from the Borrower to the Bank must be received from the Borrower at the address specified in the Schedule.
- b) The Borrower declares that all information given in the application for the Loan and the supporting documents is absolutely correct and no misrepresentation, either directly or otherwise, has been made. The Bank shall be entitled to take such action as it deems fit in the event the Borrower provides any inaccurate, false information to the Bank and/or misrepresents in any manner whatsoever any inaccuracy or falsehood or misrepresentation on the part of the Borrower.
- c) The Borrower understands Bank's 'Privacy Policy' as available on [www.citibank.com/india](http://www.citibank.com/india). Such Privacy Policy may be amended by Bank from time to time at its sole discretion, and shall be made available on the abovementioned website for my view.
- d) In the event that the Borrower elects to use the facility of Internet Banking, E-Commerce, Mobile/Phone Banking and CitiPhone Banking, the application for and use of the said facilities will be subject to the terms and conditions therefore as prevailing from time to time and the additional terms and conditions given in the personal loan service terms and conditions as available on [www.citibank.com/india](http://www.citibank.com/india). The Borrower agrees to ensure that the Borrower obtains, reads, understands, accepts, complies with and acts in accordance with the terms and conditions and the specified guidelines.
- e) The Borrower agrees that this Application form shall be governed by the laws of India and in all matters arising out of this form the Borrower hereto will submit to the exclusive jurisdiction of the Courts at the respective place of the Bank's branch office location.

Please refer to Standard Terms and Conditions uploaded on [www.citibank.com/india](http://www.citibank.com/india) for detailed terms and conditions. Citibank is a member of the Banking Codes & Standards Board of India (BCSBI). Please visit the homepage of our website [www.citibank.com/india](http://www.citibank.com/india) to view the BCSBI code.

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