



# Be ready for your dreams.

Citi Personal Loan  
Application Form

VER 5.6/GCG/MP/TT/PL/PERSONAL LOAN CKYC/WPC/12-18

citi®



Loan end use  UHIM - Home repair  UWDG - Marriage Expenses  UCDB - Consumer Durable/Home furnishings  
 UHLD - Travel Expenses  UCX - Child/Spouse Education  UPRS - Other (please specify) \_\_\_\_\_

Rate of Interest up to (% p.a.): \_\_\_\_\_ Pre-closure Charges up to (%) \_\_\_\_\_ Processing Fee up to (%): \_\_\_\_\_ EMI amount up to (INR): \_\_\_\_\_

**Please Note:**

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 disbursement. E.g. For a loan booked on 6th Jan, the 1st EMI would commence from 1st March. The interest due for the number of days between the loan booking date and the last date 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.

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

**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
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 :**

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

**Educational Qualification(s)**

01-Doctor (MBBS/Equivalent)  02-Doctor (Diploma/Equivalent)  03-Homeopath  04-Ayurvedic Doctor  
 05-Chartered Accountant  06-Company Secretary  07-Engineer (B.Tech/AMIE/Equivalent)  08-Engineer (Diploma/Equivalent)  
 09-Architect (Degree)  10-Architect (Diploma)  11-General Management (MBA/PGDM)  12-Hotel Management  
 13-Designer  14-Postgraduate  15-Graduate  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 (if applicable) :  Sikh  Muslim  Christian  Zoroastrian  Buddhist  Jain  Others \_\_\_\_\_

Category :  SC  ST  OBC  MBC  General  Others \_\_\_\_\_

Physical Disability (if any) :  Yes, please specify \_\_\_\_\_  No

**Permanent Address**

Permanent Address : \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

Landmark : \_\_\_\_\_

City : \_\_\_\_\_ District: \_\_\_\_\_

State : \_\_\_\_\_ PIN: \_\_\_\_\_ India

Telephone Number (Permanent residence) : \_\_\_\_\_

CITI PERSONAL LOAN APPLICATION FORM

KYC Number: (if available) [grid] Ref. No.: [grid] E-offer Code: [grid]

Personal Details

1. Name (Same as ID Proof) : [grid] Mr./Ms./Mrs./Mx. First Name Middle Name Last Name
2. Maiden Name (If any) : [grid]
3. Father's/Spouse's Name : [grid]
4. Mother's Name : [grid]

5. PAN No.(Mandatory) : [grid] 6. Date of Birth : [grid]
7. Gender : [grid] Male [grid] Female [grid] Third Gender [grid] Type of Document (Eg. Passport)
8. Marital Status : [grid] Single [grid] Married [grid] Widowed/Divorced
9. Nationality : [grid] Resident Indian [grid] Foreign National (please specify)

10. Proof of Identity: (any one of them)
[grid] A - Passport Number [grid] [grid] Passport Expiry Date [grid]
[grid] B - Voter ID Card [grid]
[grid] C - PAN Card [grid]
[grid] D - Driving Licence [grid] [grid] Driving Licence Expiry Date [grid]
[grid] E - NREGA (Job Card) [grid]
[grid] Aadhaar (Physical Copy) (not-mandatory) [grid]

11. Proof of Address: [grid] Passport [grid] Driving Licence [grid] Voters' ID [grid] NREGA (Job Card) [grid] Aadhaar (Physical Copy) (not-mandatory)
If providing Aadhaar, please ensure to tick on below:
[grid] The Bank has duly explained to me and I understand and agree that
a) submission of my Aadhaar Number for new banking relationships is no longer mandatory and I am providing my Aadhaar details voluntarily;
b) by submitting Aadhaar number to Citi, I hereby authorize Citi to collect, store and use my Aadhaar as proof of address/KYC document in accordance with extant rules and regulations.

12. Mobile Number : +91 [grid] STD Code [grid] Landline Number: +91 [grid]

13. Official e-mail ID\* : [grid]
\*CitiAlerts will be sent to you at the mobile number and e-mail ID provided

14. Alternate e-mail ID : [grid]

15. Current Residential Address : Same as Savings Bank Account [grid] Yes [grid] No [grid]
(If "Yes", the mailing address available on your savings bank account will be maintained on your personal loan account for future communications. If "No", please provide your current residence address below.)

[grid]
City : [grid] District: [grid]
State : [grid] PIN: [grid] India

16. Nature of current residence : [grid] Owned [grid] Rented [grid] Company provided [grid] 17. Years at current residence: [grid]

I hereby confirm my current residential address and I have submitted the address proof documents for the same. In addition, I have/have not submitted a proof of my permanent address. Signature of applicant [grid]

18. Name of Company / Concern : [grid]

19. Designation : [grid]

20. Office Address : [grid]

City : [grid] District: [grid]
State : [grid] PIN: [grid] India

21. Telephone Number 1: (office landline) [grid] Telephone Number 2 : (office landline) [grid] Extn.: [grid]

22. Preferred Mailing address: [grid] Residence [grid] Office [grid]

Loan Requirement

Loan Amount up to (₹): [grid] Tenor up to(months): [grid] 12 [grid] 24 [grid] 36 [grid] 48 [grid] 60
[grid] Fresh Loan [grid] Top-up [grid] Balance Transfer [grid] Parallel [grid] Loan amount to be credited in: (Please mention your account number) [grid]

Signature of the Applicant [grid]

VER 5.6/GCG/WP/TT/PL/PERSONAL LOAN CKYC/WPC/12-18





## 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

**Instructions to fill Mandate:**

- |   |  |
|---|--|
| 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) | 11. Amount payable for service or maximum amount per transaction that could be processed, in words.  |
| 2. Date in DD/MM/YYYY format.   | 12. Amount in figures, similar to the amount mentioned in words. (Maximum length - 13 digit Numeric, in paise)                             |
| 3. Sponsor Bank IFSC / MICR code, left padded with zeroes where necessary. (Maximum length-11 Alpha Numeric Characters)   | 13. Service Provider generated consumer reference number.  |
| 4. Utility Code of the Service Provider. (Maximum length - 18 Alpha Numeric Characters)   | 14. Service Provider generated Scheme / Plan reference number.   |
| 5. Name of Service Provider.  | 15. Tick on box to select frequency of transaction.  |
| 6. Tick on box to select type of action to be initiated.  | 16. Validity of mandate with dates in DD/MM/YYYY format.   |
| 7. Tick on box to select type of account to be affected.  | 17. Names of customer/s and signatures as well as seal of Company (where required). (Maximum length of Name - 40 Alpha Numeric Characters) |
| 8. Customer's legal account number, left padded with zeroes. (Maximum length - 35 Alpha Numeric Characters)   | 18. Under taking by Customer.  |
| 9. Name of Bank and Branch.   | 19. Providing PAN No. is mandatory   |
| 10. IFSC / MICR code of customer bank. (Maximum length - 11 Alpha Numeric Characters)   | 20. Telephone no. with STD code, of customer.  |
|   | 21. 10 digit mobile number of customer.  |
|   | 22. Mail ID of customer.   |

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:**

- |   |  |
|---|--|
| 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) | 11. Amount payable for service or maximum amount per transaction that could be processed, in words.  |
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Place: \_\_\_\_\_ Signature: \_\_\_\_\_ Date: \_\_\_\_\_

## 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 disbursement. 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 disbursement would be calculated as: (Loan outstanding x ROI*% x Number of days remaining in a month)/ [365<sup>s</sup> + (ROI*% x Number of days remaining in a month)].</p> <p>Interest for every subsequent month would be charged as: Loan outstanding x ROI*% x (Number of days in a month/ 365<sup>s</sup> days).</p>
Booking Fee*	<ul style="list-style-type: none"> <li>Up to 3.00% of the loan amount sanctioned</li> <li>The fee is deducted from the loan amount at the time of disbursement</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 a NEFT. Please use IFSC Code CITI0000003 for this payment and mention your Loan Account number as the beneficiary account

\*ROI=Rate of Interest

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

<sup>^</sup>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.

For bank use only

Source Code:

	Name	Code
DSA		<input type="text"/>
SE		<input type="text"/>
RM		<input type="text"/>

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.

Executive Name \_\_\_\_\_ Signature \_\_\_\_\_ Date

NACH Debit Instruction for EMI Payment

**citi** UMRN  DATE

TICK (✓)  
CREATE   
MODIFY   
CANCEL

Sponsor Bank Code:  CITI000PIGW Utility Code:  CITI00505000028043

I/We hereby authorize  CITIBANK N.A. to debit (tick ✓)  SB/CA/CC/SB-NRE/SB-NRO/Other

Bank a/c Number

With Bank  Name of the Bank  IFSC  or MICR

an amount of Rupees

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

Reference 1  Loan #  EMI Amount -  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         Signature of Account holder \_\_\_\_\_

To         1. Name as in bank records \_\_\_\_\_ 2. Name as in bank records \_\_\_\_\_ 3. Name as in bank records \_\_\_\_\_

Or  Until cancelled

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 1.1/NACH MAND/FORM/WPC/05/16

**citi** UMRN  DATE

TICK (✓)  
CREATE   
MODIFY   
CANCEL

Sponsor Bank Code:  CITI000PIGW Utility Code:  CITI00505000028043

I/We hereby authorize  CITIBANK N.A. to debit (tick ✓)  SB/CA/CC/SB-NRE/SB-NRO/Other

Bank a/c Number

With Bank  Name of the Bank  IFSC  or MICR

an amount of Rupees

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

Reference 1  Loan #  EMI Amount -  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         Signature of Account holder \_\_\_\_\_

To         1. Name as in bank records \_\_\_\_\_ 2. Name as in bank records \_\_\_\_\_ 3. Name as in bank records \_\_\_\_\_

Or  Until cancelled

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 1.1/NACH MAND/FORM/WPC/05/16