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.

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Be ready for your dreams.

Citi Personal Loan Application Form



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.



ALL FIELDS ARE MANDATORY

PLEASE FILL IN BLOCK LETTERS

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3. Father's/Spouse's Nar	ne :	•	+																						\vdash	+	_	<u> </u>	 		
 Mother's Name (Please leave one space betwee 	n eac	h nar	me)																												
5. PAN No.(Mandatory) :												6. D	ate	of B	irth		: [D	D		M	Υ	Υ	Υ	Υ]					
7. Gender :		lale		Fen	nale		Thire	d Ge	nde	r		8. M	arita	al Si	atu	5	, [Sin	ıle		ī	Ма	rried	d		w	idov	ved/[Divoi	ced
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11. Proof of Address:	П	ا ا	acen	ort	П	Driv	/ing l	Lico	nco		 \/c	otore	יי ור	,	1 N	IDE	GA.	/ lok	Co	-4)	П	٨٥	dha	or		$\overline{}$	— 1 мг	DD (Card		
first eight digits of Aadhaa 12. Mobile Number : + (Mandatory) 13. Official e-mai I ID* :				Silai								1		ne N						TD C											
	*Citi	iAlert	s will	be sen	it to y	ou at t	he mo	bile n	umbe	er and	l e-ma	ail ID	provi	ded																	
14. Alternate e-m ail ID:																															
15. Residence 1 Address (If "Yes", the mailing address availa					,					on you	ur per		es Ioan	accou	No int for	r futu	ire co	mmu	nicati	ons. I	f "No	', plea	ase pr	ovide	your	curre	nt res	sidenc	e add	ress be	elow).
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8. Name of Company/Co	nco	rn ·								,																					
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9. Designation :																															
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21. Telephone Number 1 :									7	Te	leph	one l	Num	ber	2 :			Т	T	T				Т		1	Extn	i.: [1	1	
(office landline) 22. Preferred Mailing add	lres	 ç.	r	Resid	ance			Offi	CC		(offic	e lan	dline	;)														L			
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	Loan Regi	uirement													
Loan Amount up to (₹):	Teno	r up to (months): 12 24	36 48 60												
Fresh Loan Top-up Bal	ance Transfer Parallel Loan amoui	nt to be credited in:													
	(Fiedse mentor	Signature of the Applicant													
Lean and use	ronoin UWDC - Marriago	X													
Loan end use UHIM - Home UHLD - Travel Expenses	repair UWDG - Marriage UCEX - Child/Spouse Education	UPRS - Other (please specify)	ner Durable/Home furnishings												
		Processing Fee up to (%): EMI a	mount up to (INR):												
Please Note:		Il would commence from the 1st day of the s													
month of disbursal. E.g. For a loan b	booked on 6th Jan, the 1st EMI would cor	mmence from 1st March. The interest due fo	r the number of days between												
above will be discounted to take into		upfront from the loan amount disbursed. The	interest amount calculated as												
Sa	laried	Self-Employ	red												
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		Years at current business:													
Total years of work experience	d .	Number of years at previous business:													
	Occupation and I	Industry Details													
Occupation: Salaried	Self Employed Businessman	Self Employed Professional	Not Categorised												
If Salaried , type of company		al Government State Government State Company Private Ltd. Company	Defence Establishment Partnership												
Professional	Doctor Lawyer CA/ICW Other, please specify	A/Taxation/ Finance Engineer/Archi	tect/Technical Consultant												
		al Self Employed Individual Partner	Sole-Proprietorship												
If Self Businessman Employed,		Limited Company													
Nature of	Trading Manu	facturing Consultancy	Real Estate												
business	Transporter Service Deale		Processing												
Industry Details :		r/Distributor Other, please specify													
Z-Agribusiness	C-Contractors	R Information Systems & Communications/Computers	X-Bank (foreign)												
K-Shipping	L-Real Estate/Developers/Buil	ders 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												
1 Engineering/wing.	Educational Qu		q other, prease speetry												
01-Doctor (MBBS/Equivalent)	O2-Doctor	03-Homeopath	04-Ayurvedic Doctor												
05-Chartered Accountant	(Diploma/Equivalent) 06-Company Secretary	07-Engineer	O8-Engineer												
09-Architect (Degree)	10-Architect (Diploma)	(B.Tech/AMIE/Equivalent) 11-General Management	(Diploma/Equivalent) 12-Hotel Management												
13-Designer	14-Postgraduate	(MBA/PGDM) 15-Graduate	16-Other												
Degree/Registration:		Year of Qualification:													
University/Institute Name:															
	Other D	Details													
With the objective of monitoring flo provide the information as applicable	•	weaker sections as required by RBI guidelin	ies, we request you to kindly												
Minority Community: Sikh	Muslim Christian Zoroast	rian Buddhist Jain Othe	ers												
Category : SC	ST OBC MBC	General Others													
Physical Disability : Yes, plea (if any)	ase specify	No													
	Residence	2 Address													
Residence 2A ddress:															

Landmai	rk :						
City	:			District:			
State	:				PIN	: [India
Telephon	e Number :						
			EMI Pay	ment Mode			
Please	choose any one of t	he options below for y	our regular monthly pay	ment:			
	ınding Instructions ((National Automatic Clea				
			use NEFT electronic payme ate form provided to you.	nt options to make the	payment towards the lo	oan account, when re	quired.
10 proces	is the NACH/SI listruc	ctions, kindly fill the mand	Existing Relation	onshins with Ci	+i		
			Existing Relation	manipa with Ci			
Saving	s Account:		Credi	t Card No.:			
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	b)			c)			
	y irrevocably consen or internally identifie		n account with my existing	g Citibank relationship	os listed Yes	No	
	have a personal loan wit	·	No If Yes, Citibank Pe	ersonal Loan No.:			
	·		Existing Loan	L			
S.No.	Institution Nam	e* Type of Loan	Loan Amount/	EMI	Current	Balance	Other
3.110.	Institution Name	e Type of Loan	Credit Line	Amount	Outstanding	Tenor	Other
*Kindly a	attach additional she	ets, if required. In case lo	oan has been taken from y	our company, kindly r	mention the company r	name.	
		Authorization (Ap	plicable only if sou	rced by Officer	of Citibank N.A.	India)	
I/We he	ereby authorize Mr./Ms	s,/Mrs,/Mx		_ ,Officer of Citibank N	I.A. India to assist	Signature of a	pplicant
me in c	ompleting my applicati	on form and related docur	nents, prior to my signing the	e Application Form. It is	my responsibility		
			s mentioned on the Applicat		er my mstructions		

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/ONLINE

- 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.
- 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.
- 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. 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.
- 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.

 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.
- I/We acknowledge and confirm that all the terms and conditions provided in this Application Form and any other Transaction Document shall be fully and completely binding on (and strictly complied with by) me/us in the event of this Application Form being accepted by Citibank and/or the Facility (or any part thereof) applied for by me/us being sanctioned/granted/disbursed by Citibank without any requirement of any further/specific confirmation from Citibank to me/us of such sanction/disbursement and that, in such event, all the terms and conditions applicable to the Loan shall take effect and be binding with effect from the date of this Application Form.
- This Application Form has been duly and validly executed by me/us or my/our behalf and when accepted/acted upon by Citibank would Constitute legal and valid obligations that are binding on and enforceable against me/us in accordance with the Transaction Documents hereof. I/We confirm that the initials/signatures on this Application Form are made by me/us and the validity of such initials/signatures shall not be disputed by me/us.
- 10. a) By submitting Aadhaar number to Citi, you hereby authorize Citi to collect, store, use, authenticate your Aadhaar number and demographic details (Information) against UIDAI database by itself or via Experian Services India Pvt Ltd, an Authentication User Agency duly licensed by UIDAI before updating your account and also share Information with its various departments, affiliates and service providers for any account to which you are signatory(ies) or an account holder or are availing banking services from the Bank currently or may do so in future.
 - b) Citibank will use the Aadhaar number to offer banking and transaction services to you, as may be applicable.
 - Citibank may use your demographic and biometric/OTP (One Time Password) (or any similar authentication mechanism) information for the purpose of Aadhaar based authentication/ e-KYC.purpose of Aadhaar based authentication/ e-KYC.

IMPORTANT INFORMATION ABOUT PROCEDURES FOR AVAILING A NEW PERSONAL LOAN AT CITIBANK

To help prevent money laundering and terrorist financing, the laws of many jurisdictions, as well as Citi policy, require Citi to obtain, verify, and record information that identifies each person who opens an account.

What this means for you: When you open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see a photo ID or other identifying documents.
We appreciate your cooperation.

SENIOR PUBLIC FIGURE DETAILS:

Do you or your immediate family member/joint account holder or their immediate family members currently hold/have held/are being considered for a position as a senior public figure? Yes No

Senior Public Figure Declaration:

An SPF is a current or former: • senior official in the executive, legislative, administrative, military or judicial branches of a government, whether elected or appointed, or paid or not; or • senior official of a major political party; or • senior executive of a government-owned or government-funded corporation, institution or charity. The definition of SPF encompasses both foreign and domestic SPFs.

Close Associates and Immediate Family Members In addition, the definition of an SPF includes the "close associates" and "immediate family members" of an SPF. A close associate is a person (i) who is widely and publicly known to have a close association with an SPF, or (ii) who is actually known by the Business to be a close associate of the SPF, even if the association is not widely known. The immediate family members of an SPF include, for example, spouses, domestic partners, parents, siblings, children, step-children, the spouses of children, and a spouse's parents and siblings.

Declaration on Bank director/ senior officer position or relative of such position holders

I do hereby solemnly declare and state I am not1 -

- a) a director or Relative of a director, of Citibank, N.A. or any other bank*;
- b) individual in respect of whom any of the directors of Citibank, N.A. is a partner or guarantor;
- c) A Senior Officer or Relative of Senior Officer of Citibank, N.A.;

*including directors of scheduled co-operative banks, directors of subsidiaries/trustees of mutual funds/venture capital funds.

If answer to any of the above is a "Yes", please provide details of director, senior officer, position of the senior officer and relationship to the director/ senior officer etc. below?

Name of the Director of Citibank, N.A. or member of CCC or other bank / Senior Officer of Citibank, N.A.	Name of the other bank / Position with other bank	Relationship

I declare that I am making the aforesaid declaration solemnly and sincerely believing the same to be true and in case of any change on the above, I shall immediately inform Citibank, N.A. of such change.

Note:

Reference to the term "Director" with respect to Citibank, N.A. would include directors on Citibank, N.A.'s board of directors or member of Country Coordination Committee of Citibank, N.A. (accessible at https://www.online.citibank.co.in/press-room/citi-leadership.pdf), India Branch, and would include directors of subsidiaries/trustees of mutual funds/venture capital funds set up by Citibank³.

- 1. "Relative" includes: (a) Spouse (b)Father (c) Mother (including step-mother) (d) Son (including step-son) (e) Son's Wife (f) Daughter (including step-daughter) (g) Daughter's Husband (h) Brother (including step-brother) (i) Brother's wife (j) Sister (including step-sister) (k) Sister's husband (l) Brother (including step-brother) of the spouse (m) Sister (including stepsister) of the spouse⁴.
- 2. "Senior Officer" shall mean (i) any officer in senior management level in Grade IV and above in a nationalized bank, and (ii) any officer in equivalent scale in the State Bank of India and associate banks, and in any banking company incorporated in India.)⁵

'Refer Section 20(1)(b) of the Banking Regulation Act, 1949, and para 2.2.1.11 and 2.2.2.5 of the RBI's Master Circular on Loans and Advances dated July, 01, 2015 (Ref. No. RBI/2015-16/95 DBR.No.Dir.BC.10/13.03.00/2015-16)

Refer para 2.2.16 of the RBI's Master Circular on Loans and Advances dated July, 01, 2015 (Ref. No. RBI/2015-16/95 DBR.No.Dir.BC.10/13.03.00/2015-16)

Refer Section 20 of the Banking Regulation Act, 1949 read with Annex 2 of the RBI's Master Circular on Loans and Advances dated July, 01, 2015 (Ref. No. RBI/2015-16/95 DBR.No.Dir.BC.10/13.03.00/2015-16)

Para 2.2.1.8 of the RBI's Master Circular on Loans and Advances dated July, 01, 2015 (Ref. No. RBI/2015-16/95 DBR.No.Dir.BC.10/13.03.00/2015-16)

Para 2.2.2.4 (ii) of the RBI's Master Circular on Loans and Advances dated July, 01, 2015 (Ref. No. RBI/2015-16/95 DBR.No.Dir.BC.10/13.03.00/2015-16)

Name Mr./Ms./Mrs./Mx.:																	
	First Name						Mid	dle Na	ame							Last	Name

Citibank, N.A., India does not market any product or service to individuals resident in the European Union, European Economic Area, Switzerland, Guernsey, Jersey, Monaco, San Marino, Vatican, The Isle of Man, the UK, Brazil, or New Zealand. This form is not, and should not, be construed as an offer, invitation or solicitation to buy or sell any of the products and services mentioned herein to individuals resident in the European Union, European Economic Area, Switzerland, Guernsey, Jersey, Monaco, San Marino. Vatican. The Isle of Man. the UK. Brazil. or New Zealand.

Photograph of Applicant Please paste recent passport-sized colour photograph here and Please do not use

Please do not use pins, tape, staples on the photograph.

Signature of the Applicant/ Authorised Signatory along with Business Entity seal

X			

Date: D D M M Y Y Y Y

Place:

Please visit www.citibank.com/india for detailed terms & conditions.

Value-added services

CitiAlert

Keep track of your Personal Loan Account through our CitiAlert Facility. This special service provides payment reminders, payment confirmation and similar alerts. This facility is currently free of cost. Please provide a valid E-mail ID/Mobile Number. In case of any change, kindly intimate us about your new E-mail ID/Mobile Number. Citibank reserves the right to, at its sole discretion, but with prior intimation to the customer, charge fees for the provision of the CitiAlert services.

Other	Dr	ho	116	٠ŧ٥
Other	-1	υu	uu	ະເວ

I/We hereby voluntarily requisition, irrespective of any other communication provided by me/us to the bank in the past, accept and expressly authorize Citibank N.A. and/or all the companies/entities/subsidiaries/affiliates thereof under Citigroup and their agents to exchange, share, disclose or use in any manner whatsoever, the information voluntarily provided by me/us herein to offer and/or market and/or sell to me any of the product/services or any enhancements/upgradations/revisions thereof offered from time to time by Citibank N.A. and/or all/any of the companies/entities/subsidiaries/affiliates thereof under Citigroup. This instruction shall apply going forward for all the products availed by me/us including existing products from Citibank N.A. and/or all/any of the companies/entities/subsidiaries/affiliates thereof under Citigroup. Signature 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. D D M M Y Signature **Executive Name** Date NACH Debit Instruction for EMI Payment UMRN DATE **CITIOOOPIGW Utility Code:** CITI00505000028043 Sponsor Bank Code: CREATE CITIBANK N.A SB/CA/CC/SB-NRE/SB-NRO/Other I/We hereby authorize to debit (tick ✓ MODIFY CANCEL X Bank a/c Number With Bank or MICR an amount of Rupees FREQUENCY ☑ Mthly ☒ Qtly ☒ H-Yrly ☒ Yrly ☒ As & when presented DEBIT TYPE oxdiv FIXED Amount oxdiv 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 То × × × × 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. cîti UMRN DATE **CITIOOOPIGW** CITI00505000028043 Utility Code: TICK(/) Sponsor Bank Code: CREATE CITIBANK N.A SB/CA/CC/SB-NRE/SB-NRO/Other I/We hereby authorize to debit (tick √) MODIFY CANCEL × Bank a/c Number With Bank or MICR an amount of Rupees DEBIT TYPE ☒ FIXED Amount ☒ Maximum Amount FREQUENCY ✓ Mthly ⋈ Qtly ⋈ H-Yrly ⋈ Yrly ⋈ As & when presented Reference 1 Phone No Reference 2 Email ID l 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 То

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.

✓ Until cancelled

Or

	Standing Instruct	HOIT TO											
),													
	anch Manager,												
	ık N.A.												
ranch													
We h	ereby authorize you to debit my below mentioned savings/current a it	ccount fo	or the following payments to be made towards my/our Personal Lo										
Cus	tomer Name :												
) Loa	an Account Details												
oan N	lumber a) :		Loan Amount Upto ₹										
enor	Upto months EMI Amount Upto ₹/-	Start D	vate: DDMMMYYYYY End Date (b): As per loan tenu										
i) Par	ticulars of Citibank account from which this Standing Instruction is iss	ued: A	ccount Number :										
We h	ereby also declare that I/We are the signatories to the account and our	r signatui	res are as below										
	nderstand that, Citibank shall in no way be responsible for non-ex-												
	ation or non availability of sufficient funds in my account or for any otl												
_			Signature of applicant X										
) D	MMYYYY		Signature of applicant										
	Instruction	s to fill M	flandate:										
1.	UMRN is auto generated during mandate creation and is mandatory to be	11.	Amount payable for service or maximum amount per transaction that										
	updated during amendment and cancellation of mandate. (Maximum length - 20 Alpha Numeric Characters)	12.	could be processed, in words. Amount in figures, similar to the amount mentioned in words.										
2.	Date in DD/MM/YYYY format.		(Maximum length - 13 digit Numeric, in paise)										
3.	Sponsor Bank IFSC / MICR code, left padded with zeroes where necessary. (Maximum longth-11 Alpha Numeric Characters)	3. Service Provider generated consumer reference number.											
4.	(Maximum length-11 Alpha Numeric Characters) Utility Code of the Service Provider. (Maximum length - 18 Alpha Numeric	15. TICK ON DOX TO SELECT Trequency OT transaction.											
٦.	Characters)												
5.	Name of Service Provider.	 Validity of mandate with dates in DD/MM/YYYY format. Names of customer/s and signatures as well as seal of Company (where required). (Maximum length of Name - 40 Alpha Numeric Characters) Under taking by Customer. 											
6.	Tick on box to select type of action to be initiated.												
7.	Tick on box to select type of account to be affected.												
8.	Customer's legal account number, left padded with zeroes. (Maximum	19.	Providing PAN No. is mandatory										
	length - 35 Alpha Numeric Characters)	20.											
9.	Name of Bank and Branch.	21. 10 digit mobile number of customer.											
10.	IFSC / MICR code of customer bank. (Maximum length - 11 Alpha Numeric Characters)	22.	Mail ID of customer.										
I hav	e understood that the bank, where I have authorized the debit, may levy one time mai e understood that I am authorized to cancel/ament this mandate by appropriately eI have authorized the debit.												
Place	e: Signature:	Dat	te:										
1100	orginitare.	Dut											
	Instruction	ıs to fill M	flandate:										
1.	UMRN is auto generated during mandate creation and is mandatory to be updated during amendment and cancellation of mandate. (Maximum	11.	Amount payable for service or maximum amount per transaction that could be processed, in words.										
_	length - 20 Alpha Numeric Characters)	12.	Amount in figures, similar to the amount mentioned in words.										
2.	Date in DD/MM/YYYY format.		(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	14.	Service Provider generated Scheme / Plan reference number.										
	Characters)	15. 16.	Tick on box to select frequency of transaction. Validity of mandate with dates in DD/MM/YYYY format.										
5.	Name of Service Provider.	17.	Names of customer/s and signatures as well as seal of Company (where										
6.	Tick on box to select type of action to be initiated.		required). (Maximum length of Name - 40 Alpha Numeric Characters)										
7.	Tick on box to select type of account to be affected.	18.	Under taking by Customer.										
8.	Customer's legal account number, left padded with zeroes. (Maximum length - 35 Alpha Numeric Characters)	19.	Providing PAN No. is mandatory										
9.	Name of Bank and Branch.	20.	Telephone no. with STD code, of customer.										
9. 10.	IFSC / MICR code of customer bank. (Maximum length - 11 Alpha Numeric	21.	10 digit mobile number of customer.										
	Characters)	22.	Mail ID of customer.										
I hav	e understood that the bank, where I have authorized the debit, may levy one time man e understood that I am authorized to cancel/ament this mandate by appropriately el have authorized the debit.												

Date: _

Signature: _

Customer Copy - Please Retain

Description of Charges Applicable Charges Interest Rate 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 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. 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. Interest deducted at disbursal would be calculated as: (Loan outstanding x ROI*% x Number of days remaining in a month)/ [365\$ + (ROI#% x Number of days remaining in a month)]. Interest for every subsequent month would be charged as: Loan outstanding x ROI*% x (Number of days in a month/ 365\$ days). Up to 3.00% of the loan amount sanctioned Booking Fee* The fee is deducted from the loan amount at the time of disbursal Loan Pre-closure Charges* Pre-payment is allowed after the expiry of first 12 months of loan tenure Up to 4% of total principal outstanding At the time of calculating the amount for full and final settlement of account, interest for the present month is also taken into consideration. Stamp Duty Charge applicable as per the State Law

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 CITIO000003 for this payment and mention your Loan Account number as the beneficiary account

#ROI=Rate of Interest

Please visit 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 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

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 que ries, 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.

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.

^{\$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.

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.



PERSONAL LOAN - MOST IMPORTANT TERMS & CONDITIONS

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 repaythe subsequent EMIs as perthe 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

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/ormisrepresents in any manner whatsoever any inaccuracy or falsehood or misrepresentation on the part of the Borrower.
- (c) A resident customer going abroad for employment or emigration should necessarily inform the bank of the change in his residential status. If any payment towards the loan is required to be remitted by the customer after the residential status change, that would need to be done from Non-Resident Bank a/c (NRE/NRO/FCNR a/c). It is the customer's responsibility to inform the Bank about the change in his/her residential status. He/she also has the option of pre-closing the loan, once lock-in period is over.
- (d) The Borrower understands Bank's 'Privacy Policy' as available on 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.
- (e) 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. 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.
- (f) 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 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 to view the BCSBI code.