

# Be ready for your dreams.

Citibank Personal Loan Application Form





# PLEASE FILL IN BLOCK LETTERS

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Mr./Ms./Mrs./Mx.		: Name	e									N	liddle	e Nam	2														.ast N	ame
. PAN No.	:																	i <b>le N</b> i			o yo	u at t	he m	obile	num	ber a	ind e-	mail i	d pro	vide
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I. Official e-mail II																														
2. Alternate e-mail ID	:																		1			1			1		1	· · · · ·		
3. Name of Compar	ny / Co	nce	rn :																											
4. Designation	:																													
5. Office Address	:																													
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6 City																								PIN:						
6. City 7. Telephone	·		ı — I – I – I – I – I – I – I – I – I – I									vt-							[											
(office landline)											E	xtn.:							Fax:											
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Yes, Citibank Perso	nal Lo	an N	umbe	r :																										
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Gross Annual Salar		a.)													eceip									a.)						
Other Income (₹ p.a					7_										fit fro				Prot	essi	on (	₹ p.a	a.)							
Years at current jo						tiren	nent	Age	e:						icom:															
Number of years v				nplo	yer:							=			t cur					. h.::										
Total years of wor	кехре	=ner	ice:										INU	eann	r of y	ears	s dī	prev	ious	200	sine	55:								
						Ple	ase	tel	ll us	s al	bou	t y	our	' loa	n re	qui	ren	hen	t											
Loan Amount (₹):												Tend	or (r	nont	hs):		12		2	24			36			4	8		6	60
Fresh Loan	Тор-	•		alance			r							_	_															
Personal end use			M - H					/11	f.		- la :				_			rriaç												
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Please note that for speedy processing of your personal loan application, you need to submit all required documents and SMS APP XXXXXX (XXXXXX refers to application reference number) to 52484/91-9880752484

			EMI paym	nent mode			
19. Please choose any o	ne of the options	pelow for your r	egular monthly p	ayment:			
Standing Instruc	ctions (SI)	Electronic	Clearing System (	(ECS)			
In addition to the above	e standard options, y	ou may also use l	NEFT/RTGS electror	nic payment options to	o make the payment tow	ards the loan accour	nt, when required.
		Plea	se tell us mo	ore about your	self		
20. Permanent Address (If different from above)							
City:						PIN:	
21. Telephone (permanent residence)							
22.People staying at Permanent address	Parents	Siblings	S	pouse	Others		
23.Preferred Mailing address:	Residence	Office					
<b>24.</b> Type of Vehicle you currently own:	Car	Two-whee	ler				
25.Ownership:	Self	Financed	C	ompany provided			
	Pl	ease tell us a	about your oc	cupation and i	ncome details		
1. If salaried, you work for :	Public Sector		State Governm	ent	Central Government	Multi-Nati	onal Company
work for .	Public Limite	d Company	Private Limited	Company	Partnership	Proprieto	rship
	Other, please	specify					
<ol> <li>If not salaried, you are :</li> </ol>	D-Individual-E	Director	E-Individual Sel	f-employed	R-Individual-Partner		
	U-Sole Propri	etorship	F-Partnership F	irm 🔤 (	C-Private Limited Com	pany	
<ol> <li>If self-employed, your nature</li> </ol>	Trading		Manufacturing		Consultancy	Real Esta	te
of business:	Transporter		Service		Contractor	Processin	g
	Professional	Practice	Dealer/Distribut	tor	Other, please specify $\_$		
		Existing	or past relat	ionship with Ci	tibank?		
Savings Account:			Credi	t Card No.:			
Current Account:				a)			
Loan Account: a)				b)			
b)				c)			
		Details	of existing L	oans and Liabi	lities*		
S.No. Institution N	Name Type o		oan Amount/ Credit Line	EMI Amount	Current Outstanding	Balance Tenor	Other
* Kindly attach addition	al sheets, if requir	ed. In case loan			y mention employer n	ame.	
				Details:	ormation Systems &		
Z-Agribusiness		C-Contracto	ors		nunications/Compute	ers X-Bank	(foreign)
K-Shipping		L-Real Esta	te/Developers/B	uilders B-Cor	nsumer Durables	W-Bank	(local)
S-Electrical/Ele	ctronics	M-Medicine	/Hospitals/Healt	h Care P-Cor	nsultancy	A-Chem	nicals/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
	Your Quali	fication:	
01-Doctor (MBBS/Equivalent)	O2-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:			
	For Office	Use Only	
Rate of Interest : Pre Please Note:		cessing fee: EMI Amount	: (in INR):
	t & 20th of a month, the billing will EMI would commence from 1st April	commence from the 1st day of the subs 2013.	equent month. E.g. For a loan
	nd the last day of the month, the EM ch, the 1st EMI would commence fror	II would commence from the 1st day of t n 1st May 2013.	he second succeeding month.

In such cases, the interest portion for the number of days between the loan booking date and the last day of the said month will be charged to the customer by way of upfront deduction from the loan amount disbursed.

Form of declaration to be filled by a person who does not have a Permanent Account Number and who enters into any transaction specified in rule 1148

CBDT Form 60

1. Full Name and Address of the Declarant:
2. Particulars of the Transaction:
3. Amount of the Transaction:
4. Are you Tax Assessee? Yes No
5. If Yes, (i) Details of Ward/ Circle/ Range where the last return of income was filed:
(ii) Reason for not having a PAN / GIR number:
6. Details of the documents being produced in support of address in column(i):
Verification: I, , do hereby declare that what is stated above is true to the best of my knowledge and belief. Verified today,
the day of

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

Instructions: Documents that be produced in support of the address are: (a) Ration Card (b) Passport (c) Driving Licence (d) Identity Card issued by an institution (e) Copy of the electricity or telephone bill bearing residential address (f) Any document or communication issued by an authority of Central Government, State Government or local bodies showing residential address (g) Any other documentary evidence in support of his/her address given in the declaration.

Please Provid	e Two References
Name :	Name :
Address:	Address:
Telephone:	Telephone:
Relationship:	Relationship:

	Please Tick Relevant Boxes	
With the objective of monitoring flow of credit to provide the information as applicable to you:	o minority communities and weaker sections a	s required by RBI guidelines, we request you to kindl
Minority Community: Sikh Muslim	Christian Zoroastrian Buddhi	st Jain None of these
Category : SC ST	General	
P	PLEASE SIGN ON THIS DECLARAT	ION
given above to the Bank are true and correct and no stated purpose only and shall not be used for spe business end use purpose or prohibited/ antisocial p mutual funds. In the event that the loan funds have Bank deem necessary to comply with its policies, in costs and expenses the Bank incur as a result ther change in residential status. I/We agree to give ECS mentioned payment instructions is a criminal offen any information or otherwise at my office/residence and/or any third party's they deem necessary and/o authority, including but not limited to, Credit Buree current balance, payment history, defaults, if any, ef l confirm that the attached photograph is the press the Bank currently offers/would offer in future an respect thereto. I/We have read, understood and h receive Alert messages/advices with respect to eve to the e-mail ID/mobile phone number specified by the Bank, in the event of any change in any of Alerts/advices through e-mail/over mobile phone. <b>SENIOR PUBLIC FIGURE DETAILS :</b> Do you or your immediate family member/joint act position as a senior public figure? Which is defined as a senior official in the executiv senior official of a major political party, or a sen "Senior Public Figure" also includes any entity the beneficial owner of at least twenty-five per cent	o material information had been suppressed/with culative and/or capital market use and/or invest purposes and/or purchase of gold/gold bullions/g been used for purposes as prohibited above, the cluding but not limited to liquidating my/our hold reof. I/we further certify that I/we am/are citize /Standing instruction for the repayment of the long and/or contact me and/or my family members for to do any such acts as they deem necessary are au/CIBIL or any other third person, the name/in to along with demographic details sent true identity of myself, which I/we authoris and for which I/we accept full responsibility and hereby agree to abide by the terms and conditi enstytransactions relating to my/our Account/L or me/us in the Application Form. I/We hereby agree the above details/information or if I/we do related were, legislative, administrative, military or judician ior executive of a government-owned or gover at has been formed by or on behalf of a Senior of the entity. In addition, a "Senior Public Figure into Public Figure. A close associate is a person function or relative of such position holders heir Relatives and s	cer etc below:
bank / Senior Officer of Citibank N.A.	Name of the other bank / Position with othe	r bank Relationship
<ul> <li>immediately inform the Bank of such change".</li> <li>Note:</li> <li>"Director" would include Director on Citibank India. (includes 'Nominee directors' and 'Ch. Funds/Venture Capital Funds set up by Citibar</li> <li>"Senior Officer" would include any officer in s</li> <li>"Relative" includes: (a) Spouse (b)Father (c) step-daughter) (g) Daughter's Husband (h) Br (I)Brother (including step-brother) of the spous</li> </ul>	NA's Board abroad or Member of Local Operat airman/Managing Director' ). This would also hk or any other bank. senior management level (Title 'Managing Direc Mother (including step-mother) (d) Son (inclu	ding step-son) (e) Son's Wife (f) Daughter (including e (j) Sister (including step-sister) (k) Sister's husband
<ul> <li>immediately inform the Bank of such change".</li> <li>Note:</li> <li>"Director" would include Director on Citibank India. (includes 'Nominee directors' and 'Char Funds/Venture Capital Funds set up by Citibar</li> <li>"Senior Officer" would include any officer in s</li> <li>"Relative" includes: (a) Spouse (b)Father (c) step-daughter) (g) Daughter's Husband (h) Br</li> </ul>	NA's Board abroad or Member of Local Operat airman/Managing Director' ). This would also hk or any other bank. senior management level (Title 'Managing Direc Mother (including step-mother) (d) Son (inclu rother (including step-brother) (i) Brother's wif	ions Management Committee (LOMC) of Citibank NA, include directors of Subsidiaries/Trustees of Mutua ctor' and above). ding step-son) (e) Son's Wife (f) Daughter (including e (j) Sister (including step-sister) (k) Sister's husband

Photograph of Applicant	
Please paste	
recent passport-sized	Signature of the Applicant/ Authorised Signatory
colour photograph here	along with Business Entity seal
and	
Please do not use	X
pins, tape, staples	
on the photograph.	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 Products**

I/We hereby voluntarily requisition, irrespective of any other communication provided by me/us to the bank in the past, hereby accept and expressly authorize Citibank N.A. and/or all the companies/entities/subsidiaries/affiliates there off 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/up gradations/revisions thereof offered from time to time by Citibank N.A. and/or all/any of the companies/entities/subsidiaries/affiliates there off 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 there off under Citigroup.

Name		Telephone No.	
Signature	Х		

# For bank use only

#### Source Code:

	Name	Code
DSA		
SE		
RM		

Details of old	loan
Old Loan No:	Booking date: DDMMYYYY
Loan Sanctioned:	Loan Disbursed:
Current outstanding/Ideal balance:	Rate of interest on old loan: %
Tenor of the old loan: Months	EMI on the old loan:
Declaration by Sales	Executive
This is hereby to confirm that I have personally met	and the customer has filled up the application

form and has provided the necessary documents for processing the loan.

**Executive** Name

Signature

D D M M Y Y Y Y Date

Please note that for speedy processing of your personal loan application, you need to submit all required documents and SMS APP XXXXXX (XXXXXX refers to application reference number) to 52484/91-9880752484





# Customer Copy - Please Retain

Description of Charges	Applicable Charges
Interest Rate	Interest Rate on the loan will be, rate as applicable at the time of signing the loan agreement. Interest for the month = Loan Outstanding*ROI%*(Number of Days in a month/365)
Booking Fee*	<ul> <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>
Cheque/ECS Bounce Charges*	Cheque/ECS/SI Bounce Charges will be charged at the rate of ₹250
Late Payment Charges*	Any delay in the payment of an EMI shall entail an additional interest of 2% p.a. above the prevalent rate upon the outstanding Balance of the Loan. All EMIs will be presented on 1st of every month
Loan Pre-closure Charges*	<ul> <li>No pre-payment is allowed for six months post booking</li> <li>Pre-closure charges are levied at the rate up to 3% on 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>
Statement Copy	₹500
Stamp Duty	<ul> <li>To be charged for the loan agreement</li> <li>Cost is as per 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
- Electronic Clearing System(ECS) 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

\*Service Tax and other Government taxes & levies as applicable will be levied on all fees and charges.

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

# DOCUMENTATION REQUIREMENTS

Criteria	Documents for Self-Employed	Documents for Retail Salaried
Proof of Age	□ Birth certificate	□ Birth certificate
-	School leaving certificate	School leaving certificate
	□ Passport	□ Passport
	Voters card with DOB	Voters card with DOB
	College certificate	College certificate
	DOB on tax return	DOB on tax return
	PAN card	Company ID / HR confirmation for CELP PAN card
		PAN card
Proof of Residence	Passport	Passport
	Electricity Bill	Electricity Bill
	□ Landline telephone bill	□ Landline telephone bill
	□ Voters Card	□ Voters Card
	□ Ration Card	Ration Card
	□ Lease Agreement	Lease Agreement
	Property Registration Agreement	Property Registration Agreement
	□ Latest IT Return acknowledgement / Acknowledged copy of Advance	<ul> <li>Latest IT Return acknowledgement / Acknowledged copy of Advance</li> </ul>
	Tax /Income Tax Receipt	Tax /Income Tax Receipt
	□ Driving License	□ Driving License
	Mobile Bill	Mobile Bill
	Water or Gas Bill	Water or Gas Bill
	Bank account statement printed on bank's letterhead, not more than 3 months old, signed and stamped by existing banker. However if this statement is a computer generated the stamp and signature of the official is optional.	Bank account statement printed on bank's letterhead, not more than 3 months old, signed and stamped by existing banker. However if thi statement is a computer generated, the stamp and signature of the official is optional.
	Mutual Fund Statement	Mutual Fund Statement
	Valid ID Card issued by (Govt. Org., PSU, Armed Forces, Statutory/ Regulatory Auth., Recognized Professional Bodies such as ICAI, ICWAI, ICSI, Bar Council, Indian Medical Association, established under the central or state statutes, members of trade bodies and trade councils	Valid ID Card issued by (Govt. Org., PSU, Armed Forces, Statutory Regulatory Auth., Recognized Professional Bodies such as ICA ICWAI, ICSI, Bar Council, Indian Medical Association, established under the central or state statutes, members of trade bodies and trade councils
	Overseas Citizen of India Card	Overseas Citizen of India Card
	Person of Indian Origin Card	Person of Indian Origin Card
Proof of ID	Photograph is mandatory	Photograph is mandatory
	□ Passport	□ Passport
	□ Voters Card	□ Voters Card
	□ Driving License	□ Driving License
	□ Ration Card	□ Ration Card
	PAN card	PAN card
	MAPIN Card	MAPIN Card
	□ Birth Certificate	□ Birth Certificate

Criteria	<ul> <li>Valid ID Card issued by (Govt. Org., PSU, Armed Forces, Statutory/ Regulatory Auth., Recognized Professional Bodies such as ICAI, ICWAI, ICSI, Bar Council, Indian Medical Association, established under the central or state statutes, members of trade bodies and trade councils</li> <li>Professional License with Photo</li> <li>Trade License with Photo</li> <li>Overseas Citizen of India Card</li> <li>Person of Indian Origin Card</li> </ul> Documents for Self-Employed	<ul> <li>Valid ID Card issued by (Govt. Org., PSU, Armed Forces, Statutory, Regulatory Auth., Recognized Professional Bodies such as ICAI ICWAI, ICSI, Bar Council, Indian Medical Association, established under the central or state statutes, members of trade bodies and trade councils</li> <li>Professional License with Photo</li> <li>Trade License with Photo</li> <li>Overseas Citizen of India Card</li> <li>Person of Indian Origin Card</li> <li>Documents for Retail Salaried</li> </ul>
Length of Employment/ Continuity of Business	<ul> <li>Lease Deed/Rent Receipts</li> <li>Ownership document</li> <li>Utility bills (telephone/water/electricity)</li> <li>Tax returns from the same city</li> </ul>	<ul> <li>Letter from Employer</li> <li>Old Payslip / Form 16</li> <li>HR Check by designated CPA resource</li> </ul>
Proof of Income and Occupation	<ul> <li>IT Returns for the last two years and Supplementary documents</li> <li>Computation of Income Schedule P&amp;L Account</li> <li>P&amp;L Account</li> <li>Balance Sheet</li> <li>Audit Report (wherever applicable)</li> <li>Above accounts to be certified by CA</li> <li>Last six months bank statement</li> </ul>	<ul> <li>Latest two or one salary slip as applicable not more than three months old</li> <li>Latest Form 16</li> <li>Last six months bank statement</li> </ul>
General		<ul> <li>Degree certificate</li> <li>6 months Loan Repayment Track/ Credit Card Statement/ OD CC account</li> </ul>

The application will be processed within 2 days on a best-effort basis, on receipt of all required documents mentioned above. 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 express or implied. Terms & conditions as mentioned in the loan agreement will apply.

Documents for Expats			
Criteria	Documents for Expat		
Proof of Identity	<ul> <li>Photograph is mandatory</li> <li>PAN</li> <li>Valid VISA</li> </ul>		
Proof of Residence	□ A letter from employer/ Certificate from Embassy of the Country of Origin or any appropriate legal authority certifying the local address in India.		
	Bank account statement printed on bank's letterhead, not more than 3 months old/ Passbook signed and stamped by existing banker.		
	□ Rent agreement		
	□ Certificate of Registration issued by the FRRO		
Proof of Age	□ Birth Certificate		
	School Leaving certificate		
	□ Passport		
	Voters card with DOB		
	College Certificate		
	DOB on Tax return		
Length of Employment/Continuity of Business	□ Letter from employer (if employed)		
	Old Pay-Slip/Form 16		
	□ HR check by designated CPA resource		
Proof of Income and Occupation	□ Latest one or 2 salary slip (not more than 3 months old)		
	□ Latest Form 16		
	□ Last 3 months bank statement		

For any queries/issues related to services provided by Citibank or its service providers, following are the contact details :

Write to us at: Citibank N A, PO Box # 4830, Anna Salai Post Office, Chennai - 600002.

or Call us at 24 Hour CitiPhone

# 24-Hour CitiPhone

Ahmedabad	:	079-2642-2484	Cochin	:	0484-404-2484	Ludhiana	:	0161-501-2484
Akola	:	1800-180-2484	Coimbatore	:	044-2852-2484	Mumbai	:	022-2823-2484
Aurangabad	:	0240-663-2484	Delhi/NCR	:	0124-254-2484	Nasik	:	1800-180-2484
Baroda	:	0265-232-2484	Hyderabad	:	040-6666-2484	Pondicherry	:	044-2852-2484
Bengaluru	:	080-2227-2484	Indore	:	1800-180-2484	Pune	:	020-6601-2484
Bhopal	:	1800-180-2484	Jaipur	:	0141-2372484	Surat	:	0261-653-2484
Bhubneswar	:	1800-180-2484	Jalandhar	:	0181-506-2484	Vapi	:	0265-232-2484
Chandigarh	:	0172-5082484	Kolkata	:	033-2283-2484			
Chennai	:	044-2852-2484	Lucknow	:	0522-220-1022			

Please note that for speedy processing of your personal loan application, you need to submit all required documents and SMS APP XXXXXX (XXXXXX refers to application reference number) to 52484/91-9880752484

# ACKNOWLEDGEMENT SLIP

Place:	Date:	Ref. No.	

Received from Mr./Ms./Mrs./Mx.

Thank you for applying for a Citibank Personal Loan. Please note that the processing of your application will take up to 2 working days after receipt of the completed application form with requisite documents including the signed loan agreement as per Citibank's policy. Communication regarding your application will be sent on your email id registered with us. Please note that the photo copies of the documents taken from you shall not be returned. The copies shall be kept for a period of 6 months. 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: P.O. Box 4830, Anna Salai, Chennai - 600 002.