



Be ready for your dreams.

Citibank Personal Loan
Application Form

citibank®

citi®

EMI payment mode

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

- Standing Instructions (SI), Electronic Clearing System (ECS)

In addition to the above standard options, you may also use NEFT/RTGS electronic payment options to make the payment towards the loan account, when required.

Please tell us more about yourself

20. Permanent Address : (If different from above) [Address grid], City: [City grid], PIN: [PIN grid]

21. Telephone : [Telephone input]

- 22. People staying at Permanent address: Parents, Siblings, Spouse, Others

- 23. Preferred Mailing address: Residence, Office

- 24. Type of Vehicle you currently own: Car, Two-wheeler

- 25. Ownership: Self, Financed, Company provided

Please tell us about your occupation and income details

- 1. If salaried, you work for: Public Sector, State Government, Central Government, Multi-National Company, Public Limited Company, Private Limited Company, Partnership, Proprietorship, Other, please specify

- 2. If not salaried, you are: D-Individual-Director, E-Individual Self-employed, R-Individual-Partner, U-Sole Proprietorship, F-Partnership Firm, C-Private Limited Company

- 3. If self-employed, your nature of business: Trading, Manufacturing, Consultancy, Real Estate, Transporter, Service, Contractor, Processing, Professional Practice, Dealer/Distributor, Other, please specify

Existing or past relationship with Citibank?

Savings Account: [Grid], Credit Card No.: [Grid], Current Account: [Grid], Loan Account: a) [Grid], b) [Grid], c) [Grid]

Details of existing Loans and Liabilities*

Table with 8 columns: 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 employer kindly mention employer name.

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

GCG/WP/TT/PL/Personal Loan/05-15

- | | | | |
|--|---|---|--|
| <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 |

Your Qualification:

- | | | | |
|--|---|---|---|
| <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:

For Office Use Only

Rate of Interest : Pre-closure charges: Processing fee: EMI Amount (in INR):

Please Note:

* For loans booked between the 1st & 20th of a month, the billing will commence from the 1st day of the subsequent month. E.g. For a loan booked on 5th March 2013, the 1st EMI would commence from 1st April 2013.

* For loans booked between 21st and the last day of the month, the EMI would commence from the 1st day of the second succeeding month. E.g. For a loan booked on 21st March, the 1st EMI would commence from 1st May 2013.

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 the day of

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

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 Provide Two References

Name : <input type="text"/>	Name : <input type="text"/>
Address: <input type="text"/>	Address: <input type="text"/>
<input type="text"/>	<input type="text"/>
Telephone: <input type="text"/>	Telephone: <input type="text"/>
Relationship: <input type="text"/>	Relationship: <input type="text"/>

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	X		

For bank use only

Source Code:

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

Details of old loan

Old Loan No: <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	Booking date: <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Loan Sanctioned: <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	Loan Disbursed: <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Current outstanding/Ideal balance: <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	Rate of interest on old loan: <input type="text"/> <input type="text"/> %
Tenor of the old loan: <input type="text"/> <input type="text"/> Months	EMI on the old loan: <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>

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.

_____	_____	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Executive Name	Signature	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*	<input type="checkbox"/> Up to 2.5% of the loan amount sanctioned The fee is deducted from the loan amount at the time of disbursal
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*	<input type="checkbox"/> No pre-payment is allowed for six months post booking <input type="checkbox"/> Pre-closure charges are levied at the rate up to 3% on total principal outstanding <input type="checkbox"/> At the time of calculating the amount for full and final settlement of account interest for the present month is also taken into consideration
Statement Copy	₹ 500
Stamp Duty	<input type="checkbox"/> To be charged for the loan agreement <input type="checkbox"/> Cost is as per state Law

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	<input type="checkbox"/> Birth certificate <input type="checkbox"/> School leaving certificate <input type="checkbox"/> Passport <input type="checkbox"/> Voters card with DOB <input type="checkbox"/> College certificate <input type="checkbox"/> DOB on tax return <input type="checkbox"/> PAN card	<input type="checkbox"/> Birth certificate <input type="checkbox"/> School leaving certificate <input type="checkbox"/> Passport <input type="checkbox"/> Voters card with DOB <input type="checkbox"/> College certificate <input type="checkbox"/> DOB on tax return <input type="checkbox"/> Company ID / HR confirmation for CELP PAN card <input type="checkbox"/> PAN card
Proof of Residence	<input type="checkbox"/> Passport <input type="checkbox"/> Electricity Bill <input type="checkbox"/> Landline telephone bill <input type="checkbox"/> Voters Card <input type="checkbox"/> Ration Card <input type="checkbox"/> Lease Agreement <input type="checkbox"/> Property Registration Agreement <input type="checkbox"/> Latest IT Return acknowledgement / Acknowledged copy of Advance Tax /Income Tax Receipt <input type="checkbox"/> Driving License <input type="checkbox"/> Mobile Bill <input type="checkbox"/> Water or Gas Bill <input type="checkbox"/> 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. <input type="checkbox"/> Mutual Fund Statement <input type="checkbox"/> 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 <input type="checkbox"/> Overseas Citizen of India Card <input type="checkbox"/> Person of Indian Origin Card	<input type="checkbox"/> Passport <input type="checkbox"/> Electricity Bill <input type="checkbox"/> Landline telephone bill <input type="checkbox"/> Voters Card <input type="checkbox"/> Ration Card <input type="checkbox"/> Lease Agreement <input type="checkbox"/> Property Registration Agreement <input type="checkbox"/> Latest IT Return acknowledgement / Acknowledged copy of Advance Tax /Income Tax Receipt <input type="checkbox"/> Driving License <input type="checkbox"/> Mobile Bill <input type="checkbox"/> Water or Gas Bill <input type="checkbox"/> 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. <input type="checkbox"/> Mutual Fund Statement <input type="checkbox"/> 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 <input type="checkbox"/> Overseas Citizen of India Card <input type="checkbox"/> Person of Indian Origin Card
Proof of ID	<input type="checkbox"/> Photograph is mandatory <input type="checkbox"/> Passport <input type="checkbox"/> Voters Card <input type="checkbox"/> Driving License <input type="checkbox"/> Ration Card <input type="checkbox"/> PAN card <input type="checkbox"/> MAPIN Card <input type="checkbox"/> Birth Certificate <input type="checkbox"/> 10th/12th Marksheet (for students only)	<input type="checkbox"/> Photograph is mandatory <input type="checkbox"/> Passport <input type="checkbox"/> Voters Card <input type="checkbox"/> Driving License <input type="checkbox"/> Ration Card <input type="checkbox"/> PAN card <input type="checkbox"/> MAPIN Card <input type="checkbox"/> Birth Certificate <input type="checkbox"/> 10th/12th Marksheet (for students only)

- 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
- Professional License with Photo
- Trade License with Photo
- Overseas Citizen of India Card
- Person of Indian Origin Card

- 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
- Professional License with Photo
- Trade License with Photo
- Overseas Citizen of India Card
- Person of Indian Origin Card

Criteria	Documents for Self-Employed	Documents for Retail Salaried
Length of Employment/Continuity of Business	<ul style="list-style-type: none"> <input type="checkbox"/> Lease Deed/Rent Receipts <input type="checkbox"/> Ownership document <input type="checkbox"/> Utility bills (telephone/water/electricity) <input type="checkbox"/> Tax returns from the same city 	<ul style="list-style-type: none"> <input type="checkbox"/> Letter from Employer <input type="checkbox"/> Old Payslip / Form 16 <input type="checkbox"/> HR Check by designated CPA resource
Proof of Income and Occupation	<ul style="list-style-type: none"> <input type="checkbox"/> IT Returns for the last two years and Supplementary documents <input type="checkbox"/> Computation of Income Schedule P&L Account <input type="checkbox"/> P&L Account <input type="checkbox"/> Balance Sheet <input type="checkbox"/> Audit Report (wherever applicable) <input type="checkbox"/> Above accounts to be certified by CA <input type="checkbox"/> Last six months bank statement 	<ul style="list-style-type: none"> <input type="checkbox"/> Latest two or one salary slip as applicable not more than three months old <input type="checkbox"/> Latest Form 16 <input type="checkbox"/> Last six months bank statement
General		<ul style="list-style-type: none"> <input type="checkbox"/> Degree certificate <input type="checkbox"/> 6 months Loan Repayment Track/ Credit Card Statement/ OD CC account

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 style="list-style-type: none"> <input type="checkbox"/> Photograph is mandatory <input type="checkbox"/> PAN <input type="checkbox"/> Valid VISA
Proof of Residence	<ul style="list-style-type: none"> <input type="checkbox"/> A letter from employer/ Certificate from Embassy of the Country of Origin or any appropriate legal authority certifying the local address in India. <input type="checkbox"/> Bank account statement printed on bank's letterhead, not more than 3 months old/ Passbook signed and stamped by existing banker. <input type="checkbox"/> Rent agreement <input type="checkbox"/> Certificate of Registration issued by the FRRO
Proof of Age	<ul style="list-style-type: none"> <input type="checkbox"/> Birth Certificate <input type="checkbox"/> School Leaving certificate <input type="checkbox"/> Passport <input type="checkbox"/> Voters card with DOB <input type="checkbox"/> College Certificate <input type="checkbox"/> DOB on Tax return
Length of Employment/Continuity of Business	<ul style="list-style-type: none"> <input type="checkbox"/> Letter from employer (if employed) <input type="checkbox"/> Old Pay-Slip/Form 16 <input type="checkbox"/> HR check by designated CPA resource
Proof of Income and Occupation	<ul style="list-style-type: none"> <input type="checkbox"/> Latest one or 2 salary slip (not more than 3 months old) <input type="checkbox"/> Latest Form 16 <input type="checkbox"/> 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.