

CITIBANK MORTGAGE APPLICATION FORM

Please tell us about yourself (Applicant)



Name of the Applicant (Please leave one space between each name)

	Mr./Ms./Mrs./Mx.	First Name	Middle Name	Last Name
Name (Same as ID Proof) :	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Maiden Name (If any) :	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Father's/Spouse's Name :	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Mother's Name :	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

(Please leave one space between each name)

 CKYC number (if any): Date of Birth/Incorporation:
GST Identification number (Only for Entity):
 Marital Status: ☐ Single ☐ Married ☐ Others Nationality: _____ Country of Birth: _____

 Sex: ☐ Male ☐ Female ☐ Third Gender Citizenship: ☐ Indian ☐ Others _____

 Residential Status: ☐ Resident Individual ☐ Non Resident Indian ☐ Foreign National ☐ Person of Indian Origin

 Education: ☐ Graduate ☐ Postgraduate ☐ Professional ☐ Other, please specify _____

 Proof of Identity: (any one of them) ☐ A - Passport Number

 Passport Expiry Date
☐ B - Voter ID Card
☐ C - PAN Card*
☐ D - Driving Licence

 Driving Licence Expiry Date
☐ E - NREGA (Job Card)
☐ Aadhaar (Physical Copy) (non-mandatory)

(Please submit all the documents for the ID number ticked in this form.)

*Mandatory documents.

Address Type for Proof: ☐ Residential ☐ Business
 Proof of Address: ☐ Passport ☐ Driving Licence ☐ Aadhaar (Physical Copy) (non-mandatory) ☐ Voter Identity Card ☐ NREGA Job Card

*Mandatory document.

☐ Others _____

If providing Aadhaar, please ensure to tick on below:

☐ By submitting a copy of your Aadhaar Card to Citibank, you confirm and agree that the Bank has duly explained to you that submission of Aadhaar Card is no longer mandatory and you have the option to submit any one of the above documents towards submission of proof of identity / address. You are providing your Aadhaar card as an officially valid document to Citibank voluntarily and hereby authorize Citibank to use your Aadhaar as proof of identity / address in accordance with extant rules and regulations. In case you are submitting/uploading copy of your Aadhaar card, please ensure to blacken out the Aadhaar number on the Aadhaar card before submitting/uploading so that it is not visible.

 Current Residential Address:

 District: City/Town/Village:

 State/UT: Country: Pin/Post Code:

 Telephone: Mobile No.:

I confirm that the above is my current residential address and I have submitted the address proof documents for the above. In addition, I have/have not submitted a proof of my permanent address as below.

 Years at current residence

 Official E-mail ID: (for verification purposes only)

X Signature/ Thumb impression

 E-mail ID: (for all correspondence)

 PAN No.:

 Permanent Address

 City/Town/Village:

 District: Pin/Post Code:

 State/UT: Country:

 Your Current Residence ☐ Owned ☐ Rented ☐ Company Provided

 Preferred Mailing Address: ☐ Residence ☐ New Property ☐ Permanent Address ☐ Office

 Are you the Property Owner for the property offered as collateral: ☐ Yes ☐ No No. of dependents:

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:

- Not Applicable for Companies
- Use additional sheet and provide information for all partners

☐ Buddhist

Minority Community

☐ Christian

☐ Jain

☐ Muslim

☐ Sikh

☐ Zoroastrian

☐ None of these

Category

☐ SC

☐ ST

☐ General

Please tell us about your occupation and income details (Applicant)

Salaried	Self Employed	If you are a Micro, Small or Medium Enterprise,																											
<p>You work for</p> <p><input type="checkbox"/> Government</p> <p><input type="checkbox"/> Public Sector</p> <p><input type="checkbox"/> Privately held</p> <p><input type="checkbox"/> Multi-National Company</p> <p><input type="checkbox"/> Others _____</p>	<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 33%; text-align: center;">You are</th> <th style="width: 67%; text-align: center;">Nature of Business</th> </tr> </thead> <tbody> <tr> <td><input type="checkbox"/> Proprietor</td> <td><input type="checkbox"/> Trader <input type="checkbox"/> Manufacturer</td> </tr> <tr> <td><input type="checkbox"/> Partnership</td> <td><input type="checkbox"/> Service <input type="checkbox"/> Contractor</td> </tr> <tr> <td><input type="checkbox"/> Company</td> <td><input type="checkbox"/> Consultancy <input type="checkbox"/> Real Estate</td> </tr> <tr> <td><input type="checkbox"/> HUF</td> <td><input type="checkbox"/> Stock Broker <input type="checkbox"/> Transporter</td> </tr> <tr> <td></td> <td><input type="checkbox"/> Others _____</td> </tr> </tbody> </table>	You are	Nature of Business	<input type="checkbox"/> Proprietor	<input type="checkbox"/> Trader <input type="checkbox"/> Manufacturer	<input type="checkbox"/> Partnership	<input type="checkbox"/> Service <input type="checkbox"/> Contractor	<input type="checkbox"/> Company	<input type="checkbox"/> Consultancy <input type="checkbox"/> Real Estate	<input type="checkbox"/> HUF	<input type="checkbox"/> Stock Broker <input type="checkbox"/> Transporter		<input type="checkbox"/> Others _____	<p>Please tick the relevant box as per Investments upto*</p> <table style="width: 100%;"> <thead> <tr> <th></th> <th style="text-align: center;">Mfg</th> <th style="text-align: center;">Service</th> </tr> </thead> <tbody> <tr> <td>Micro I</td> <td><input type="checkbox"/> 10 Lakh</td> <td><input type="checkbox"/> 4 Lakh</td> </tr> <tr> <td>Micro II</td> <td><input type="checkbox"/> 25 Lakh</td> <td><input type="checkbox"/> 10 Lakh</td> </tr> <tr> <td>Small</td> <td><input type="checkbox"/> 5 Crore</td> <td><input type="checkbox"/> 2 Crore</td> </tr> <tr> <td>Medium</td> <td><input type="checkbox"/> 10 Crore</td> <td><input type="checkbox"/> 5 Crore</td> </tr> </tbody> </table> <p style="text-align: center;">Basis of Identification</p> <p>CA Certificate <input type="checkbox"/> MSME/SSI Certificate <input type="checkbox"/></p> <p>*Mfg Enterprise - Investments in Plant & Machinery Service Enterprise - Investments in Equipment</p>		Mfg	Service	Micro I	<input type="checkbox"/> 10 Lakh	<input type="checkbox"/> 4 Lakh	Micro II	<input type="checkbox"/> 25 Lakh	<input type="checkbox"/> 10 Lakh	Small	<input type="checkbox"/> 5 Crore	<input type="checkbox"/> 2 Crore	Medium	<input type="checkbox"/> 10 Crore	<input type="checkbox"/> 5 Crore
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Name of company/ concern:

Doing Business As:

Designation:

Office Address:

District:

State/UT:

Telephone: Extn.: Fax:

Employee No: No. of years with current employer: Number of years at previous organisation/s: Retirement Age:

Salaried	Self employed
Gross Annual Salary (Rs.) <input type="text"/>	Gross receipt from Business/Profession (Rs.) <input type="text"/>
Other Income (p.a.) <input type="text"/>	Net profit from Business/Profession (Rs.) <input type="text"/>
	Other Income (p.a.) <input type="text"/>

Please tell us about yourself (Co-applicant)

Name of the Applicant (Please leave one space between each name)

	Mr./Ms./Mrs./Mx.	First Name	Middle Name	Last Name
Name (Same as ID Proof)	: <input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Maiden Name (If any)	: <input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Father's/Spouse's Name	: <input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Mother's Name	: <input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

(Please leave one space between each name)

CKYC number (if any): **Date of Birth/Incorporation:**

Marital Status: ☐ Single ☐ Married ☐ Others **Nationality:** **Country of Birth:**

Sex: ☐ Male ☐ Female ☐ Third Gender **Citizenship:** ☐ Indian ☐ Others

Residential Status: ☐ Resident Individual ☐ Non Resident Indian ☐ Foreign National ☐ Person of Indian Origin

Education: ☐ Graduate ☐ Postgraduate ☐ Professional ☐ Other, please specify

Proof of Identity: (any one of them)

<input type="checkbox"/> A - Passport Number	<input type="text"/>	Passport Expiry Date	<input type="text"/>
<input type="checkbox"/> B - Voter ID Card	<input type="text"/>		<input type="text"/>
<input type="checkbox"/> C - PAN Card*	<input type="text"/>	Driving Licence Expiry Date	<input type="text"/>
<input type="checkbox"/> D - Driving Licence	<input type="text"/>		<input type="text"/>
<input type="checkbox"/> E - NREGA (Job Card)	<input type="text"/>		
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*Mandatory document.

☐ Others

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District:

State/UT: Country:

Telephone: Mobile No.:

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Official E-mail ID: Signature/Thumb impression

E-mail ID:

PAN No.:

Permanent Address:

District: City/Town/Village:

State/UT: Pin/Post Code:

Your Current Residence Country:

Owned ☐ Rented ☐ Company Provided ☐

Preferred Mailing Address: ☐ Residence ☐ New Property ☐ Permanent Address ☐ Office ☐

Are you the Property Owner for the property offered as collateral: ☐ Yes ☐ No No. of dependents:

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:

- Not Applicable for Companies
- Use additional sheet and provide information for all partners

Minority Community ☐ Buddhist ☐ Christian ☐ Jain ☐ Muslim ☐ Sikh ☐ Zoroastrian ☐ None of these

Category ☐ SC ☐ ST ☐ General

Please tell us about your occupation and income details (Co-applicant)

Salaried	Self Employed	If you are a Micro, Small or Medium Enterprise,
<p>You work for</p> <p><input type="checkbox"/> Government</p> <p><input type="checkbox"/> Public Sector</p> <p><input type="checkbox"/> Privately held</p> <p><input type="checkbox"/> Multi-National Company</p> <p><input type="checkbox"/> Others _____</p>	<p>You are</p> <p><input type="checkbox"/> Proprietor <input type="checkbox"/> Trader <input type="checkbox"/> Manufacturer</p> <p><input type="checkbox"/> Partnership <input type="checkbox"/> Service <input type="checkbox"/> Contractor</p> <p><input type="checkbox"/> Company <input type="checkbox"/> Consultancy <input type="checkbox"/> Real Estate</p> <p><input type="checkbox"/> HUF <input type="checkbox"/> Stock Broker <input type="checkbox"/> Transporter</p> <p><input type="checkbox"/> Others _____</p>	<p>Please tick the relevant box as per Investments upto*</p> <p>Mfg Service</p> <p>Micro I <input type="checkbox"/> 10 Lakh <input type="checkbox"/> 4 Lakh</p> <p>Micro II <input type="checkbox"/> 25 Lakh <input type="checkbox"/> 10 Lakh</p> <p>Small <input type="checkbox"/> 5 Crore <input type="checkbox"/> 2 Crore</p> <p>Medium <input type="checkbox"/> 10 Crore <input type="checkbox"/> 5 Crore</p> <p>Basis of Identification</p> <p>CA Certificate <input type="checkbox"/> MSME/SSI Certificate <input type="checkbox"/></p> <p>*Mfg Enterprise - Investments in Plant & Machinery</p> <p>Service Enterprise - Investments in Equipment</p>
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Name of company/concern:

Doing Business As:

Designation:

Office Address:

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Extn.: Fax:

Employee No: No. of years with current employer: Number of years at previous organisation/s: Retirement Age:

Salaried	Self employed
Gross Annual Salary (Rs.) _____	Gross receipt from Business/Profession (Rs.) _____
Other Income (p.a.) _____	Net profit from Business/Profession (Rs.) _____
	Other Income (p.a.) _____

Details of Loans and Liabilities*

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

* Kindly attach additional sheets, if required. ++ Incase loan has been taken from employer kindly mention employer name.

Consent to link Citibank facilities/accounts	
Consent to link Citibank facilities/accounts	

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

Please provide two non-family references[#]

Name: _____	Name: _____
Phone: _____ Current City _____	Phone: _____ Current City _____

Citibank may make such enquiries from these referees if it deems necessary.

Please tell us about your bank account*

Applicant												Co-applicant											
Bank: _____												Bank: _____											
Account 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"/> <input type="text"/> <input type="text"/>												Account 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"/> <input type="text"/> <input type="text"/>											
Branch: _____												Branch: _____											

+NOTE: In case you hold an account with Citibank N.A. , the bank would access above Citibank account statement directly for credit appraisal of your loan.

Subscription to CitiAlert / Statement on Email

CitiAlert	This special service provides payment reminders, payment confirmation, loan related information and similar alerts: <input type="checkbox"/> Mobile <input type="checkbox"/> E-mail <input type="checkbox"/> Both <input type="checkbox"/> None
Statement on Email	You will receive your requests for loan statements/Interest & principal certificates through our Statement on Email Facility. It is completely secure and comes in encrypted format. Please contact Citibank service channels in case you wish to receive physical copy of statement /interest & principal certificates.

These facilities are currently free of cost and will be sent only to the main applicant. Please provide a valid E-mail ID / Mobile Number. Incase of any change, kindly intimate us about your new E-mail ID / Mobile Number.

Citibank reserves the right to, at its sole discretion, with prior intimation to the customer, charge fees for provision of these services. Kindly refer to the loan agreement for Terms and Conditions.

Declaration on Bank Director/Senior Officer position or relative of such position holders

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 :

Which is defined as a senior official in the executive, legislative, administrative, military or judicial branches of a government, whether or not elected, a senior official of a major political party, or a senior executive of a government-owned or government-funded corporation, institution or charity. A "Senior Public Figure" also includes any entity that has been formed by or on behalf of a Senior Public Figure, in which the Senior Public Figure is a beneficial owner of at least twenty-five per cent of the entity. In addition, a "Senior Public Figure" includes the immediate family of a Senior Public Figure and any close associate or relative of a Senior Public Figure. A close associate is a person who is widely and publicly known to maintain an unusually close relationship with and able to conduct financial transactions on behalf of a Senior Public Figure.

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

I do hereby solemnly declare and state i am not

a. Director/Senior officers of Citibank and/or their Relatives and b. Directors of other bank and /or their Relatives

If answer to any of the above is a "Yes", please provide details of relationship, position of the officer etc below:

Name of the Director of Citibank NA or other bank / Senior Officer of Citibank NA	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 the Bank of such change".

Note: 1. “**Director**” would include Director on Citibank NA’s Board abroad or Member of Local Operations Management Committee (LOMC) of Citibank NA, India. (includes ‘Nominee directors’ and ‘Chairman/Managing Director’). This would also include directors of Subsidiaries/Trustees of Mutual Funds/Venture Capital Funds set up by Citibank or any other bank.

2. "Senior Officer" would include any officer in senior management level in Grade C16 and above (Title 'Managing Director' and above).

3. **"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 spouse.

<p>Photograph of Applicant</p> <p>Please paste recent passport-sized colour photograph here and sign across the photograph. Please do not use pins, tape, staples on the photograph.</p>	<p>Photograph of Applicant</p> <p>Please paste recent passport-sized colour photograph here and sign across the photograph. Please do not use pins, tape, staples on the photograph.</p>	<p>Signature/ Thumb impression of the Applicant</p> <p>X</p> <p>Signature/Thumb impression</p>	<p>Place : <input type="text"/></p> <p>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"/></p>
		<p>Signature/ Thumb impression of the Co-Applicant</p> <p>X</p> <p>Signature/Thumb impression</p>	

Sign this declaration

- I/We understand that this loan is at the sole discretion of Citibank N.A.; and is subject to the terms and conditions as advised by Citibank N.A.; from time to time
- I/We confirm that all details as given above to Citibank N.A.; are true and correct and no material information has been suppressed/withheld
- I/We confirm that the funds shall be used for the stated purpose only and shall not be used for speculative/antisocial purposes
- I/We authorize Citibank N.A.; and/or any such third parties appointed/authorised by Citibank N.A.; to conduct such checks as it considers necessary in its sole discretion and also further authorize Citibank N.A.; to share such information or any other information in its records for the purpose of credit appraisal/sharing for any other purpose
- I/We authorize Citibank N.A. to access my/ our Citibank N.A. account statement/information for the purpose of credit appraisal of the loan application
- I/We confirm that /we have no insolvency proceedings pending against me/us nor have I/we have ever been adjudicated insolvent
- I/We undertake to inform Citibank N.A.; regarding any change in my/our occupation/employment and to provide any further information that Citibank N.A.; may require from time to time in this regard
- I/We have read, understood and accept the terms and conditions as contained in this Application Form and I/We are aware that the Loan (if sanctioned) shall be governed and be subject to the said terms and conditions as contained in the Loan Agreement between Citibank N.A.; and myself/ourselves
- I/We agree and understand that Citibank N.A.; reserves the right to retain the application forms, the documents provided therewith, including photographs, and will not return the same to me/ us even if the loan is not sanctioned by Citibank N.A.; to me/us
- I/We further authorize and give consent to Citibank N.A.; and/or its associates/subsidiaries/affiliates to verify any information or otherwise at my/our office/residence and/or contact me and/or my family members and/or my employer/Banker/Credit Bureau/Credit Information Companies (CIC)/Reserve Bank of India (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 RBI or any other authority, including but not limited to, Credit Bureau/Credit Information Companies (CIC) 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 understand and agree that Citibank N.A.; will re-trigger the bureau/Credit Information Companies (CIC) to access my/our latest payment history, current balances if the loan application has crossed more than 60 days from the date of submission of file to Citibank N.A. India
- I/We understand that to help Citibank N.A. in preventing money laundering and terrorist financing, the laws of many jurisdiction, as well as Citibank N.A. policies, require Citibank N.A. to obtain, verify, and record information from time to time that identifies each person/business entity who opens an account
- I/We acknowledge that when we open an account, Citibank N.A. will ask for our name/business name, address, date of birth/ entity incorporation date, PAN/tax identification number or any other government issued identification number/ any other information as applicable that will allow Citibank N.A. to identify us. Citibank N.A. may also ask to see a photo ID (for individual borrowers)/ identification information for any beneficial owners or others who may have a controlling interest in the business (for business entities)
- 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.
- I/We hereby declare that the details furnished above are true and correct to the best of my knowledge and belief and I/we undertake to inform you of any changes therein, immediately. In case any of the above information is found to be false or untrue or misleading or misrepresenting, I am aware that I may be held liable for it.
- I/We hereby consent to receiving information from Central KYC registry through SMS/Email on the above registered number /email address.

Applicant ☐ Yes ☐ No

Signature / Thumb Impression of the Main Applicant

X Signature / Thumb Impression

Date:

Place: _____

Co -applicant ☐ Yes ☐ No

Signature / Thumb Impression of the Joint Applicant

X Signature / Thumb Impression

Date:

Place: _____

Products

Please let us know in case you are interested in any of these products

- | | | | | |
|--|--|---|--|---|
| <input type="checkbox"/> Current Account | <input type="checkbox"/> Savings Account | <input type="checkbox"/> Life Insurance | <input type="checkbox"/> General Insurance | <input type="checkbox"/> Building Insurance |
| <input type="checkbox"/> Credit Card | <input type="checkbox"/> Investments | <input type="checkbox"/> Others _____ | | |

For bank use only

Source Code:

DSA Channel: ☐ DSAO

Alternate Channel: ☐ AAFA ☐ AMGM ☐ ASBR ☐ ATOP ☐ CGAT ☐ CGRM ☐ CPHN ☐ EMRF ☐ INTR
☐ LCBR ☐ MDIR ☐ MGMS ☐ ONLA ☐ RETX ☐ SNDR ☐ USFO ☐ XSUV

Branch/City: _____

	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"/> <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"/> <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"/> <input type="text"/>

KYC Verification/OSR carried out by

Date: Location:

Citibank employee name: Citibank employee code: Citibank employee designation:

Authorised Vendor employee name: Authorised Vendor employee code: Authorised Vendor employee designation:

Citibank employee/Authorised Vendor

X Signature

Institution details:

Name:

Code:

Stamp:

In case of branch / Suvidha / United Sales Force referral please provide

Branch Name:

Referral RM Employee Code: RM Referral Name:

Alps Reference Number:

Application fee details

Cheque/DD No.	Instrument date: DD/MM/YYYY	Drawn on	Amount (in Rs.)
	/ /		

Details of existing loan (For Home Loan Enhancement/Topups/Cross Collateral loans)

Existing Loan No.:

Loan Sanctioned:

Currently Outstanding/Ideal Balance:

Tenor of the Existing Loan: months

Booking date:

Loan Disbursed:

Rate of Interest on Existing Loan: %

EMI on the Existing Loan:

For Takeover/ Takeover Enhancement Cases

Takeover Institution	Current Outstanding	Sanction Date: DD/MM/YYYY
		/ /

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: _____

Date:

Signature: _____

Dear Customer,

Thank you for choosing Citi Mortgage Loans and giving us the opportunity to serve you.

You now have more than one reason to choose Citi Home Loans as they come with unmatched features* such as:

- Interest calculated on daily outstanding balance.
- No co-borrowers/guarantors required.
- Option to avail unique Home credit facility that allows you to save while you borrow by parking your surplus funds.
- **24x7 Online Access** to your loan account with range of services at your finger tips.
- Free CitiAlert Service
- Free Statement on Email Service
- CitiPhone Banking Platform to answer all your queries.

Warm Regards
Citibank

* Terms & Conditions Apply. All loans at the sole discretion of Citibank N.A.

Documentation Requirements

For Loan Sanction

Salaried Customers

- Latest Salary slip not more than 60 days old
- Latest Form 16 or ITR
- Proof of total work experience
- (2 years for Home Loans and 3 years for cash out loans)
- Bank Statement for last 3 months

Self Employed Customers

- Income Tax Returns and Financial Statements including Balance Sheet, Profit & Loss Account, Schedules. These documents are to be certified by a Chartered Accountant. (Required for 2 years for Home Loans and 3 years for all cash out loans)
- Business Continuity proof for 3 years.
- For Partnerships Firms: Latest partnership deed
- For Companies: Latest Memorandum & Articles of Association
- CA certificate on list of directors / partners with their shareholding / profit sharing ratio.
- Bank Statement for last 3 months
- For Limited Liability Partnership (LLP) : LLP Agreement

- **Proof of Identity, Signature, Address and Date of Birth (for Individuals)**

Document	Proof of			
	Identity	Signature	Address	Date of Birth
Valid Passport	Y	Y	Y	Y
MAPIN Card	Y	Y		
Voter ID Card	Y		Y	
PAN Card (Mandatory document)	Y	Y		Y
UID (Aadhaar) (Mandatory document)	Y		Y	
Valid Driving License	Y	Y	Y	Y
Valid Identity card issued by Govt. Org., PSU, 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.	Y	Y	Y	
Birth Certificate	Y			Y
School Leaving Certificate				Y
Banker Certificate		Y		
Utility Bills (electricity, telephone bills,) not older by 2 months			Y	
Ration Card		Y	Y	
Lease deed, Rental Agreement, Property registration document in the name of customer			Y	
Bank Account Statement on Banks letter head not more than 3 months old			Y	

- **Title documents pertaining to your property**

All documents submitted must be self attested as "True Copy"

The application will be processed within 15 working days on a best effort basis, on receipt of all the 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 and conditions as mentioned in the Loan Agreement will apply.

For Loan Disbursement - After the loan has been sanctioned, you will execute the loan agreement, and provide us with Repayment Instructions and Original Property Documents to avail disbursement from your loan. At the time of disbursement, all title documents pertaining to your property, as asked for by Citibank, will need to be submitted in original. Please note that laminated / documents with any alterations post their execution are not acceptable.

Acknowledgment Slip

Received from _____ application for a Citibank Home Loan.

We have received a cheque / draft no. _____ for Rs. _____ drawn on _____ towards the application fee payable.

In case of any queries relating to your application, please contact _____
your Sales Executive / Relationship Manager at _____.

For any queries / issues related to services provided by Citibank or it's outside service providers, please log on to www.citibank.com/india to place your request online.



Schedule of charges applicable on Citi Mortgage loans (For latest schedule of charges refer to our website www.citibank.com/india)

Description	Home Loans	Cash out Loans (Property Power / Home Loan Takeover Enhancement / Home Loan Top-ups)								
Interest Rate	<ul style="list-style-type: none">Interest Rate on your loan will be the rate as applicable at the time of signing the loan agreement.Interest for the month will be charged on the last day of the month basis loan outstanding on daily basis for actual number of days in a month.	Same as Home Loans								
Reference rate	<ul style="list-style-type: none">Marginal Cost of Funds based Lending Rate (MCLR) as notified by the bank from time to time. The applicable tenor of the MCLR will be as detailed in the schedule 1 of the loan agreement. In the event of change in the applicable MCLR, the borrower shall be notified the revised interest rate applicable on their loan within 30 days of the revised interest rate becoming applicable on the loan (or)The Treasury Bill/Benchmark linked Lending Rate (TBLR) will be determined as detailed in the FAQs available at www.citibank.co.in as well as in article 2 and schedule 1 of the loan agreement. The TBLR will be notified by the bank from time to time. In the event of a change in the TBLR applicable on the loan, the borrower shall be notified of the revised interest rate applicable on his/her loan within 30 days of revised interest rate becoming applicable on the loan									
Re-pricing Frequency	<ul style="list-style-type: none">MCLR is subject to change at any time. In the event of a change in the MCLR, the interest rate on your loan will be reset as provided in the Loan Agreement (or)TBLR is subject to change from time to time in conjunction with a change in the 3 month T Bill benchmark rate as published by FBIL as detailed in the FAQs available at www.citibank.co.in as well as in article 2 and schedule 1 of the loan agreement. In the event of a change in the TBLR, the interest rate of your loan will also be reset									
Application Fee *	<ul style="list-style-type: none">Up to ₹ 5000/-The fee is collected towards processing of your loan application and is collected upfront irrespective of whether your loan has been sanctioned. This is non refundable under all circumstances.Payments to be made by cheque/draft only favoring “Citibank N.A. Application Fee Account”	Same as Home Loans								
Booking Fee *	<ul style="list-style-type: none">up to 0.40% of the Loan amount sanctionedThe fee is collected at the time of loan documentation and is non refundable under all circumstances.	<ul style="list-style-type: none">up to 0.75% of the Loan amount sanctionedThe fee is collected at the time of loan documentation and is non refundable under all circumstances.								
Cheque / NACH / SI Bounce charges *	₹ 500 is levied for Cheque / NACH / SI Bounce charges	Same as Home Loans								
Re-pricing Fee *	At the request of the borrower, Citibank at its sole discretion may permit the borrower for Re-pricing of the loan. No fee and charges are applicable for such requests.	Same as Home Loans								
Penal Interest	Penal Interest is levied in case of non-payment of the monthly payment. It is charged at the rate of 2% above the prevailing Interest Rate on the loan outstanding for the defaulted period.	Same as Home Loans								
Part Prepayment charge *	<table><tr><th>Loan Type</th><th>Part Prepayment charge</th></tr><tr><td>Fixed Rate Home Loan;</td><td>NA</td></tr><tr><td>Variable rate Home Loans OR Semi Fixed Rate Home Loans during the period when the rate of interest is variable</td><td>NIL</td></tr><tr><td>Semi fixed rate Home Loans during the period when the rate of interest on the loan is fixed.</td><td><ul style="list-style-type: none">Nil for part prepayments less than 25% of the sanctioned Loan amount in a financial year (i.e. April 1st to March 31st).In the event the loan is closed within 12 months of the part prepayment date, the part prepayment will also be subject to foreclosure charges.During the Semi Fixed period, for part prepayments more than 25% of the sanctioned amount in a financial year, charges will be levied at the rate of 2%.</td></tr></table>	Loan Type	Part Prepayment charge	Fixed Rate Home Loan;	NA	Variable rate Home Loans OR Semi Fixed Rate Home Loans during the period when the rate of interest is variable	NIL	Semi fixed rate Home Loans during the period when the rate of interest on the loan is fixed.	<ul style="list-style-type: none">Nil for part prepayments less than 25% of the sanctioned Loan amount in a financial year (i.e. April 1st to March 31st).In the event the loan is closed within 12 months of the part prepayment date, the part prepayment will also be subject to foreclosure charges.During the Semi Fixed period, for part prepayments more than 25% of the sanctioned amount in a financial year, charges will be levied at the rate of 2%.	<ol style="list-style-type: none">For variable rate of interest loans where all borrowers on the loan are individual borrowers, part prepayment charges will not be applicable.Part-prepayment charges will be applicable for all other variable rate of interest loans as below:<ol style="list-style-type: none">For Property Power/ Property Power Enhancement Loans, Nil for part prepayments less than 25% of the sanctioned Loan amount in a financial year (i.e. April 1st to March 31st). In the event the loan is closed within 12 months of the part prepayment date, the part prepayment will also be subject to foreclosure charges. For part prepayments more than 25% of the sanctioned amount in a financial year, charges will be levied at the rate of 4% for the first 3 years and at 2% thereafter.In all cases where the borrower has availed of a variable rate Home Loan Takeover with Enhancement/ Home Loan Top up facility, .NIL part prepayment charges will be applicable on the entire loan amount. In the event the loan is closed within 12 months of the part prepayment date, the part prepayment will be subject to foreclosure charges.In all cases where the borrower has availed of a semi fixed rate Home Loan Takeover with Enhancement/ Home Loan Top-up facility, NIL for part prepayments less than 25% of the sanctioned Loan amount in a financial year (i.e. April 1st to March 31st). For part prepayments more than 25% of the sanctioned amount in a financial year, charges will be levied at the rate of 4% for the first 3 years and at 2% thereafter. After the end of the initial semi fixed rate period, terms as specified for variable rate loans will apply as per 2(b) above. In the event the loan is closed within 12 months of the part prepayment date, the part prepayment will also be subject to foreclosure charges.
Loan Type	Part Prepayment charge									
Fixed Rate Home Loan;	NA									
Variable rate Home Loans OR Semi Fixed Rate Home Loans during the period when the rate of interest is variable	NIL									
Semi fixed rate Home Loans during the period when the rate of interest on the loan is fixed.	<ul style="list-style-type: none">Nil for part prepayments less than 25% of the sanctioned Loan amount in a financial year (i.e. April 1st to March 31st).In the event the loan is closed within 12 months of the part prepayment date, the part prepayment will also be subject to foreclosure charges.During the Semi Fixed period, for part prepayments more than 25% of the sanctioned amount in a financial year, charges will be levied at the rate of 2%.									
Foreclosure charges*	<table><tr><th>Loan Type</th><th>Foreclosure charges</th></tr><tr><td>Variable rate Home Loans OR Semi Fixed Rate Home Loans during the period when the rate of interest is variable</td><td>NIL</td></tr><tr><td>Fixed rate Home Loans OR Semi fixed rate Home Loans+ during the period when the rate of interest is fixed.</td><td><ul style="list-style-type: none">Foreclosure charges are applicable at the rate of 2% on -<ul style="list-style-type: none">Loan outstanding at the time of loan closure.All partial pre-payments made during the last 12 months prior to loan closure as reduced by such amount prepaid in respect of which Prepayment Charge has already been levied and paid by the borrowerUndisbursed portion of the loan</td></tr></table>	Loan Type	Foreclosure charges	Variable rate Home Loans OR Semi Fixed Rate Home Loans during the period when the rate of interest is variable	NIL	Fixed rate Home Loans OR Semi fixed rate Home Loans+ during the period when the rate of interest is fixed.	<ul style="list-style-type: none">Foreclosure charges are applicable at the rate of 2% on -<ul style="list-style-type: none">Loan outstanding at the time of loan closure.All partial pre-payments made during the last 12 months prior to loan closure as reduced by such amount prepaid in respect of which Prepayment Charge has already been levied and paid by the borrowerUndisbursed portion of the loan	<ol style="list-style-type: none">For variable rate of interest loans where all borrowers on the loan are individual borrowers, loan foreclosure charges will not be applicable.Loan foreclosure charges for all other variable rate of interest loans will be applicable as below:<ol style="list-style-type: none">For Property Power/ Property Power Enhancement Loans, Foreclosure charges are levied at the time of pre-closure of the loan at the rate of 4% for the first 3 years and 2% thereafter. Foreclosure charges are payable on -<ul style="list-style-type: none">Loan outstanding at the time of loan closure.All partial pre-payments made during the last 12 months prior to loan closure as reduced by such amount prepaid in respect of which Prepayment Charge has already been levied and paid by the borrowerUndisbursed portion of the loan.In all cases where the borrower has availed of a variable rate Home Loan Takeover with Enhancement/ Home Loan Top-up facility, foreclosure charges will be applicable on the enhancement portion as explained in 2(a) above and nil foreclosure charges will be applicable on the Home Loan portion of the Loan.In all cases where the borrower has availed of a semi fixed rate Home Loan Takeover with Enhancement/ Home Loan Top-up facility, foreclosure charges will be applicable in line with 2(a) above on the entire loan amount during the semi fixed period and in line with 2(b) above after the end of the initial semi fixed rate period.		
Loan Type	Foreclosure charges									
Variable rate Home Loans OR Semi Fixed Rate Home Loans during the period when the rate of interest is variable	NIL									
Fixed rate Home Loans OR Semi fixed rate Home Loans+ during the period when the rate of interest is fixed.	<ul style="list-style-type: none">Foreclosure charges are applicable at the rate of 2% on -<ul style="list-style-type: none">Loan outstanding at the time of loan closure.All partial pre-payments made during the last 12 months prior to loan closure as reduced by such amount prepaid in respect of which Prepayment Charge has already been levied and paid by the borrowerUndisbursed portion of the loan									
Recurring Annual Service Fees on Home Credit*	NA	Additional Charges as applicable for Home Credit Loans Applicable only in case of Property Power Loans availed with Home Credit Facility. The annual Home Credit fee is charged at the rate of up to 0.50% of the Loan Outstanding (as increased by the Line) on each anniversary of the loan.								
Foreclosure charges*	The line amount will also be taken in to consideration for calculation of Foreclosure charges									
Threshold amount	Balances in excess of threshold amount subject to a maximum of loan outstanding will be transferred to your loan account for the purpose of calculation of interest. Threshold amount is subject to change from time to time and changes will be intimated from time-to-time. The current applicable threshold amount is ₹ 100,000/-.									
Interest Rate	Differential Interest rates are applicable for the Term Loan component and the Credit Line Component of the Loan.	Additional Charges as applicable for CitiHome One Loans Same as Home Loans <ul style="list-style-type: none">Applicable only on the Credit Line Component.This fee is charged up to 0.50% of the Sanctioned Credit Line on each anniversary of the loan.								
Recurring Annual Service Fees on CitiHome One*	NA	For CitiHome One Loans, Pre-closure charges at the rates mentioned above is levied on <ul style="list-style-type: none">Loan outstanding (Outstanding amount on Term Loan & Credit Line) at the time of loan closure.All partial pre-payments made during the last 12 months prior to loan closure as reduced by such amount prepaid in respect of which Prepayment Charge has already been levied and paid by the borrower.Undisbursed portion of the Term loan.Unutilized portion of the Credit Line								
Foreclosure charges*	NIL									

* - Goods and Service Tax (GST) as applicable will be levied on all the fees and charges. Franking charges applicable during loan booking, if any, as per individual state laws are to be paid by the customer

+ - "Semi Fixed Rate Loan" refers to a loan facility whereby the Rate of Interest offered remains Fixed for an initial tenure and becomes variable thereafter, post the completion of the initial tenure becoming directly linked to the MCLR/TBLR. Legal charges , if any , shall be charged as per actuals applicable to an overdue/delinquent amount

MOST IMPORTANT TERMS & CONDITIONS (MITC)

The MITC covers the following Loan Products

Citibank N.A. India Home Loans, Property Power Loans, Home Loans Enhancement /Takeover with or without additional cash out portion and Property Power Enhancement/Takeover (with or without an enhancement amount) loans.

Purpose of loan

Home Loans

The loan will be sanctioned for purchase of ready or under construction residential property. The usage of the constructed property is to be residential only. No loans are available for only purchase of land or towards self construction on a plot of land

Property Power (Loan Against Property)

The loans will be sanctioned against a ready property collateral and may be provided for personal expenses like marriage, travel, medical, education, repair/ renovation of property, OR for the purpose of use in business/profession of the borrower.

End use of the loan cannot be towards any speculative or anti social or illegal or unproductive purpose. End use cannot be towards purchase of Kisan Vikas Patra, purchase of gold in any form, including primary gold, gold bullion, gold jewellery, gold coins, units of gold Exchange Traded Funds (ETF) and units of gold Mutual Funds.

Rate of Interest

This is the rate at which Citibank N.A., India will compute and apply Interest on the Loan. This will be based on the daily outstanding balance on which the interest rate will be calculated.

Floating Rate of Interest Loans

The Interest rate of new loans is referenced to :

- Marginal Cost of Funds based Lending Rate (MCLR) of Citibank N.A., India, as applicable from time to time (or)
- Treasury Bill Benchmark linked Lending Rate (TBLR), determined based on the 3 month Treasury Bill rate published by Financial Benchmarks India Private Limited (FBIL)

Semi Fixed Rate Of Interest Loans

“Semi Fixed Rate Loan” refers to a loan facility whereby the rate of interest offered is directly linked to the MCLR or TBLR of the Bank and :

- (a) remains fixed for an initial tenure and
- (b) subsequently becomes variable after completion of the initial tenure

Calculation of interest rate

The Borrower will be charged interest on the last day of each month or such other period as may be communicated from time to time. Interest shall be computed on actual daily outstanding balance of the Loan on the basis of actual number of days in a year.

Change in Rate of Interest

Consequent upon any change in applicable MCLR or TBLR of Citibank, N.A., the borrower will be notified of the revised interest rate applicable on the loan. Every such revision will apply with effect from the date specified by Citibank, N.A., India

The reset date shall be 1st day of every Month/Quarter or Half Year as applicable and contracted.

Further, consequent to any increase in interest rate, the effect of the repricing will initially be accommodated by modifying the tenure of the loan, subject to maximum allowable as per the Citibank N.A., India mortgage credit acceptance parameters. Monthly Installment is modified for cases which cannot be accommodated in tenure extension.

Fees and charges

Please refer to the applicable schedule of charges for the latest fees and charges updated on our website- <http://www.online.citibank.co.in/soc/soc-pdfs/mortgages.pdf>

Part Prepayment / Foreclosure charges are not applicable for :

- a. All variable rate of interest housing loans.
- b. All variable rate of interest Mortgage loans where all borrowers on the loan are individual borrowers.

Part Prepayment/ Foreclosure charges are applicable on fixed rate housing loans, semi-fixed rate housing loans (during the period when the rate of interest on the loan is fixed) and Cash out Loans (Property Power / Home Loan Takeover with Enhancement / Home Loan Top-up). For details of applicable Part Prepayment/ Foreclosure charges, please refer to the applicable schedule of charges updated on our website - <http://www.online.citibank.co.in/soc/soc-pdfs/mortgages.pdf>

Repayment

The loan is to be repaid in Equated Monthly Installments over the tenure of the loan. The repayment installment commences from a date specified in the loan agreement. The liability to Citibank N.A., India will be extinguished only when the outstanding in the loan account becomes Nil, on payment of residual amount, if any.

Loan Tenure

The Loans are presently offered for a maximum period of

1. 25 years for Home Loans
2. 15 years for Property Power Loans

The tenure on an individual loan will be dependant on customer risk profile, age of customer at maturity of loan, age of property at loan maturity and any other terms which may be applicable in line with Citibank N.A. mortgage credit acceptance parameters.

Security

The loan will be secured by Equitable/Registered mortgage/extension of mortgage of land and building/flat for which the loan is to be sanctioned.

Citibank N.A., India shall have the right to decide, in its sole discretion, the type, manner and the timing of creation of mortgage or any other security; and/or any additional security to be created by the Borrower for securing the Loan and all other amounts as aforesaid. The Borrower is bound to create such security and shall duly execute documents evidencing the same as may be required by Citibank N.A., India

Insurance

The Borrower shall insure and keep insured the Property against fire and other customary risks and hazards, for a value as may be required by Citibank N.A., India, with an insurance company acceptable to Citibank N.A., India. Citibank N.A., India shall be made the sole beneficiary under the policy and shall produce evidence thereof to Citibank N.A., India before the 10th day of January of every year or whenever called upon to do so. Any omission or delay on the part of Citibank N.A., India to require for submission of proof of insurance on the Property shall not be construed as waiver of this condition by Citibank N.A., India. The Borrower agrees that in the event of the Borrower failing to insure the Property to the satisfaction of Citibank N.A., India, Citibank N.A., India shall be entitled to cause the Property to be insured with an insurance company for all risks that Citibank N.A., India may, in its sole discretion, deem fit and to debit the insurance charges to the Loan Account of the Borrower.

Disbursement

Citibank N.A., India shall disburse the loan to the borrower subject to certain conditions, a few of which are given below. The full list of conditions upon which disbursement of the loan is dependent on is listed out in Article 5 in the Loan Agreement

1. The Borrower must fulfill Citibank N.A., India's requirement of creditworthiness.
2. Progress of the Property/Project does not meet the agreed timelines.
3. Utilisation of disbursement should be towards acquisition/construction of property or as per the end use specified
4. No event of default shall have happened on the Loan. The below list only indicates some of the key events of default.
A full list is available in section 8.1 of the Loan agreement
 - a. Default in the timely payments of Equated Monthly Installments or any other amounts which are due to Citibank N.A., India
 - b. Supply of misleading information
 - c. Depreciation in the value of the security (property) for which the loan is created to the extent that additional security is required in the opinion of Citibank N.A., India
 - d. Sale or disposal of the property
 - e. Default in the performance of any other loan or facility given by Citibank N.A., India
 - f. Failure to provide end use statement of the Loan as and when required by Citibank N.A., India within 10 days of receiving such a request
 - g. Insolvency
5. No circumstances shall have occurred, which in the opinion of Citibank N.A., India may make it impossible for the Customer to fulfil the obligations under documents executed as per Agreement for Loan and other standard documents executed by the Customer for availing the loan.

Liability of Borrower to be Joint and Several

Where the Loan is provided to more than one Borrower, then the liability of the Borrower to repay the Loan together with interest and all other amounts and to observe the terms and conditions of the Agreement/ and any other agreement(s), document(s) made between the Borrower and Citibank N.A., India in respect of the Loan is joint and several.

Rights against Property

In the event of Citibank N.A., India becoming entitled to enforce the security, created in its favour under the terms of the agreement, the Borrower shall authorise Citibank N.A., India to do any of the following acts, deeds, matters and things and for the purpose, execute necessary writings and Power of Attorney in favour of Citibank N.A., India :

- (a) to give the Property on lease/licence or any other basis to such person or persons and on such terms and conditions as Citibank N.A., India may deem fit and to utilise the rent/fee/compensation received there from towards the Repayment of Loan;
- (b) to obtain and take possession of the Property from the occupant thereof and to use the Property as Citibank N.A., India deems fit without any liability for payment of fees/compensation therefore.

Customer Service

For any service related issue, Customer can get in touch with Citibank N.A., India by:

- (i) Calling Citi Phone-Banking service on the numbers provided on our website - www.online.citibank.co.in/customerservice/citiphone.
- (ii) Placing a request online by logging onto www.citibank.com/india

BCSBI Code

Citibank N.A, is a member of Banking Codes & Standards Board of India(BCSBI). Please visit the homepage of our website www.citibank.com/india to view the BCSBI code.

Disclosure:

Citibank N.A, India is authorized to disclose from time to time any information relating to the loan to any credit bureau (Existing or Future) approved by Government of India and Reserve Bank of India without any notice to the borrower. Citibank N.A, India is also authorized to make inquiries with the Credit Information Companies (CIC) and get the applicant's Credit Information Report.

The information in this document is current as on the date.

The Most Important Terms and Conditions mentioned above are an indicative list of terms and conditions of our loan products. These Terms and Conditions are further described in our loan agreement under relevant sections / schedules and therefore should be read in conjunction with those mentioned in the loan agreement. For an exhaustive list of Terms and Conditions of our loan products, please refer to the loan agreement available on our website.

Citibank N.A, India does not market any product or service to individuals resident in the European Union, European Economic Area, Switzerland, Guernsey and Jersey.

This application 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 and Jersey.

All information in this communication is correct at the time of printing/publishing (GCG/COMMON APPLICATION - MITC VERSION 1.3/DEC 2018)