



PLEASE FILL IN BLOCK LETTERS

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) :				
Maiden Name (If any) :				
Father's/Spouse's Name :				
Mother's Name :				

(Please leave one space between each name)

CKYC number (If any): Date of Birth/Incorporation:

LEI for Entity Applicant: Udyam Registration number (For MSME customers) (URC):

GST Identification number (Only for Entity):

Marital Status: Single Married Others Nationality: _____ Country of Birth: _____

Gender: 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="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="checkbox"/> B - Voter ID Card	<input type="text"/>						
<input type="checkbox"/> C - PAN Card*	<input type="text"/>						
<input type="checkbox"/> D - Driving Licence	<input type="text"/>	Driving Licence Expiry Date	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="checkbox"/> E - NREGA (Job Card)	<input type="text"/>						

Aadhaar: Yes No

(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) Voter Identity Card NREGA Job Card

*Mandatory document. Others _____

If providing Aadhaar, please ensure to tick on below:

By submitting a copy of my/our Proof of Possession of Aadhaar Number, containing Aadhaar number, I/We confirm and agree that the Bank has duly explained to me/us that submission of Proof of Possession of Aadhaar number is no longer mandatory and I/We have the option to submit any one of the documents as per the list of Officially Valid Documents (updated by the RBI from time to time) towards submission of KYC/proof of address documents. If I/We provide such Proof of Possession of Aadhaar number containing my/our Aadhaar number, I/We note that

- (i) I am/We are providing the same as an officially valid document voluntarily in accordance with extant rules and regulations;
- (ii) I am/We are required to redact/blacken out the first eight digits of Aadhaar number such that only last four digits of the Aadhaar number are visible; and

In case I/We do not redact/ blacken out the first eight digits of Aadhaar number, it shall be deemed that I/We have authorized Citibank to redact/blacken out the same on my/our behalf

Current Residential Address:

District: City/Town: PIN/Post Code:

State/UT: Country:

Telephone: Mobile No.: Years at current residence

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

E-mail ID: (for all correspondence)

Permanent Address:

District: City/Town: 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 and Partnership

• 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 (Applicant)

Salaried	Self Employed	Please tick the relevant boxes				
You work for	You are	Nature of Business	Investment in Plant, Machinery & Equipment	Turnover	Manufacturing	Service
<input type="checkbox"/> Government	<input type="checkbox"/> Proprietor	<input type="checkbox"/> Trader	<input type="checkbox"/> Manufacturer			
<input type="checkbox"/> Public Sector	<input type="checkbox"/> Partnership	<input type="checkbox"/> Service	<input type="checkbox"/> Contractor			
<input type="checkbox"/> Privately held	<input type="checkbox"/> Company	<input type="checkbox"/> Consultancy	<input type="checkbox"/> Real Estate			
<input type="checkbox"/> Multi-National Company	<input type="checkbox"/> HUF	<input type="checkbox"/> Stock Broker	<input type="checkbox"/> Transporter			
<input type="checkbox"/> Others _____	<input type="checkbox"/> Others _____					
If you are a professional tick the relevant option			Micro	Upto ₹1 Crore	Upto ₹5 Crore	
<input type="checkbox"/> Architect <input type="checkbox"/> CA <input type="checkbox"/> Doctor <input type="checkbox"/> Engineer <input type="checkbox"/> MBA <input type="checkbox"/> Others _____			Small	Upto ₹10 Crore	Upto ₹50 Crore	
			Medium	Upto ₹50 Crore	Upto ₹250 Crore	

Name of company/concern:

Doing Business As:

Designation:

Office Address:

City/Town:

District:

State/UT:

Country:

Telephone: Extn.:

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.) _____
	Average 3 year turnover _____

Please tell us about yourself (Co-applicant)

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

Name (Same as ID Proof) :

Maiden Name (If any) :

Father's/Spouse's Name :

Mother's Name :

(Please leave one space between each name)

CKYC number (If any) : Date of Birth/Incorporation:

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

Gender: 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: A- Passport Number

(any one of them) B - Voter ID Card

C - PAN Card*

D - Driving Licence

E - NREGA (Job Card)

Aadhaar: Yes No

(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) Voter Identity Card NREGA Job Card
 *Mandatory document. Others _____ (non-mandatory)

If providing Aadhaar, please ensure to tick on below:

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Current Residential Address:
 District: PIN/Post Code:
 State/UT: Country:
 Telephone: Mobile No.:
 Years at current residence

Official E-mail ID:
 (for verification purposes only)
 E-mail ID:
 (for all correspondence)
 Permanent Address:
 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 and Partnership
- Use additional sheet and provide information for all partners

Minority Community Category
 Buddhist Christian Jain SC
 Muslim Sikh Zoroastrian ST
 None of these General

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

Salaried	Self Employed	Please tick the relevant boxes				
You work for	You are	Nature of Business	Investment in Plant, Machinery & Equipment	Turnover	Manufacturing	Service
<input type="checkbox"/> Government <input type="checkbox"/> Public Sector <input type="checkbox"/> Privately held <input type="checkbox"/> Multi-National Company <input type="checkbox"/> Others _____	<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 _____					
If you are a professional tick the relevant option <input type="checkbox"/> Architect <input type="checkbox"/> CA <input type="checkbox"/> Doctor <input type="checkbox"/> Engineer <input type="checkbox"/> MBA <input type="checkbox"/> Others _____			Micro	Upto ₹1 Crore	Upto ₹5 Crore	
			Small	Upto ₹10 Crore	Upto ₹50 Crore	
			Medium	Upto ₹50 Crore	Upto ₹250 Crore	

Name of company/concern:
 Doing Business As:
 Designation:
 Office Address:
 District: PIN/Post Code:
 State/UT: Country:
 Telephone: Extn.:
 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.) _____
	Average 3 year turnover _____

Please tell us about yourself (Related parties)

Related Person Type*: Proprietor Partner Director Authorised Signatory Karta
 Trustee Beneficial Owner Other (Please specify): _____

DIN (Director Identification Number): _____ (Mandatory if Related Person Type is Director)

DIN Validity:

Name (Same as ID Proof) :

Maiden Name (If any) :

Father's/Spouse's Name :

Mother's Name :

(Please leave one space between each name)

CKYC number (If any) : Date of Birth/Incorporation:

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Current Residential Address: City/Town:

District: PIN/Post Code:

State/UT: Country:

Telephone: Mobile No.:

Official E-mail ID: Years at current residence

E-mail ID: (for all correspondence)

TMLA - VER 15.3/MORTGAGE DOMESTIC APP FORM/WPC/01/23

Permanent Address:
 District: City/Town:
 State/UT: PIN/Post Code:
 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:

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- 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 (Related parties)

Salaried	Self Employed		Please tick the relevant boxes							
	You are	Nature of Business								
You work for <input type="checkbox"/> Government <input type="checkbox"/> Public Sector <input type="checkbox"/> Privately held <input type="checkbox"/> Multi-National Company <input type="checkbox"/> Others _____	<input type="checkbox"/> Proprietor	<input type="checkbox"/> Trader <input type="checkbox"/> Manufacturer	Investment in Plant, Machinery & Equipment	Turnover	Manufacturing	Service				
	<input type="checkbox"/> Partnership	<input type="checkbox"/> Service <input type="checkbox"/> Contractor					Micro	Upto ₹1 Crore	Upto ₹5 Crore	
	<input type="checkbox"/> Company	<input type="checkbox"/> Consultancy <input type="checkbox"/> Real Estate					Small	Upto ₹10 Crore	Upto ₹50 Crore	
	<input type="checkbox"/> HUF	<input type="checkbox"/> Stock Broker <input type="checkbox"/> Transporter <input type="checkbox"/> Others _____					Medium	Upto ₹50 Crore	Upto ₹250 Crore	
If you are a professional tick the relevant option <input type="checkbox"/> Architect <input type="checkbox"/> CA <input type="checkbox"/> Doctor <input type="checkbox"/> Engineer <input type="checkbox"/> MBA <input type="checkbox"/> Others _____										

Name of company/concern:
 Doing Business As:
 Designation:
 Office Address: City/Town:
 District: PIN/Post Code:
 State/UT: Country:
 Telephone: Extn.:
 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.) _____
	Average 3 year turnover _____

Please tell us about your requirements

Home Loan	Cash Out Loans	Optional Features
<input type="checkbox"/> Developer Under Construction <input type="checkbox"/> Loan takeover from another bank	<input type="checkbox"/> Property Power Loan <input type="checkbox"/> Home Loan Top-up <input type="checkbox"/> Enhancement Loan with Takeover from another bank	<input type="checkbox"/> Home Credit Fast Track <input type="checkbox"/> Home Credit Vanilla
<input type="checkbox"/> Property yet to be identified <input type="checkbox"/> Ready Property		

Loan Details		
Loan Amount: <input type="text"/>	Tenor: <input type="text"/> months	Interest Rate#: _____
Fees (Rs./%):		
Application Fee*	Booking Fee ⁺	Annual Fee**

*Interest rate on the loan shall be benchmarked to:

• Treasury Bill Benchmark linked Lending Rate (TBLR) which will be the reference rate for variable interest rate loans and is determined based on the 3 month Treasury Bill rate published by Financial Benchmarks India Private Limited (FBIL). The applicable date of TBLR determination will be as detailed in Schedule 1 of the loan agreement

* Up to ₹5000/- The fee is collected towards processing of your application and is collected upfront irrespective of whether the loan is sanctioned. This is non refundable under all the circumstances. Payments to be made by cheque/draft favoring "Citibank N.A. Application Fee A/c"

*Up to 0.40% of the loan amount sanctioned for Home Loans and up to 0.75% of the Loan amount sanctioned for Cash Out Loans. This fee is at the time of loan documentation.

** An annual fee is charged in the case of Property Power Loans with Home Credit Facility on every anniversary of the Loan at the rate of up to 0.50% on the loan outstanding as increased by the line amount.

Total requirement and funding sources

Requirements (in Rs.)	Funding Sources (in Rs.)
Total purchase price/construction cost _____	Loan applied for _____
Incidental & other costs _____	Savings / Personal funds Cheque _____ Cash _____
Registration costs/Service tax _____	Other/Third party Cheque _____ Cash _____
Total _____	Total _____

I/We, hereby declare that I/we will use our savings/personal funds/others/third party funds to meet the balance requirement net of the loan amount sanctioned.

EMI payment mode

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

Standing Instructions (SI) from Citibank Account National Automated Clearing House (NACH) from non-Citibank Account

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.

End use description

HOME LOAN

Housing Loan/HL Takeover

PROPERTY POWER LOAN

Business Purpose

- Payment of Suppliers/Creditors
- Purchase of office/shop/factory premises
- Purchase of stock/equipment/machinery
- Repayment of running business loan
- Repair or Renovation of office/shop/factory premises
- Others - Business

Personal Purpose

- Marriage expenses
- Medical expenses
- Education expense
- Repair or Renovation of Property
- Travel expenses
- Consumer Durable/Motor Car
- Others - Personal

Please tell us about property offered as collateral

Property Address:

District: **City/Town:**

State/UT: **PIN/Post Code:**

Land Ownership: Freehold Leasehold

Property completion status: Under construction Ready for possession

For developer under construction cases: Builder Name _____
Project Name _____

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. ++ In case loan has been taken from employer kindly mention employer name.

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 style="width: 100%; height: 20px; border: 1px solid black;" type="text"/>	Account No: <input style="width: 100%; height: 20px; border: 1px solid black;" 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
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. 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, with prior intimation to the customer, charge fees for provision of these services. Kindly refer to the loan agreement for Terms and Conditions.

The Borrower understands Bank's 'Privacy Policy' as available on www.citibank.com/india. Such Privacy Policy may be amended by Bank from time to time at its sole discretion, and shall be made available on the above mentioned website for my view.

I/We hereby voluntarily requisition, irrespective of any other communication provided by me/us to the bank in the past, accept and expressly authorize Citibank N.A. and/or all the companies/entities/subsidiaries/affiliates thereof under Citigroup and their agents to exchange, share, disclose or use in any manner whatsoever, the information voluntarily provided by me/us herein to offer and/or market and/or sell to me any of the products/services or any enhancements/upgradations/revisions thereof offered from time to time by Citibank N.A. and/or all/any of the companies/entities/subsidiaries/affiliates thereof under Citigroup. This instruction shall apply going forward for all the products availed by me/us including existing products from Citibank N.A. and/or all/any of the companies/entities/subsidiaries/affiliates thereof under Citigroup.

- Opt in
 Opt Out

Customer Signature

Signature

Borrower Declaration

I / We do hereby solemnly declare and state I am / we are not¹ -

- a) a director or Relative of a director, of Citibank, N.A. or any other bank*;
- b) a firm/HUF in which any of the directors of Citibank N.A. or their Relatives are interested as a partner, manager, employee or guarantor;
- c) a firm in which any of the directors of any other bank* or their Relatives are interested as a partner or guarantor;
- d) a company of which (or the subsidiary or the holding company of which) any of the directors of Citibank N.A. is a director, managing agent, manager, employee or guarantor or in which he holds Substantial Interest;
- e) any company in which any of the directors of other banks* holds Substantial Interest or is interested as a director or as a guarantor;
- f) any company in which any of the Relatives of the directors of Citibank N.A. or other bank* is interested as a Major Shareholder or as a director or as a guarantor or is in Control. Provided that a Relative of a director shall also be deemed to be interested in a company, being the subsidiary or holding company, if he/she is a Major Shareholder or is in Control of the respective holding or subsidiary company;
- g) individual in respect of whom any of the directors of Citibank N.A. is a partner or guarantor;
- h) Relative of Senior Officer of Citibank, N.A.;
- i) a firm/HUF in which any of the partners/guarantors/members are a Relative of a Senior Officer of Citibank N.A.; or
- j) a company in which any of the directors/guarantors/shareholders holding Substantial Interest are Relatives of a Senior Officer of Citibank, N.A.

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

If answer to any of the above is a "Yes", please provide details of relationship, position of the officer etc. below:²

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

Note:

Reference to the term "**director**" with respect to Citibank N.A. would include directors on Citibank N.A.'s board of directors or member of Country Coordination Committee of Citibank N.A. (accessible at <https://www.online.citibank.co.in/press-room/citi-leadership.pdf>), India Branch, and would include directors of subsidiaries/ trustees of mutual funds/ venture capital funds set up by Citibank.³

1. "**Control**" shall include the right to appoint majority of the directors or to control the management or policy decisions exercisable by a person or persons acting individually or in concert, directly or indirectly, including by virtue of their shareholding or management rights or shareholders agreements or voting agreements or in another manner.⁴
2. "**Major Shareholder**" shall mean a person holding 10% or more of the paid-up share capital or Rs. 5,00,00,000 (Rupees Five Crore) in paid-up shares, whichever is less.⁵
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.⁶
4. "**Senior Officer**" shall mean (i) any officer in senior management level in Grade IV and above in a nationalized bank, and (ii) any officer in equivalent scale in the State Bank of India and associate banks, and in any banking company incorporated in India.⁷

5. **"Substantial Interest"** (as defined under Section 5(ne) of the Banking Regulation Act, 1949) means:
- (i) in relation to a company, means the holding of a beneficial interest by an individual or his spouse or minor child, whether singly or taken together, in the shares thereof, the amount paid up on which exceeds five lakhs of rupees or ten percent of the paid-up capital of the company, whichever is less;
 - (ii) in relation to a firm, means the beneficial interest held therein by an individual or his spouse or minor child, whether singly or taken together, which represents more than ten per cent of the total capital subscribed by all the partners of the said firm.

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

² Refer para 2.2.16 of the RBI's Master Circular on Loans and Advances dated July, 01, 2015 (Ref. No. RBI/2015-16/95 DBR.No.Dir.BC.10/13.03.00/2015-16)

³ Refer Section 20 of the Banking Regulation Act, 1949 read with Annex 2 of the RBI's Master Circular on Loans and Advances dated July, 01, 2015 (Ref. No. RBI/2015-16/95 DBR.No.Dir.BC.10/13.03.00/2015-16)

⁴ RBI's Notification dated July 23, 2021 (Ref. No. RBI/2021-22/72 DOR.CRE.REC.No.33/13.03.00/2021-2022)

⁵ Refer Footnote 4 above

⁶ Para 2.2.1.8 of the RBI's Master Circular on Loans and Advances dated July, 01, 2015 (Ref. No. RBI/2015-16/95 DBR.No.Dir.BC.10/13.03.00/2015-16)

⁷ Para 2.2.2.4 (ii) of the RBI's Master Circular on Loans and Advances dated July, 01, 2015 (Ref. No. RBI/2015-16/95 DBR.No.Dir.BC.10/13.03.00/2015-16)

Photograph of Applicant Please paste recent passport-sized colour photograph here and sign across the photograph Please do not use pins, tape, staples on the photograph.	Photograph of Applicant Please paste recent passport-sized colour photograph here and sign across the photograph Please do not use pins, tape, staples on the photograph.	Signature/ Thumb impression of the Applicant	<div style="border: 1px solid black; padding: 5px; text-align: center;"> X Signature/Thumb impression </div>									
		Signature/ Thumb impression of the Co-Applicant	<div style="border: 1px solid black; padding: 5px; text-align: center;"> X Signature/Thumb impression </div>	Place: <input style="width: 100px;" type="text"/> Date: <table border="1" style="display: inline-table; border-collapse: collapse; text-align: center;"> <tr> <td style="width: 20px; height: 20px;">D</td> <td style="width: 20px; height: 20px;">D</td> <td style="width: 20px; height: 20px;">M</td> <td style="width: 20px; height: 20px;">M</td> <td style="width: 20px; height: 20px;">Y</td> <td style="width: 20px; height: 20px;">Y</td> <td style="width: 20px; height: 20px;">Y</td> <td style="width: 20px; height: 20px;">Y</td> </tr> </table>	D	D	M	M	Y	Y	Y	Y
D	D	M	M	Y	Y	Y	Y					

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 it's 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 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.
- I am/We are providing _____ as an officially valid document for my/our permanent address which is valid and has not expired.

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:

Declaration on Payment Intermediary (Applicable only for Entity)

I hereby solemnly declare and state that I am not into the following categories of businesses:

- Money Services Businesses (MSBs)
- Mobile Network Operators (MNOs) when they are involved in mobile money schemes
- eMoney and eWallet providers
- Prepaid sellers and providers
- Payment Service Providers (PSPs)
- Third Party Payment Processors (TPPPs)
- Entities offering foreign currency exchange (FX providers/brokers)

For bank use only

DSA Channel: DSAO

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

Branch/City:

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

KYC Verification/OSR carried out by

Date: Location

Citibank employee name

Citibank employee code Citibank employee designation

Citibank employee

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.:	<input type="text"/>	Booking date:	<input type="text"/>
Loan Sanctioned:	<input type="text"/>	Loan Disbursed:	<input type="text"/>
Currently Outstanding/Ideal Balance:	<input type="text"/>	Rate of Interest on Existing Loan:	<input type="text"/> %
Tenor of the Existing Loan:	<input type="text"/> months	EMI on the Existing Loan:	<input type="text"/>

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: _____

CKYCR Annexure Entity

ENTITY DETAILS*

Name

Entity constitution type : A - Sole Proprietor B - Partnership C - HUF
 D - Private Limited Company J - Limited Liability Partnership

Date of Incorporation/Formation* :

City of Incorporation/Formation* :

PAN* :

GST Registration Number :

REGISTERED OFFICE ADDRESS / PLACE OF BUSINESS*

Proof of Address*.: Certificate of Incorporation Registration Certificate Others _____

If Different From Registered Office Address As Per REGISTERED OFFICE ADDRESS / PLACE OF BUSINESS AS PER PROOF OF ADDRESS

Line 1*

Line 2

Line 3

City District

State County - INDIA PIN

PROOF OF IDENTITY (POI)

Certificate of Incorporation / Formation* Registration certificate no*

Memorandum and Articles of Associations Partnership Deed Trust Deed Activity Proof 1 (For Sole Prop. Only)

Activity Proof 2 (For Sole Prop. Only)

*Any one of the document is mandatory

CURRENT / CORRESPONDENCE IN INDIA AS PER COI / REGISTRATION CERTIFICATE NO.

(if Different From Registered Office Address As Per S. No 2)

Line 1*

Line 2

Line 3

City District

State County - INDIA PIN

CONTACT DETAILS

Tel (Off): Tel (Res):

Mobile: Email ID:

APPLICANT DECLARATION

I hereby declare that the details furnished above are true and Correct to the best of my knowledge and belief and I undertake to inform you of 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.

Date :

Place :

Signature of the Applicant

KYC VERIFICATION / OSR CARRIED OUT BY

Date: Location:

Citibank Employee Name:

Citibank Employee Designation: Citibank Employee Code:

Citibank Employee Signature:

CKYCR Annexure

Related Person

ENTITY DETAILS*

No of Related Person:

Related Person 1 :

Name (Same as ID proof) :

Related Person Type : Director Karta Partner Proprietor Authorized Signatory BO
 Others (Please specify)

DIN :

(mandatory if related person type is director)

Related Person 2 :

Name (Same as ID proof) :

Related Person Type : Director Karta Partner Proprietor Authorized Signatory BO
 Others (Please specify)

DIN :

(mandatory if related person type is director)

Related Person 3 :

Name (Same as ID proof) :

Related Person Type : Director Karta Partner Proprietor Authorized Signatory BO
 Others (Please specify)

DIN :

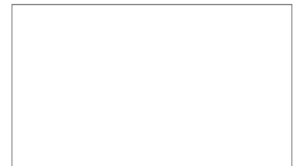
(mandatory if related person type is director)

APPLICANT DECLARATION

I hereby declare that the details furnished above are true and Correct to the best of my knowledge and belief and I undertake to inform you of 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.

Date :

Place :



Signature of the Applicant

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 - Bank Statement for last 3 months and 3 years for cash out loans)			
Document Required	Corporate Salaried Employees	Government Employees	Other Salaried
Latest salary slip	Yes	Yes. Salary certificate duly signed by an authorized signatory is also acceptable	Salaried Consultants Yes
Latest Form 16 from the employer or latest Income Tax Return	No	No	Form 16 A (annual) is required Yes
3 Months bank account statement reflecting salary credits	Yes	Yes	Yes
Work experience/continuity proof	Any one of the following: a. Latest salary slip with the date of joining mentioned on the salary slip b. Latest and previous year's Form 16. c. Offer letter from current employer. d. Letter from employer confirming the date of joining.	2 years experience proof in the form of letter from employer or previous years' Form 16 or any other internal communication validating the same	2 year continuity proof in the form of a letter from HR or previous year's Form 16/Form 16A

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,
Manager
Citi Mortgages

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

Document Required	Sole Proprietors	Partnership Firms	Companies	Document Name	Identity Proof	Current Address Proof	Signature Proof	Date of Birth Proof	Mandatory
Income Documents				Aadhaar Card/Letter issued by the Unique Identification Authority of India containing details of name, address and Aadhaar number/Proof of Possession of Aadhaar	Yes	Yes	No	Yes	-
• Income tax returns	Yes	Yes	Yes	PAN Card	No	No	No	No	Yes
• Computation of income				Voter's Identity Card	Yes	Yes	No	Yes	-
And				Valid Passport	Yes	Yes	Yes	Yes	-
• Balance sheet, Profit & loss account, Home Loans - 2 years	Yes	Yes	Yes	Valid Driver's License	Yes	Yes	Yes	Yes	-
Cash out Loans - 3 years	Yes	Yes	Yes	Job Card issued by NREGA signed by an officer of State Government	Yes	Yes	No	Yes	-
Export Companies - 3 years	Yes	Yes	Yes	National Population register	Yes	Yes	No	Yes	-
3 months' bank statement of the main business account; statement to be not older than 30 days at the time of file login	Yes	Yes	Yes						
CA attestation on financials along with membership no. and seal	Yes	Yes	Yes						
CA certificate or Company Secretary Certificate on Latest list of directors/ partners and Shareholding/Profit Sharing Pattern of directors/partners	NA	Yes	Yes						
Business Continuity Proof									
<ul style="list-style-type: none"> • Proof of 3 years of continuous operations in the form of incorporation documents (MOA/Partnership deed) and last 3 year's ITR (Income Tax Returns) • For the 3rd year (going back from current) - Instead of the above standard documents, Old Bank statements, Purchase Orders/Contract receipts, Shop establishment certificate can be considered as valid documents. 									

1. Title documents pertaining to your property

2. All documents submitted must be self-attested as "True copy"

3. 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.

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.

Acknowledgment Slip



This product/service is offered/issued by Axis Bank, using certain trademarks temporarily under license from Citigroup Inc. and related group entities. Citi India is providing services in this regard.

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 (for new loans effective 1st Oct 2019)	The Treasury Bill Benchmark 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.	Same as Home Loans								
Re-ricing Frequency	<ul style="list-style-type: none"> CMRP/ Base Rate/MCLR is subject to change at any time. In the event of a change in the CMRP/Base Rate/MCLR, the interest rate on your loan will be Same as Home Loans reset as provided in the Loan Agreement. 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. 	Same as Home Loans								
Application Fee ³	<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 ³	<ul style="list-style-type: none"> Up to 0.40% of the Loan amount sanctioned The 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 sanctioned The fee is collected at the time of loan documentation and is non refundable under all circumstances. 								
Cheque/NACH/ SI Bounce charges ^{3a}	₹500 is levied for Cheque / NACH / SI Bounce charges	Same as Home Loans								
Re-ricing Fee ¹	At the request of the borrower, Citibank at its sole discretion may permit the borrower for Re-ricing of the loan. No fee and charges are applicable for such requests.	Same as Home Loans								
Penal Interest ¹	Penal Interest is levied in case of non-payment of the monthly payment. It is charged at the rate of 24% per annum i.e. 2% per month on the overdue amount including EMI and Other charges for the defaulted period. The penal interest is independent of the prevailing interest rate on the loan.	Same as Home Loans								
Part Prepayment charge	<table border="1"> <thead> <tr> <th>Loan Type</th> <th>Part Prepayment charge</th> </tr> </thead> <tbody> <tr> <td>Fixed Rate Home Loan</td> <td>NA</td> </tr> <tr> <td>Variable rate Home Loans OR Semi Fixed NIL Rate² 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. Sanctioned amount in a financial year, charges will be levied at the rate of 2%. </td> </tr> </tbody> </table>	Loan Type	Part Prepayment charge	Fixed Rate Home Loan	NA	Variable rate Home Loans OR Semi Fixed NIL Rate ² 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. 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 the end use of the loan/facility is for personal purposes, 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									
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Foreclosure charges ¹	<table border="1"> <thead> <tr> <th>Loan Type</th> <th>Foreclosure charges</th> </tr> </thead> <tbody> <tr> <td>Variable rate Home Loans OR Semi Fixed Rate Home Loans² 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 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 borrower Undisbursed 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. </td> </tr> </tbody> </table>	Loan Type	Foreclosure charges	Variable rate Home Loans OR Semi Fixed Rate Home Loans ² 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 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 borrower Undisbursed 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. 	<ol style="list-style-type: none"> For variable rate of interest loans where the end use of the loan/facility is for personal purposes 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. <ul style="list-style-type: none"> 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 borrower Undisbursed 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. 		
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Recurring Annual Service Fees on Home Credit ³	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 ¹	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								
Recurring Annual Service Fees on CitiHome One ¹	NA	<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. 								
Foreclosure charges ¹	NIL	<p>For CitiHome One Loans, Pre-closure charges at the rates mentioned above is levied on</p> <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. Unused portion of the Credit Line. 								

¹ Franking/stamp duty charges applicable during loan booking, if any, as per individual state laws are to be paid by the customer. In the event of stamp duty/franking charge being higher than booking fees the higher value shall be taken.

² Goods and Service Tax (GST) as applicable will be levied on all the fees and charges.

³ "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 TBLR. Legal charges, if any, shall be charged as per actuals applicable to an overdue/delinquent account

⁴ Levying of these specific charges is temporarily discontinued since April 1, 2022. As and when the Bank decides to levy the same, Bank shall provide a 30 day in advance notice to customers, post which these charges will be levied as per description given above.

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 :

- 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 where by the rate of interest offered is directly linked to the 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 CMPR/Base Rate/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/nnortgages.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 the end use of all borrowers of the loan is "Personal use"

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 CitiPhone-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 India does not market any product or service to individuals resident in the European Union, European Economic Area, United Kingdom, Brazil, New Zealand, Switzerland, Guernsey, Jersey, Monaco, San Marino, Vatican and The Isle of Man. This webpage 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, United Kingdom, Brazil, New Zealand, Switzerland, Guernsey, Jersey, Monaco, San Marino, Vatican and The Isle of Man.

The Borrower understands Bank's 'Privacy Policy' as available on www.citibank.com/india. Such Privacy Policy may be amended by Bank from time to time at its sole discretion, and shall be made available on the abovementioned website for my view.

All information in this communication is correct at the time of printing/publishing (GCG/COMMON APPLICATION - MITC VERSION 1.8/SEP 2022)