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STANDING INSTRUCTION FORMAT

Date:

The Manager
Citibank N A
Chennai

I hereby authorise you to debit my savings/Current account No. _____ with your _____ branch for the following payments to be made towards my / our Home Loan account _____.

a) Booking fee Rs. _____

b) Monthly Installments

Number of Interest Payments : _____

(As per Schedule given below)

Details of EMI Payments

| Number of EMI Payments | EMI Amount | EMI Start Date | EMI End Date |
|------------------------|------------|----------------|--------------|
| | | | |

c) Annual Fee (as per home credit schedule) _____% (as calculated by Citibank in accordance with loan agreement)

I hereby also declare that I / We are the signatories to the account and our signatures are as below.

I/We acknowledge that on account of interest rate fluctuations the said amount may vary, provided that the said amount shall not exceed Rs. _____ and hereby unconditionally and irrevocably authorise Citibank N A to raise debits of such amounts.

I understand that -

Citibank shall in no way be responsible for non-execution of Standing Instruction either on account of incomplete or inaccurate information or non availability of sufficient funds in my account or for any other reason beyond its control.

Sincerely Yours

Customer Signature

SCHEDULE FOR INTEREST PAYMENTS

CUSTOMER NAME :

SI Number :

SI City :

| S.No | Date (DD / MM/ YYYY) | Interest Amount Rs. |
|------|-------------------------|------------------------|
| 1. | | |
| 2. | | |
| 3. | | |
| 4. | | |
| 5. | | |
| 6. | | |
| 7. | | |
| 8. | | |
| 9. | | |
| 10. | | |
| 11. | | |
| 12. | | |
| 13. | | |
| 14. | | |
| 15. | | |
| 16. | | |
| 17. | | |
| 18. | | |

I understand that

Interest payments are allowed only for Under-construction properties during the construction period for a maximum period of 36 months

For all other cases, interest option is allowed only for the 1st month succeeding the first disbursal, if the disbursal is made on or after 24th of a month

In the event of the monthly installment varying in accordance with the loan agreement, the Bank may debit an amount different from the above, which could be higher or lower than the amount mentioned, but shall not exceed Rs. _____.

Date: _____

Customer Signature

STANDING INSTRUCTION FORMAT

Date:

The Manager
XXXXX
Chennai

Respective location of the Branch where you hold your XXXXX account.

Your 10 digit XXXX account number

I hereby authorize you to debit my savings/Current account No. _____ with your _____ branch for the following payments to be made towards my / our Home Loan account _____ (To be filled by bank personnel after disbursal of loan.)

Your XXXX Loan account number

Booking Fee charged in your XXXX Loan account.

a) Booking fee Rs. _____

b) Monthly Installments

Number of Interest Payments : _____ (applicable for pre-EMI cases – to be filled in by bank personnel.)
(As per Schedule given below)

Number of EMI Payments : _____ (Tenor as mentioned in loan sanction letter)

| EMI Amount | EMI Start Date | EMI End Date |
|---------------------------------------|---|---|
| (EMI amount as confirmed by the bank) | (As mentioned in the Loan repayment schedule) | (As mentioned in the Loan repayment schedule) |

c) Annual Fee (as per home credit schedule) – _____% (as calculated by Citibank in accordance with loan agreement)

I hereby also declare that I / We are the signatories to the account and our signatures are as below.

I/We acknowledge that on account of interest rate fluctuations the said amount may vary, provided that the said amount shall not exceed Rs. _____ and hereby unconditionally and irrevocably authorize XXXXX to raise debits of such amounts.

I understand that -

XXXXX shall in no way be responsible for non-execution of Standing Instruction either on account of incomplete or inaccurate information or non availability of sufficient funds in my account or for any other reason beyond its control.

Sincerely Yours

EMI calculated at an upward interest rate revision of 3%

Customer Signature

Your signature (To match with XXXX records)

SCHEDULE FOR INTEREST PAYMENTS

CUSTOMER NAME :
SI Number :
SI City :

Applicable only for pre-construction cases

| S.No | Date (DD / MM/ YYYY) | Interest Amount Rs. |
|------|-------------------------|------------------------|
| | | |
| | | |
| | | |
| | | |
| | | |
| | | |

I understand that –
 Interest payments are allowed only for Under-construction properties during the construction period for a maximum period of 30 months

For all other cases, interest option is allowed only for the 1st month succeeding the first disbursal, if the disbursal is made on or after 24th of a month

In the event of the monthly installment varying in accordance with the loan agreement, the Bank may debit an amount different from the above, which could be higher or lower than the amount mentioned, but shall not exceed Rs. _____.

EMI calculated at an upward interest rate revision of 3%

Date: _____

Customer Signature

**Your signature
(To match with XXXXX records)**

