

Citibank Personal Loan
Application Form



Be ready for your dreams.

Powered by Citi.



Name of Company/ Concern:

Designation:

Office Address:

City: PIN:

Telephone: Extn.: Fax:

Salaried	Self-employed
Gross Annual Salary (₹ p.a.) _____	Gross receipt from Business/Profession (₹ p.a.) _____
Other Income (₹ p.a.) _____	Net profit from Business/Profession (₹ p.a.) _____
Years at current job: _____ Retirement Age: _____	Other Income (₹ p.a.) _____
Number of years with previous employer: _____	Years at current business: _____
Total years of work experience: _____	Number of years at previous business: _____

Industry Details:

<input type="checkbox"/> Z-Agribusiness	<input type="checkbox"/> C-Contractors	<input type="checkbox"/> R-Information Systems & Communications/Computers	<input type="checkbox"/> X-Bank (foreign)
<input type="checkbox"/> K-Shipping	<input type="checkbox"/> L-Real Estate/Developers/Builders	<input type="checkbox"/> B-Consumer Durables	<input type="checkbox"/> W-Bank (local)
<input type="checkbox"/> S-Electrical/Electronics	<input type="checkbox"/> M-Medicine/Hospitals/Health Care	<input type="checkbox"/> P-Consultancy	<input type="checkbox"/> A-Chemicals/Pharmacy
<input type="checkbox"/> J-Textiles/Garments	<input type="checkbox"/> G-Education	<input type="checkbox"/> Y-Airline	<input type="checkbox"/> O-Food & Beverages
<input type="checkbox"/> I-Public Utilities	<input type="checkbox"/> U-Cosmetics & Toiletries	<input type="checkbox"/> V-Financial Services	<input type="checkbox"/> E-Exports
<input type="checkbox"/> F-Engineering/Mfg.	<input type="checkbox"/> N-Petroleum/Oil/Gas/Mining	<input type="checkbox"/> H-Hotels	<input type="checkbox"/> Q-Other, please specify _____

Your Qualification:

<input type="checkbox"/> 01-Doctor (MBBS/Equivalent)	<input type="checkbox"/> 02-Doctor (Diploma/Equivalent)	<input type="checkbox"/> 03-Homeopath	<input type="checkbox"/> 04-Ayurvedic Doctor
<input type="checkbox"/> 05-Chartered Accountant	<input type="checkbox"/> 06-Company Secretary	<input type="checkbox"/> 07-Engineer (B.Tech/AMIE/Equivalent)	<input type="checkbox"/> 08-Engineer (Diploma/Equivalent)
<input type="checkbox"/> 09-Architect (Degree)	<input type="checkbox"/> 10-Architect (Diploma)	<input type="checkbox"/> 11-General Management (MBA/PGDM)	<input type="checkbox"/> 12-Hotel Management
<input type="checkbox"/> 13-Designer	<input type="checkbox"/> 14-Postgraduate	<input type="checkbox"/> 15-Graduate	<input type="checkbox"/> 16-Other

Degree/Registration: _____ Year of Qualification: _____

University/Institute Name: _____

Please tell us about your loan requirement

Loan Amount (₹): Tenor (months): 12 24 36 48 60

Personal end use UHIM - Home Improvement/furnishings purchase UWDG - Marriage Expenses

UCDB - Consumer Durable UHLD - Travel Expenses

UCEX - Child/Spouse Education UPRS - Other Personal (please specify) _____

Please note:

* For loans booked between the 1st and the 20th of a month, the EMI billing will commence from the 1st day of the following month. e.g. For a loan booked on October 4, 2010, the EMI start date will be November 1, 2010.

* For loans booked between the 21st and the last day of a month, the EMI billing will commence from the 1st day of the 2nd succeeding month. e.g. For a loan booked on October 21, 2010, the EMI start date will be December 1, 2010. In such cases, the interest portion for the number of days between loan booking date and the last day of the said month will be charged to the customer by way of upfront deduction from the loan amount to be disbursed.

Value-added services

CitiAlert

Keep track of your Personal Loan Account through our CitiAlert Facility. This special service provides payment reminders, payment confirmation and similar alerts.

This facility is currently free of cost. Please provide a valid E-mail ID/Mobile Number. In case of any change, kindly intimate us about your new e-mail ID/ Mobile Number.

Citibank reserves the right to, at its sole discretion, but with prior intimation to the customer, charge fees for the provision of the CitiAlert services.

Other Products

I/We hereby voluntarily requisition, accept and expressly authorise 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/us any of the products or services or any enhancements/upgradation/revisions thereof offered from time to time by Citibank N.A and/or all/any of the companies/entities/subsidiaries/affiliates thereof under Citigroup.

Applicant	
Name	
Telephone No.	
Signature	X

For bank use only

Source Code:

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

Details of old loan

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

Declaration by Sales Executive

This is hereby to confirm that I have personally met _____ and the customer has filled up the application form and has provided the necessary documents for processing the loan.

Executive Name: _____

Signature: _____

Date:



Customer Copy - Please Retain

Description of Charges	Applicable Charges
Interest Rate	Interest Rate on the loan will be, rate as applicable at the time of signing the loan agreement. Interest for the month = Loan Outstanding*ROI%*(Number of Days in a month/365)
Booking Fee*	<ul style="list-style-type: none"> <input type="checkbox"/> Up to 3% of the loan amount sanctioned The fee is deducted from the loan amount at the time of disbursal
Cheque/ECS Bounce Charges*	Cheque/ECS/SI Bounce Charges will be charged at the rate of ₹ 250
Late Payment Charges*	Any delay in the payment of an EMI shall entail an additional interest of 2% p.a. above the prevalent rate upon the outstanding Balance of the Loan. All EMIs will be presented on 1st of every month
Loan Pre-closure Charges*	<ul style="list-style-type: none"> <input type="checkbox"/> No pre-payment is allowed for six months post booking <input type="checkbox"/> Pre-closure charges are levied at the rate of 3% on total principal outstanding <input type="checkbox"/> At the time of calculating the amount for full and final settlement of account interest for the present month is also taken into consideration <input type="checkbox"/> No partial pre-payment is allowed
Statement Copy	₹ 500

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

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

DOCUMENTATION REQUIREMENTS

Criteria	Documents for Self-Employed	Documents for Retail Salaried
Proof of Age	<ul style="list-style-type: none"> <input type="checkbox"/> Birth certificate <input type="checkbox"/> School leaving certificate <input type="checkbox"/> Passport <input type="checkbox"/> Voters card with DOB <input type="checkbox"/> College certificate <input type="checkbox"/> DOB on tax return <input type="checkbox"/> PAN card 	<ul style="list-style-type: none"> <input type="checkbox"/> Birth certificate <input type="checkbox"/> School leaving certificate <input type="checkbox"/> Passport <input type="checkbox"/> Voters card with DOB <input type="checkbox"/> College certificate <input type="checkbox"/> DOB on tax return <input type="checkbox"/> Company ID / HR confirmation for CELP PAN card <input type="checkbox"/> PAN card
Proof of Residence	<ul style="list-style-type: none"> <input type="checkbox"/> Passport <input type="checkbox"/> Electricity Bill <input type="checkbox"/> Landline telephone bill <input type="checkbox"/> Voters Card <input type="checkbox"/> Ration Card <input type="checkbox"/> Lease Agreement <input type="checkbox"/> Property Registration Agreement <input type="checkbox"/> Latest IT Return acknowledgement / Acknowledged copy of Advance Tax /Income Tax Receipt <input type="checkbox"/> Driving License <input type="checkbox"/> Mobile Bill <input type="checkbox"/> Water or Gas Bill <input type="checkbox"/> Bank account statement printed on bank's letterhead, not more than 3 months old, signed and stamped by existing banker. However if this statement is a computer generated the stamp and signature of the official is optional. <input type="checkbox"/> Mutual Fund Statement <input type="checkbox"/> Valid ID Card issued by (Govt. Org., PSU, Armed Forces, Statutory/Regulatory Auth., Recognized Professional Bodies such as ICAI, ICWAI, ICSI, Bar Council, Indian Medical Association, established under the central or state statutes, members of trade bodies and trade councils <input type="checkbox"/> Overseas Citizen of India Card <input type="checkbox"/> Person of Indian Origin Card 	<ul style="list-style-type: none"> <input type="checkbox"/> Passport <input type="checkbox"/> Electricity Bill <input type="checkbox"/> Landline telephone bill <input type="checkbox"/> Voters Card <input type="checkbox"/> Ration Card <input type="checkbox"/> Lease Agreement <input type="checkbox"/> Property Registration Agreement <input type="checkbox"/> Latest IT Return acknowledgement / Acknowledged copy of Advance Tax /Income Tax Receipt <input type="checkbox"/> Driving License <input type="checkbox"/> Mobile Bill <input type="checkbox"/> Water or Gas Bill <input type="checkbox"/> Bank account statement printed on bank's letterhead, not more than 3 months old, signed and stamped by existing banker. However if this statement is a computer generated, the stamp and signature of the official is optional. <input type="checkbox"/> Mutual Fund Statement <input type="checkbox"/> Valid ID Card issued by (Govt. Org., PSU, Armed Forces, Statutory/Regulatory Auth., Recognized Professional Bodies such as ICAI, ICWAI, ICSI, Bar Council, Indian Medical Association, established under the central or state statutes, members of trade bodies and trade councils <input type="checkbox"/> Overseas Citizen of India Card <input type="checkbox"/> Person of Indian Origin Card
Proof of ID	<ul style="list-style-type: none"> <input type="checkbox"/> Photograph is mandatory <input type="checkbox"/> Passport <input type="checkbox"/> Voters Card <input type="checkbox"/> Driving License <input type="checkbox"/> Ration Card <input type="checkbox"/> PAN card <input type="checkbox"/> MAPIN Card <input type="checkbox"/> Birth Certificate <input type="checkbox"/> 10th/12th Marksheet (for students only) <input type="checkbox"/> Valid ID Card issued by (Govt. Org., PSU, Armed Forces, Statutory/Regulatory Auth., Recognized Professional Bodies such as ICAI, ICWAI, ICSI, Bar Council, Indian Medical Association, established under the central or state statutes, members of trade bodies and trade councils <input type="checkbox"/> Professional License with Photo <input type="checkbox"/> Trade License with Photo <input type="checkbox"/> Overseas Citizen of India Card <input type="checkbox"/> Person of Indian Origin Card 	<ul style="list-style-type: none"> <input type="checkbox"/> Photograph is mandatory <input type="checkbox"/> Passport <input type="checkbox"/> Voters Card <input type="checkbox"/> Driving License <input type="checkbox"/> Ration Card <input type="checkbox"/> PAN card <input type="checkbox"/> MAPIN Card <input type="checkbox"/> Birth Certificate <input type="checkbox"/> 10th/12th Marksheet (for students only) <input type="checkbox"/> Valid ID Card issued by (Govt. Org., PSU, Armed Forces, Statutory/Regulatory Auth., Recognized Professional Bodies such as ICAI, ICWAI, ICSI, Bar Council, Indian Medical Association, established under the central or state statutes, members of trade bodies and trade councils <input type="checkbox"/> Professional License with Photo <input type="checkbox"/> Trade License with Photo <input type="checkbox"/> Overseas Citizen of India Card <input type="checkbox"/> Person of Indian Origin Card

Criteria	Documents for Self-Employed	Documents for Retail Salaried
Length of Employment/Continuity of Business	<input type="checkbox"/> Lease Deed/Rent Receipts <input type="checkbox"/> Ownership document <input type="checkbox"/> Utility bills (telephone/water/electricity) <input type="checkbox"/> Tax returns from the same city	<input type="checkbox"/> Letter from Employer <input type="checkbox"/> Old Payslip / Form 16 <input type="checkbox"/> HR Check by designated CPA resource
Signature	<input type="checkbox"/> By the Banker of the bank from which Repayment Instruction is given <input type="checkbox"/> Cleared LOF cheque if issued by Customer from same Bank Account from where Loan Repayment Instruction is given <input type="checkbox"/> Citibank Branch Account <input type="checkbox"/> Passport <input type="checkbox"/> Income Tax Receipt <input type="checkbox"/> PAN card <input type="checkbox"/> MAPIN Card <input type="checkbox"/> Driver's License <input type="checkbox"/> Valid ID Card issued by (Govt. Org., PSU, Armed Forces, Statutory/Regulatory Auth., Recognized Professional Bodies such as ICAI, ICWAI, ICSI, Bar Council, Indian Medical Association, established under the central or state statutes, members of trade bodies and trade councils) <input type="checkbox"/> Overseas Citizen of India Card <input type="checkbox"/> Person of Indian Origin Card <input type="checkbox"/> First Party Cheque Signed by Customer and deposited for account opening along with AOF	<input type="checkbox"/> By the Banker of the bank from which Repayment Instruction is given <input type="checkbox"/> Cleared LOF cheque if issued by Customer from same Bank Account from where Loan Repayment Instruction is given <input type="checkbox"/> Citibank Branch Account <input type="checkbox"/> Passport <input type="checkbox"/> Income Tax Receipt <input type="checkbox"/> PAN card <input type="checkbox"/> MAPIN Card <input type="checkbox"/> Driver's License <input type="checkbox"/> Valid ID Card issued by (Govt. Org., PSU, Armed Forces, Statutory/Regulatory Auth., Recognized Professional Bodies such as ICAI, ICWAI, ICSI, Bar Council, Indian Medical Association, established under the central or state statutes, members of trade bodies and trade councils) <input type="checkbox"/> Overseas Citizen of India Card <input type="checkbox"/> Person of Indian Origin Card <input type="checkbox"/> First Party Cheque Signed by Customer and deposited for account opening along with AOF
Proof of Income and Occupation	<input type="checkbox"/> IT Returns for the last two years and Supplementary documents <input type="checkbox"/> Computation of Income Schedule P&L Account <input type="checkbox"/> P&L Account <input type="checkbox"/> Balance Sheet <input type="checkbox"/> Audit Report (wherever applicable) <input type="checkbox"/> Above accounts to be certified by CA <input type="checkbox"/> Last six months bank statement	<input type="checkbox"/> Latest two or one salary slip as applicable not more than three months old <input type="checkbox"/> Latest Form 16 <input type="checkbox"/> Last six months bank statement
General		<input type="checkbox"/> Degree certificate <input type="checkbox"/> 6 months Loan Repayment Track/ Credit Card Statement/ OD CC account

The application will be processed within 2 days on a best-effort basis, on receipt of all required documents mentioned above. The document requirements given above are indicative and Citibank reserves the right to request further documents, if required. This document is not to be construed as a commitment from Citibank, either express or implied. Terms & conditions as mentioned in the loan agreement will apply.

Documents for Expats

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

DOCUMENTATION REQUIREMENTS

Criteria	Documents for Company	Documents for Partnership Firm
General	<ul style="list-style-type: none"> Certified Copy of Memorandum of Association Certified Copy of Articles of Association Copy of Pan Card Certificate of Incorporation Board Resolution to obtain Personal Loan C.A. attested Shareholding pattern Duly acknowledged by ROC if MOA and AOA does not contain director's name - Form 32 or Certified Copy of Register of directors or latest annual return filed with ROC or Chartered Accountant / Company Secretary Letter / Certificate Form 18 duly acknowledged by ROC for change in address of the company 	<ul style="list-style-type: none"> Copy of duly registered Partnership Deed signed by all the partners Copy of Pan Card Shop and Establishment licence with latest renewal stamp Letter of Authority signed by all the partners Sales Tax / VAT / Excise / Municipal Registration
Proof of Income	<ul style="list-style-type: none"> IT Returns for the last 2 years and supplementary documents Computation of Income P&L Account Balance Sheet Audit Report (wherever applicable) Above documents to be certified by C.A Last 6 months bank statement 	<ul style="list-style-type: none"> IT Returns for the last 2 years and supplementary documents Computation of Income P&L Account Balance Sheet Audit Report (wherever applicable) Above documents to be certified by C.A. Last 6 months bank statement
Continuity of Business	<ul style="list-style-type: none"> Lease Deed / Rent Receipts Ownership Document Utility Bill (Telephone / Water / Electricity) not more than 3 months old Tax Returns from the same city 	<ul style="list-style-type: none"> Lease Deed / Rent Receipts Ownership Document Utility Bill (Telephone / Water / Electricity) not more than 3 months old Tax Returns from the same city

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

Email us at indiaservice@citicorp.com

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

or Call us at 24 Hour CitiPhone

24-Hour CitiPhone

Ahmedabad	:	2642-2484	Delhi (Gurgaon)	:	95-124-2542484	Mumbai	:	2823-2484
Akola	:	1800-180-2484	Hyderabad	:	6666-2484	Nasik	:	1800-180-2484
Aurangabad	:	663-2484	Indore	:	1800-180-2484	Noida	:	255-2484
Bengaluru	:	2227-2484	Jaipur	:	237-2484	Pondicherry	:	989402-2484
Bhopal	:	1800-180-2484	Jalandhar	:	506-2484	Pune	:	6601-2484
Bhubaneshwar	:	1800-180-2484	Kochi	:	989502-2484	Surat	:	653-2484
Chandigarh	:	508-2484	Kolkata	:	2283-2484	Vadodara	:	232-2484
Chennai	:	2852-2484	Lucknow	:	220-1022	Vapi	:	95-265-232-2484
Coimbatore	:	989402-2484	Ludhiana	:	501-2484			

ACKNOWLEDGEMENT SLIP

Place: _____ Date: _____

Ref. No.

Received from Mr./Ms. _____

Application for Citibank Personal Loan. Please note that the processing of your application will take up to 2 days after receipt of the completed application form with requisite documents. In case of any queries, please contact:

Sales Executive Name:

Tel: _____

This receipt does not require a signature. Once your loan is booked, you can contact us through: E-mail: indiaservice@citicorp.com or write to: P.O. Box 4830, Anna Salai, Chennai - 600 002.