

CITI MORTGAGE APPLICATION FORM FOR NRI CUSTOMERS



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: GST Identification number (Only for Entity): Marital Status: ☐ Single ☐ Married ☐ Others Nationality: Country of Birth: Sex: ☐ Male ☐ Female ☐ Third Gender Citizenship: ☐ Indian ☐ Others Residential Status: ☐ Resident Individual ☐ Non Resident Indian ☐ Foreign National ☐ Person of Indian OriginEducation: ☐ Graduate ☐ Postgraduate ☐ Professional ☐ Other, please specify Passport Number Issued at Issued Date Proof of Identity: (any one of them) ☐ A - Passport Number Passport Expiry Date ☐ B - Voter ID Card ☐ C - PAN Card ☐ D - Driving Licence ☐ E - UID (Aadhaar) ☐ F - NREGA (Job Card) ☐ Z - Others (Other Govt ID) Driving Licence Expiry Date Expiry Date

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

Address Type for Proof: ☐ Residential ☐ BusinessProof of Address: ☐ Passport ☐ Driving Licence ☐ UID (Aadhaar) ☐ Voter Identity Card ☐ NREGA Job Card☐ Others Current Residential Address: City/Town/Village: District: Pin/Post Code: State/UT: Country: Telephone: Mobile No.:

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

x Signature Official E-mail ID (for verification purposes only) Number of years in current Country: E-mail ID: (for all correspondence) Social Security No.: (For US residents) Driving License No.:

If you have been residing at the current address for less than 24 months, please provide your previous residential address:

City/Town/Village: District: Pin/Post Code: State/UT: Country: Permanent Address In India: City/Town/Village: District: Pin/Post Code: State/UT: Country: Preferred Mailing Address: Residence ☐ New Property ☐ Permanent Address ☐ Office ☐ Are you the Property Owner for the property offered as collateral: ☐ Yes ☐ No

Please indicate the complete address. P.O. Box numbers are not acceptable.

No. of dependents:

With the objective of monitoring flow of credit to minority communities and weaker sections as required by RBI guidelines, we request you to kindly provide the information as applicable to you:

• Not Applicable for Companies

• Use additional sheet and provide information for all partners

Minority Community

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

Category

☐ SC ☐ ST ☐ General

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

You are: ☐ Salaried ☐ Other, please specify: _____

If salaried, you work for: ☐ Multi-National Company ☐ Public Limited Company ☐ Partnership ☐ Proprietorship

☐ Other, please specify _____

If professional, you are: ☐ Consultant ☐ Doctor ☐ Software Professional ☐ Engineer

☐ MBA ☐ Other, please specify _____

Name of company/ concern: _____

Doing Business As: _____

Designation: _____

Office Address: _____

City/Town/Village: _____

District: _____ Pin/Post Code: _____

State/UT: _____ Country: _____

Telephone: _____ Extn.: _____ Fax: _____

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

Financial Information

| Gross Monthly Income | Total value of Investment | Monthly debt obligations |
|----------------------|---------------------------|--------------------------|
| | | |

PLEASE TELL US ABOUT YOURSELF (CO-APPLICANT)

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

| Mr./Ms./Mrs./Mx. | First Name | Middle Name | Last Name |
|-------------------------|------------|-------------|-----------|
| Name (Same as ID Proof) | | | |
| 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: _____

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

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

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

Passport Number: _____ Issued at: _____ Issued Date: _____

Proof of Identity: (any one of them)

☐ A - Passport Number: _____ Passport Expiry Date: _____

☐ B - Voter ID Card: _____

☐ C - PAN Card: _____

☐ D - Driving Licence: _____ Driving Licence Expiry Date: _____

☐ E - UID (Aadhaar): _____

☐ F - NREGA (Job Card): _____

☐ Z - Others (Other Govt ID): _____ Expiry Date: _____

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

Address Type for Proof: ☐ Residential ☐ Business

Proof of Address: ☐ Passport ☐ Driving Licence ☐ UID (Aadhaar) ☐ Voter Identity Card ☐ NREGA Job Card

☐ Others _____

Current Residential Address: _____

City/Town/Village: _____

District: _____ Pin/Post Code: _____

State/UT: _____ Country: _____

Telephone: _____ Mobile No.: _____

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

Signature

Official E-mail ID
(for verification purposes only)

E-mail ID:
(for all correspondence)

Social Security No.:
(For US residents)

If you have been residing at the current address for less than 24 months, please provide your previous residential address:

District:

State/UT:

Permanent Address
In India:

District:

State/UT:

Preferred Mailing
Address:

Residence ☐

New
Property ☐

Permanent
Address ☐

Office ☐

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

Please indicate the complete address. P.O. Box numbers are not acceptable.

No. of dependents:

With the objective of monitoring flow of credit to minority communities and weaker sections as required by RBI guidelines, we request you to kindly provide the information as applicable to you:

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

Minority Community

☐ Buddhist

☐ Christian

☐ Jain

☐ Muslim

☐ Sikh

☐ Zoroastrian

☐ None of these

Category

☐ SC

☐ ST

☐ General

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

You are:

☐ Salaried

☐ Other, please specify: _____

If salaried,
you work for:

☐ Multi-National Company

☐ Public Limited Company

☐ Partnership

☐ Proprietorship

☐ Other, please specify _____

If professional,
you are:

☐ Consultant

☐ Doctor

☐ Software Professional

☐ Engineer

☐ MBA

☐ Other, please specify _____

Name of company/
concern:

Doing Business As:

Designation:

Office Address:

District:

State/UT:

Telephone:

Employee No:

No. of years with
current employer

Number of years at
previous organisation/s:

Retirement Age

Financial Information

Gross Monthly Income

Total value of Investment

Monthly debt obligations

Please provide details of your local Co-applicant in India

Name:

Date of Birth:

Address:

District:

State/UT:

Telephone:

E-mail ID:

Relationship with
the main applicant:

Please tell us about your Requirements

| Home Loan | Cash Out Loans | Optional Features |
|--|--|---|
| <input type="checkbox"/> Developer Under Construction <input type="checkbox"/> Property yet to be identified <input type="checkbox"/> Loan takeover from another bank <input type="checkbox"/> Ready Property | <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 |

Loan Details

| | | | |
|-----------------------------------|------------------------------------|--|---|
| Loan Amount: <input type="text"/> | Tenor: <input type="text"/> months | Interest Rate: [#] <input type="text"/> | Reference Rate: <input type="checkbox"/> TBLR |
|-----------------------------------|------------------------------------|--|---|

Fees (Rs./%):

| Application Fee* | Booking Fee+ | Annual Fee** |
|----------------------|----------------------|----------------------|
| <input type="text"/> | <input type="text"/> | <input type="text"/> |

* 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 <input type="text"/> | Loan applied for <input type="text"/> |
| Incidental & other costs <input type="text"/> | Savings / Personal funds <input type="text"/> Cheque <input type="text"/> Cash <input type="text"/> |
| Registration costs/Service tax <input type="text"/> | Other/Third party <input type="text"/> Cheque <input type="text"/> Cash <input type="text"/> |
| Total <input type="text"/> | Total <input type="text"/> |

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 Instruction (SI) from Citibank NRO Account ☐ Standing Instruction from Citibank NRE Account

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

Specify the end use for Cash out Loans

| | | |
|---|--|--|
| <input type="checkbox"/> Marriage Expenses | <input type="checkbox"/> Travel Expenses | <input type="checkbox"/> Medical Expenses |
| <input type="checkbox"/> Repair or Renovation of residential property | <input type="checkbox"/> Consumer Durable/ Motor Car | <input type="checkbox"/> Purchase of stock / equipment / machinery |
| <input type="checkbox"/> Purchase of office/ shop / factory premises | <input type="checkbox"/> Payment to suppliers / creditors | <input type="checkbox"/> Repayment/ Takeover of running business loans |
| <input type="checkbox"/> Education Expense | <input type="checkbox"/> Repair or Renovation of office/ shop / factory premises | |
| <input type="checkbox"/> Other Personal (Please specify) <input type="text"/> | <input type="checkbox"/> Business Expenses (Please specify) <input type="text"/> | |

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.

Please provide two non-family references[#]

| | |
|---|---|
| Name: <input type="text"/> | Name: <input type="text"/> |
| Phone: <input type="text"/> Current City <input type="text"/> | Phone: <input type="text"/> Current City <input type="text"/> |

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

Please tell us about property offered as collateral

| | |
|--|---|
| Property Address: <input type="text"/> | City/Town/Village: <input type="text"/> |
| District: <input type="text"/> | Pin/Post Code: <input type="text"/> |
| State/UT: <input type="text"/> | Country: <input type="text"/> |

| | | | |
|-------------------|---------------|---------------|----------|
| Area: | UDS/Land Area | Built-up Area | |
| | | Current | Proposed |
| Rate per sq. ft.: | | | |

Land Ownership: ☐ Freehold ☐ Leasehold Property completion status: ☐ Ready for possession ☐ Under construction

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. ++ Incase 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 tell us about your bank account⁺

| Applicant | Co-applicant |
|--|---|
| Bank: _____ | Bank: _____ |
| Account No: <input style="width: 20px; height: 20px; border: 1px solid black;" type="text"/> <input style="width: 20px; height: 20px; border: 1px solid black;" type="text"/> <input style="width: 20px; height: 20px; border: 1px solid black;" type="text"/> <input style="width: 20px; height: 20px; border: 1px solid black;" type="text"/> <input style="width: 20px; height: 20px; border: 1px solid black;" type="text"/> <input style="width: 20px; height: 20px; border: 1px solid black;" type="text"/> <input style="width: 20px; height: 20px; border: 1px solid black;" type="text"/> <input style="width: 20px; height: 20px; border: 1px solid black;" type="text"/> <input style="width: 20px; height: 20px; border: 1px solid black;" type="text"/> <input style="width: 20px; height: 20px; border: 1px solid black;" type="text"/> <input style="width: 20px; height: 20px; border: 1px solid black;" type="text"/> <input style="width: 20px; height: 20px; border: 1px solid black;" type="text"/> <input style="width: 20px; height: 20px; border: 1px solid black;" type="text"/> | Account No: <input style="width: 20px; height: 20px; border: 1px solid black;" type="text"/> <input style="width: 20px; height: 20px; border: 1px solid black;" type="text"/> <input style="width: 20px; height: 20px; border: 1px solid black;" type="text"/> <input style="width: 20px; height: 20px; border: 1px solid black;" type="text"/> <input style="width: 20px; height: 20px; border: 1px solid black;" type="text"/> <input style="width: 20px; height: 20px; border: 1px solid black;" type="text"/> <input style="width: 20px; height: 20px; border: 1px solid black;" type="text"/> <input style="width: 20px; height: 20px; border: 1px solid black;" type="text"/> <input style="width: 20px; height: 20px; border: 1px solid black;" type="text"/> <input style="width: 20px; height: 20px; border: 1px solid black;" type="text"/> <input style="width: 20px; height: 20px; border: 1px solid black;" type="text"/> <input style="width: 20px; height: 20px; border: 1px solid black;" type="text"/> <input style="width: 20px; height: 20px; border: 1px solid black;" type="text"/> <input style="width: 20px; 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 <input type="checkbox"/> None |
| Statement on Email | You will receive your requests for loan statements/Interest & principal certificates through our Statement on Email Facility. It is completely secure and comes in encrypted format. <input type="checkbox"/> I wish to opt out of the facility |

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.

Please contact Citibank service channels in case you wish to receive physical copy of statement /interest & principal certificates.

Our other value added products

I/We hereby voluntarily recommit, irrespective of any other communication provided by me/us to the bank in the past, hereby accept and expressly authorize Citibank, N.A., and /or all the companies / entities /subsidiaries /affiliates 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 product/services or any enhancements /up gradations /revisions thereof offered from time to time by Citibank, N.A., and /or all /any of the companies / entities /subsidiaries /affiliates thereof under Citigroup. This instruction shall apply going forward for all the products availed by me/us including existing products from [redacted] and /or all /any of the companies / entities /subsidiaries /affiliates thereof under Citigroup.

| | | |
|---------------------------------|-----------|--------------|
| | Applicant | Co-applicant |
| Name | | |
| Telephone No. | | |
| Signature / Thumb Impression | X | X |

Terms and Conditions

CITIBANK and CITIBANK with Arc Design are servicemarks of Citibank N.A. or Citigroup Inc. used and registered throughout the world.

Citibank N.A., India (hereinafter "Citibank India") offers Home Loans & Property Power Loans strictly as per provisions of Foreign Exchange Management Act and the existing guidelines of the Reserve Bank of India and the provisions of the Loan Agreement. This lending program may change in accordance with changes in the aforementioned regulations/ guidelines. All loans are at sole discretion of Citibank N.A., India. Citibank N.A., India reserves the right, at anytime, with notice to add / alter / modify / change or vary any of the terms and conditions wholly or in part.

- The Home Loan for Non-Resident Indians (NRIs) is being made available by Citibank N.A., India in India, solely for the purchase of residential properties in India. NRI Property Power Loans (Home Loan topups, Property Power Loans) are made available by Citibank India solely against properties in India. Loans are not available to finance properties situated outside India. Any misinterpretation by the applicant of his or her Non-Resident Indian status may result in rejection of the loan application or and further may entail prosecution under Indian laws (including, but not limited to Foreign Exchange Management Act of 1999).
- Citibank India will process the loan application and the loan, if approved, will be disbursed in India in Indian Rupees. Issuance of the pre-approval letter should not be construed as a commitment by Citibank to grant the loan.
- The loan quantum as shown in the Loan Calculator is only indicative and may vary from the actual amount disbursed. The exact loan amount as decided by Citibank will be communicated after reviewing the documents furnished by you. The rate of interest applicable to you shall be the rate prevalent at the time of signing the Loan Agreement.
- The loan approval process requires Citibank India to use the services of third parties in India to (among the others):

- Evaluate the legal status of the property
 - As certain the market value of the property
 - Evaluate the loan proposal
 - Initiate third-party credit checks on the applicants
 - The applicants shall be deemed to have specifically consented to Citibank India engaging third parties to perform the above activities.
- Citibank India shall require an up front fee of up to 1% of the total loan amount to initiate the application. This fee is non-refundable and must be paid at the time of application. The fee is non-refundable even if the applicant is unable to complete the application process.
 - The loan approval will be intimated to you after we receive all the income papers from you and will be subject to terms and conditions as mentioned in the approval letter.
 - Formal Loan Agreement must be signed by all applicants and co-applicants as per approval terms and conditions, prior to disbursement of the loan. The signing of loan documents by customer outside India should not be construed as the loan being sanctioned outside India.
 - The loan and security documentation will, one being received in India, be stamped in accordance with applicable stamp laws of India and the loan documentation will thereafter executed by Citibank in India.
 - All loans are at the sole discretion of Citibank India and Citibank India deserves the right to ask for all relevant documents from the applicant and further to add, remove or modify, wholly or in part, any or all of the terms and conditions of the NRI Home Loans Program/ NRI Property Power Loans program, as the case may be. Citibank India further deserves the right to exercise its sole discretion to deny applications which do not meet the bank's credit criteria or for other valid reasons.
 - Recovery and collection of the loan, as well as, enforcement of security and all other disputes shall be subject to the

exclusive jurisdiction of relevant courts in India, to the exclusion of all other courts.

- Applicants are required to nominate a co-applicant in India. Citibank India reserves the right to contact the co-applicant over phone or in person. The Applicant confirms that that the co-applicant can be contacted by Citibank India in its sole discretion as it deems appropriate and necessary. The co-applicant shall be the guarantor on the loan and shall be directly liable and responsible for repayment of the entire Loan, in the event of default by the primary applicant.
- The loan is to be serviced through payments from the customer's Citibank Rupee Checking Account.

US Specific

Citibank India has the right and authority to carry out investigations and seek information from the government / local authorities / credit bureaus / agencies, and other relevant parties so that it may confirm and validate information provided to the Bank. Rejections or cancellation of an application shall be communicated by the Citibank India through a written communication and will be mailed to the Primary Applicant's mailing address as provided in the application form.

Canada Specific

Citibank India has the right and authority to carry out investigations and seek information from the government / local authorities / credit bureaus / agencies etc., for confirming the information provided to the Bank. The Bank shall have the sole discretion to reject the application. The rejections or cancellation of an application shall be communicated by the Bank by any means, whether oral or otherwise and the notification of acceptance or rejection shall be served in accordance with the Bank's usual practice.

Tax Status Declaration

By checking the appropriate box and signing this application form, I/we declare my/our tax status under U.S. tax law. I/We understand that a false statement or misrepresentation of tax status by a U.S. Person could lead to penalties under U.S. law:

| | |
|---|--|
| Main Applicant <input type="checkbox"/> U.S. person* U.S. Tax ID Number: <input type="text"/> - <input type="text"/> - <input type="text"/> (Form W9 required) <input type="checkbox"/> Non-U.S. Person with a U.S. address (Form W8BEN required) <input type="checkbox"/> Non-U.S. Person | Joint Applicant <input type="checkbox"/> U.S. person* U.S. Tax ID Number: <input type="text"/> - <input type="text"/> - <input type="text"/> (Form W9 required) <input type="checkbox"/> Non-U.S. Person with a U.S. address (Form W8BEN required) <input type="checkbox"/> Non-U.S. Person |
| <p>1. I/We represent and warrant that I am/we are not a U.S. Person and that I am/we are not acting for or on behalf of a U.S. person. A U.S. Person is one who is a United States Citizen, a Permanent Resident ("Green Card Holder") of the United States, or a person who meets the "substantial presence test", that is one who is present in the United States for at least 183 calendar days by counting all the days (at least 31) in the current year, 1/3 of the days in the immediately preceding year, and 1/6 of the days in the second preceding year. This definition is subject to change by the Internal Revenue Service from time to time. If my/our tax status changes, I/we must notify Citibank within 30 days. In such an event, I/we agree that I/we will complete all requisite forms relating to my/our new tax status and Citibank shall be entitled to do all acts and things reasonably necessary for it to comply with applicable US Tax law. I/We agree to bear all costs and expenses incurred by Citibank as a result thereof.</p> <p>2. For purposes of complying with applicable U.S. Tax Laws, I/we waive any bank secrecy, privacy or data protection rights related to my/our loan and account.</p> | |

| | |
|--|---|
| Main Applicant Name: _____ NRIC/ID/PP No.: _____ Signature / Thumb Impression _____ Date: _____ | Joint Applicant Name: _____ NRIC/ID/PP No.: _____ Signature / Thumb Impression _____ Date: _____ |
|--|---|

RESIDENCE FOR TAX PURPOSES IN JURISDICTION(S) OUTSIDE INDIA

| | |
|---|--|
| Main Applicant Country of Jurisdiction of Residence* <input type="text"/> Tax Identification Number or equivalent (If issued by jurisdiction)* <input type="text"/> Place / City of Birth* <input type="text"/> | Joint Applicant Country of Jurisdiction of Residence* <input type="text"/> Tax Identification Number or equivalent (If issued by jurisdiction)* <input type="text"/> Place / City of Birth* <input type="text"/> |
|---|--|

Address in the Jurisdiction details where applicant is resident outside india for Tax purposes

- ☐ Same as Current/permanent address details ☐ Same as mailing /local address details.

- I/We hereby confirm that I/we have read the above mentioned terms and conditions and agree with them.
 - 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 are aware that the loan (if sanctioned) shall be governed and be subject to terms and conditions as contained in the Loan Agreement between the bank and myself / ourselves.
 - I confirm that the attached photograph is the present true identity of myself, which I authorise Citibank, N.A., India to apply to any product(s)/ service(s) Citibank currently offers/ would offer in future and for which I accept full responsibility and agree not to make any claim against Citibank, N.A., India in respect thereto.
 - 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 hereby expressly authorize the Bank and/or its affiliates/group, to disclose at any time and for any purpose, any information whatsoever relating to my/our personal data and sensitive personal data, accounts, transactions or dealings with the Bank, to any of the Bank's offices, branches, representative offices, affiliates, subsidiaries, agents and/or service providers of the Bank and third parties selected by any of them, wherever located, for the purposes of administration of my/our Account and the facilities extended to me/us hereunder or otherwise as also to any national or local governmental or regulatory or statutory or judicial or quasi-judicial authorities and any agent or contractor engaged to perform services for the Bank's benefit. Such disclosure includes, but is not limited to, providing information to U.S. and/or other tax authorities in India or any other applicable jurisdiction relating to my/our Account (s), when required and/or withholding of such taxes when mandated by law.
 - 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 hereby understand and acknowledge that as the Credit Facility to be extended by Citibank is denominated in INR ("Loan Currency"), I may be exposed to foreign exchange conversion risks if I intend to use my Gross Income (or any part thereof) which is denominated in a different currency ("Payment Currency") to service the above Credit Facility. The conversion of the Payment Currency into the Loan Currency is also subject to foreign exchange rate fluctuations at any point of time and may be subject to foreign exchange controls under various Local (belonging to country of loan currency) and Global regulations. In particular, adverse movements in the Payment Currency's exchange value relative to the Loan Currency will result in: (a) me having to convert a higher amount of Payment Currency to pay the same amount of liabilities denominated in Loan Currency or (b) receiving a lower amount of Payment Currency when converted using the same amount of Loan Currency. I confirm that I understand and accept such risks.

Signature / Thumb Impression of the Main Applicant

Date:

Place: _____

Signature / Thumb Impression of the Joint Applicant

Date:

Place: _____

Declaration on Bank Director/Senior Officer position or relative of such position holders**SENIOR PUBLIC FIGURE DETAILS :**

Do you or your immediate family member/joint account holder or their immediate family members currently hold/have held/are being considered for a position as a senior public figure? ☐ Yes ☐ No

Senior Public Figure Declaration :

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

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

I do hereby solemnly declare and state i am not

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

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

| | Name of the other bank / Position with other bank | Relationship |
|--|--|--------------|
| | | |
| | | |

"I declare that I am making the aforesaid declaration solemnly and sincerely believing the same to be true and in case of any change on the above I shall immediately inform the Bank of such change".

- Note:** 1. "Director" would include Director on Citibank NA's Board abroad or Member of Local Operations Management Committee (LOMC) of Citibank NA, India. (includes 'Nominee directors' and 'Chairman/Managing Director'). This would also include directors of Subsidiaries/Trustees of Mutual Funds/Venture Capital Funds set up by Citibank or any other bank.
2. "Senior Officer" would include any officer in senior management level in Grade C16 and above (Title 'Managing Director' and above).
3. "Relative" includes: (a) Spouse (b) Father (c) Mother (including step-mother) (d) Son (including step-son) (e) Son's Wife (f) Daughter (including step-daughter) (g) Daughter's Husband (h) Brother (including step-brother) (i) Brother's wife (j) Sister (including step-sister) (k) Sister's husband (l) Brother (including step-brother) of the spouse (m) Sister (including stepsister) of the spouse.

PHOTO COUPON OF APPLICANT

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 Applicant

PHOTO COUPON OF CO-APPLICANT

Photograph of Co-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 Co-applicant

PHOTO COUPON OF CO-APPLICANT IN INDIA

Photograph of Co-applicant in India

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 Co-applicant in India

Name: _____ Name: _____ Name: _____

Products

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

- ☐ Current Account
 ☐ Savings Account
 ☐ Life Insurance
 ☐ General Insurance
 ☐ Building Insurance
- ☐ Credit Card
 ☐ Investments
 ☐ Others _____

For bank use only

Source Code:

DSA Channel: ☐ DSAO

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

Branch/City: _____

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

KYC Verification/OSR carried out by

Date: Location

Citibank employee name Citibank employee code Citibank employee designation

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

Citibank employee/Authorised Vendor

X Signature

Institution details:

Name:

Code:

Stamp:

In case of Branch/Suvidha/United Sales Force/NRIB referral please provide

Branch Name:

Branch Name/NR Location Name:

Alps Reference Number:

Application fee details

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

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

Existing Loan No.:

Loan Sanctioned:

Currently Outstanding/Ideal Balance:

Tenor of the Existing Loan: months

Booking date:

Loan Disbursed:

Rate of Interest on Existing Loan: %

EMI on the Existing Loan:

Dear Customer,

Thank you for choosing Citibank Home Loans and giving us the opportunity to serve you.

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

- Interest calculated on daily outstanding balance.
- Option to avail unique **Home credit** facility that allows you to save while you borrow by parking your surplus funds.
- **24*7 Online Access** to your loan account with range of services at your finger tips.
- Free Statement on Email Service
- CitiPhone Banking Platform to answer all your queries.

Warm Regards
Citibank

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

Documentation Requirements

For Loan Sanction

The following documents are required to process your Home Loan application:-

| Documents | Customer Location | | | |
|--|-----------------------|--------------------|---|--------------------------------|
| | USA / Canada | UK | Middle East | South - East Asia |
| Salary Slip | ✓ | ✓ | ✓ Alternatively, original salary certificate from the employer | ✓ |
| Copy of local bank statements (3 months) with Salary Credits | ✓ | ✓ | ✓ | ✓ |
| Valid Passport | ✓ | ✓ | ✓ | ✓ |
| Valid Visa | ✓ | ✓ | ✓ | ✓ |
| Other income/ Work Experience Proof | Latest 2 years W2/ T4 | Latest 2 years P60 | Work Contract/ Employee Letter for free zone areas along with Labor card. | Latest year IR8/ Work Contract |

For Cashout Loans, income / work experience proof is required to be obtained for 3 years.

Additional Documents

1. Residential Address Proof (any of the below) :-

- Local Driver's license.
 - National identity card
 - Utility Bill - not more than 2 months old.
 - Bank statement - not more than 1 month old.
 - Lease deed/ Rent agreement copy in customer's name
2. Copy of all property documents.

Title documents pertaining to your property

All documents submitted must be self attested as "True Copy"
The application will be processed within 20 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.

For Loan Disbursement

After your loan has been sanctioned, the following documents will be required for loan disbursement:-

- SI mandate from Citibank NRI RCA account.
- Original Property Documents
- Loan agreement, duly signed by all borrowers.

Acknowledgment Slip

Received from _____ application for a Citi Home Loan.

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

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

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



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

| Description | | Home Loans | Cash out Loans (Property Power / Home Loan Takeover Enhancement / Home Loan Top-ups) |
|---|---|--|---|
| Interest Rate | | Interest Rate on your loan will be the rate as applicable at the time of signing the loan agreement. <ul style="list-style-type: none">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 Linked Lending Rate (TBLR) will be determined as detailed in the FAQs available at www.citibank.co.in as well as in article 2 and schedule 1 of the loan agreement. The TBLR will be notified by the bank from time to time. In the event of a change in the TBLR applicable on the loan, the borrower shall be notified of the revised interest rate applicable on his/her loan within 30 days of revised interest rate becoming applicable on the loan | |
| Re-ricing Frequency | | <ul style="list-style-type: none">CMPPR/Base Rate/MCLR is subject to change at any time. In the event of change in CMPPR/Base Rate/MCLR, the interest rate on your loan will be reset as provided in the Loan AgreementTBLR is subject to change from time to time in conjunction with a change in the 3 month T Bill benchmark rate as published by FBIL as detailed in the FAQs available at www.citibank.co.in as well as in article 2 and schedule 1 of the loan agreement. In the event of a change in the TBLR, the interest rate of your loan will also be reset | |
| Application Fee * | | <ul style="list-style-type: none">Up to ₹ 5000/-The fee is collected towards processing of your loan application and is collected upfront irrespective of whether your loan has been sanctioned. This is non refundable under all circumstances.Payments to be made by cheque/draft only favoring "Citibank N.A. Application Fee Account" | Same as Home Loans |
| Booking Fee* | | <ul style="list-style-type: none">up to 0.40% of the Loan amount sanctionedThe fee is collected at the time of loan documentation and is non refundable under all circumstances. | <ul style="list-style-type: none">up to 0.75% of the Loan amount sanctionedThe fee is collected at the time of loan documentation and is non refundable under all circumstances. |
| Cheque / NACH / SI Bounce charges* | | ₹ 500 is levied for Cheque / NACH / SI Bounce charges | Same as Home Loans |
| Re-ricing Fee * | | 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 | | Penal Interest is levied in case of non-payment of the monthly payment. It is charged at the rate of 2% above the prevailing Interest Rate on the loan outstanding for the defaulted period. | Same as Home Loans |
| Part Prepayment charge* | Loan Type | Part Prepayment charge | |
| | Fixed Rate Home Loan: | NA | |
| Foreclosure charges* | Variable rate Home Loans OR Semi Fixed Rate Home Loans during the period when the rate of interest is variable | NIL | <ul 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. |
| | Semi fixed rate Home Loans during the period when the rate of interest on the loan is fixed. | <ul style="list-style-type: none">Nil for part prepayments less than 25% of the sanctioned Loan amount in a financial year (i.e. April 1st to March 31st).In the event the loan is closed within 12 months of the part prepayment date, the part prepayment will also be subject to foreclosure charges.During the Semi Fixed period, for part prepayments more than 25% of the sanctioned amount in a financial year, charges will be levied at the rate of 2%. | <ul style="list-style-type: none">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 | Foreclosure charges | |
| | Variable rate Home Loans OR Semi Fixed Rate Home Loans' during the period when the rate of interest is variable | NIL | <ul style="list-style-type: none">For variable rate of interest loans where all borrowers on the loan are individual borrowers, loan foreclosure charges will not be applicable.For Property Power/ Property Power Enhancement Loans, Foreclosure charges are levied at the time of pre-closure of the loan at the rate of 4% for the first 3 years and 2% thereafter. Foreclosure charges are payable on -<ul style="list-style-type: none">Loan outstanding at the time of loan closure.All partial pre-payments made during the last 12 months prior to loan closure as reduced by such amount prepaid in respect of which Prepayment Charge has already been levied and paid by the borrowerUndisbursed portion of the loan.In all cases where the borrower has availed of a variable rate Home Loan Takeover with Enhancement/ Home Loan Top-up facility, foreclosure charges will be applicable on the enhancement portion as explained in 2(a) above and nil foreclosure charges will be applicable on the Home Loan portion of the Loan. |
| | 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">All partial pre-payments made during the last 12 months prior to loan closure as reduced by such amount prepaid in respect of which Prepayment Charge has already been levied and paid by the borrowerUndisbursed portion of the loan | <ul style="list-style-type: none">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. |
| Recurring Annual Service Fees on Home Credit* | | NA | Additional Charges as applicable for Home Credit Loans Applicable only in case of Property Power Loans availed with Home Credit Facility. The annual Home Credit fee is charged at the rate of up to 0.50% of the Loan Outstanding (as increased by the Line) on each anniversary of the loan. |
| Foreclosure charges* | | The line amount will also be taken in to consideration for calculation of Foreclosure charges | |
| Threshold amount | | Balances in excess of threshold amount subject to a maximum of loan outstanding will be transferred to your loan account current applicable threshold amount is ₹ 100,00,000/- | 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 |
| Interest Rate | | Additional Charges as applicable for CitiHome One Loans | |
| Recurring Annual Service Fees on CitiHome One* | | NA | Same as Home Loans <ul style="list-style-type: none">Applicable only on the Credit Line Component.This fee is charged up to 0.50% of the Sanctioned Credit Line on each anniversary of the loan. |
| Foreclosure charges* | | NIL | For CitiHome One Loans, Pre-closure charges at the rates mentioned above is levied on <ul style="list-style-type: none">Loan outstanding (Outstanding amount on Term Loan & Credit Line) at the time of loan closure.All partial pre-payments made during the last 12 months prior to loan closure as reduced by such amount prepaid in respect of which Prepayment Charge has already been levied and paid by the borrower.Undisbursed portion of the Term loan.Undisbursed portion of the Credit Line |

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

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

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 whereby 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/mortgages.pdf>

Part Prepayment / Foreclosure charges are not applicable for :

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

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

Repayment

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

Loan Tenure

The Loans are presently offered for a maximum period of

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

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

Security

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

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

Insurance

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

Disbursement

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

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

Liability of Borrower to be Joint and Several

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

Rights against Property

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

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

Customer Service

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

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

BCSBI Code

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

Disclosure:

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

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

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

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

This application form is not, and should not be construed as, an offer, invitation or solicitation to buy or sell any of the products and services mentioned herein to individuals resident in the European Union, European Economic Area, Switzerland, Guernsey and Jersey.

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