

**PERSONAL LOAN APPLICATION FORM**

Branch: _____

I hereby apply for a personal loan of Rs. _____ from the bank as per the details furnished below:**(Separate Personal Profile has to be enclosed)****Name of the Applicant(s) :**

Project Cost (Rs.) : _____ Loan Amount : Rs. _____

Repayment Period : _____ Months Holiday Period (if Any) _____ Months ROI : _____ %

Margin : _____ % Margin Amount : Rs. _____ Repayment Type : ☐EMI ☐NEMI

Purpose : For Personal Consumption

Mode of Payment : ☐Post Dated Cheque ☐Standing Instructions ☐Salary Deductions ☐Others**Name of the Guarantors – Relationship with the Applicant (Separate Personal Profile has to be enclosed)**

Name of the Guarantor	Relationship
1.	
2.	
3.	
4.	
5.	

Security Details

Primary Security:

Collateral Security :

DECLARATION

1. I hereby declare that the particulars furnished above are true and correct to the best of my knowledge and I abide by the rules and regulations of the bank in force in respect of such advances.
2. I/We undertake to inform KVB regarding any change in my/our occupation/employment and to provide any further information that KVB may require.
3. I/We am/are aware that in case of EMI the repayments are by way of Equated Monthly Installments(EMIs) comprising principal and interest and are calculated on the basis of monthly interests.
4. I/We hereby agree as a precondition to the loan sanctioned in my/our name that in case of default in the repayment of the loan or in the servicing of the interest thereon, the Bank and/or the Reserve Bank of India will have unqualified right to disclose or publish my/our name as defaulter in such manner and through such medium as the Bank and/or the Reserve Bank of India in their absolute discretion may deem fit.
5. I/We have read understood and acknowledge and agree that KVB may refer my/our name to credit referencing agency/ies and/or make such references and enquires as the Bank may consider necessary. I/We hereby authorize to disclose such information relating to my/our credit facility to such parties as deemed necessary at the sole discretion of the Bank.
6. I/we have/had no insolvency proceedings against me/us nor have I/We ever been adjudicated insolvent.
7. I/We have read, understood, acknowledge and agree that a request and demand from any authority under the statutory law will be mandatorily complied by the Bank
8. I/We agree to abide by all the terms and conditions of the Bank applicable to the above mentioned loan.

Signature of Applicant (s)

Date: dd/mm/yyyy

Signature of Guarantor(s)

Date: dd/mm/yyyy