

To,
The Branch Manager
The Kalupur Comm Co. Op. Bank Ltd.
Branch :

Date :

Subject : Request to continue Same existing EMI and reduce tenure due to ROI reduce

Loan Account Number : _____

Bank has reduced repo rate as per Bank Guidelines in My Loan Account : _____ w.e.f 01/01/2026. Therefore my loan account rephased on outstanding amount and EMI / Installment amount has been reduced. But I/we want to pay the EMI / Installment amount as per my existing EMI (Old EMI before last rephasement).

I/we am/are also agree and accept the all terms and condition of Bank regarding payment towards EMI / Installment and reduce tenure.

Note :

- Borrower/s who have not taken full disbursement in loan account and opted this option which may result into increase in EMI after making full disbursement.
- This option applicable only in case of ROI reduced due to repo rate and request submitted on or before 20/01/2026 only will be considered.
- I/we understand and accept all terms and conditions of Bank.

Borrower/s Co-Borrowers Name

Signature

Borrowers and Co-Borrowers must sign this application form and submit to Home Branch.