

STATEMENT OF PURPOSE / LOAN ESSAY

To the Credit Approval Committee,

My name is Rajesh Kumar and I am applying for a Personal Loan (Financing) of RM 50,000. Although I come from a Engineer background, I need this personal financing for Credit Cards.

I have a stable job. I am seeking this personal financing to smooth out my cash flow and handle some family commitments. I am a responsible borrower.

I admit my commitments are high, but I am expecting a bonus soon. I am banking on this future income to sustain the loan.

I hope Xenber Bank can support me. Sincerely,

Rajesh Kumar