

Date: [Insert Date]

To,  
The Branch Manager,  
[Bank Name],  
[Branch Address]

**Subject: Agreement for Restructuring of Loan EMI - Loan Account No: [Insert Loan Number]**

Dear Sir/Madam,

I/We, [Your Name/Company Name], holder of the above-mentioned loan account, hereby formally agree to the revised Equated Monthly Installment (EMI) schedule as discussed and proposed by the bank.

Due to [briefly state reason, e.g., financial hardship/temporary cash flow issues], I/we requested a restructuring of the outstanding loan balance. It is understood and agreed that the new terms are as follows:

- **Current Outstanding Principal:** [Insert Amount]
- **Revised Monthly EMI Amount:** [Insert New Amount]
- **Revised Interest Rate:** [Insert Rate]% per annum
- **New Loan Tenure:** [Insert Number of Months/Years]
- **Effective Date of New EMI:** [Insert Date]

I/We confirm that all other terms and conditions mentioned in the original loan agreement dated [Insert Original Date] shall remain in full force and effect, except for the specific changes mentioned above.

I/We undertake to ensure timely payment of the revised EMIs and acknowledge that any default in the new payment schedule may result in legal action or penalties as per bank policy.

Please find the signed copies of the required documentation attached for your records.

Yours sincerely,

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[Your Signature]  
[Your Full Name]  
[Your Contact Number]  
[Your Address]