

[Your Name]
[Your Address]
[Your Phone Number]
[Your Email Address]

[Date]

[Bank/Lender Name]
[Branch Name/Department]
[Lender Address]

Subject: Request for Modification of Loan EMI Amortization Schedule

Dear [Manager Name or Loan Officer],

I am writing to formally request a modification to the Equated Monthly Installment (EMI) and amortization schedule for my existing loan, Account Number [Your Account Number].

Currently, my monthly EMI is [Current Amount]. Due to [State Reason: e.g., financial hardship, change in income, or desire to increase payment to reduce tenure], I am requesting the following adjustment:

- **Proposed New EMI Amount:** [Proposed Amount]
- **Requested Effective Date:** [Date]
- **Desired Loan Tenure Adjustment:** [State if you want to extend or shorten the term]

I am committed to fulfilling my financial obligations and believe that this modification will allow me to manage my repayments more effectively. I have attached [Mention documents, e.g., latest salary slips or bank statements] for your review.

Please let me know the necessary steps to formalize this modification and if there are any applicable processing fees. I look forward to your positive response.

Sincerely,

[Your Signature]
[Your Printed Name]