

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

[Date]

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

Subject: Request for Loan EMI Moratorium - Loan Account No: [Your Loan Account Number]

Dear Sir/Madam,

I am writing this letter to formally request a moratorium on the Equated Monthly Installments (EMIs) for my loan account [Loan Account Number] held with your branch.

Due to [state reason: e.g., financial hardship, medical emergency, job loss, or business loss], I am currently facing a temporary liquidity crunch. As a result, I am finding it difficult to meet my monthly repayment obligations for the next [Number of Months] months.

I request you to grant me a moratorium period starting from [Start Date] to [End Date]. I am aware that interest will continue to accrue on the outstanding principal during this period as per the bank's policy.

I have consistently maintained a good repayment record in the past and assure you that I will resume regular EMI payments once my financial situation stabilizes after the requested period.

I have attached [mention any supporting documents, e.g., medical reports or salary slips] for your reference. I hope you will consider my request favorably.

Thank you for your cooperation.

Yours sincerely,

[Signature]

[Your Full Name]