

To,
The Branch Manager,
[Bank Name],
[Branch Address],
[City, State, Zip Code]

Date: [Current Date]

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

Dear Sir/Madam,

I am writing this letter to formally request a reduction in the Equated Monthly Installment (EMI) for my [Type of Loan, e.g., Home/Personal] loan, which I hold with your bank under the account number [Your Account Number].

Currently, I am paying an EMI of [Current EMI Amount]. However, due to [Reason: e.g., financial hardship, medical expenses, or reduction in income], I am finding it difficult to maintain these payments. I remain committed to repaying my loan in full, but I require a lower monthly commitment to manage my finances effectively.

I would like to propose the following options for your consideration:

- Extending the loan tenure to reduce the monthly EMI amount.
- Reviewing and reducing the current interest rate if applicable.

I have attached [Documents: e.g., salary slips, bank statements, or medical reports] as proof of my current financial situation. I request you to kindly review my case and suggest a revised repayment plan that is more manageable.

I look forward to your positive response and am available for a meeting to discuss this further.

Sincerely,

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