

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

[Date]

To,
The Branch Manager,
[Bank/Financial Institution Name],
[Branch Address]

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

Dear Sir/Madam,

I am writing to you regarding my [Type of Loan, e.g., Home/Personal/Car] loan under the account number **[Your Loan Account Number]**. Currently, I am paying an Equated Monthly Installment (EMI) of [Current EMI Amount] for a remaining tenure of [Number of Months/Years].

Due to [mention reason: e.g., financial difficulties, reduction in income, medical emergencies], I am finding it difficult to manage the current EMI amount. To ensure that I continue to make regular payments without default, I request you to extend my loan tenure from [Current Tenure] to [Requested Total Tenure].

I understand that increasing the tenure will reduce my monthly EMI burden, although it may increase the total interest payable over the life of the loan. I am prepared to accept the revised terms and conditions as per the bank's policy.

I have enclosed [mention documents, e.g., salary slips, bank statements, or proof of hardship] for your review. I kindly request you to process this request at the earliest.

Thank you for your assistance and understanding.

Yours sincerely,

[Your Signature]

[Your Full Name]