

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

Date: [Insert Date]

Subject: Application for Temporary Loan EMI Deferment - Account No: [Insert Account Number]

Dear Sir/Madam,

I am writing to formally request a temporary deferment of my Equated Monthly Installments (EMIs) for my [Type of Loan, e.g., Home/Personal/Car] loan, held under the account number mentioned above.

Due to [state reason: e.g., unexpected medical expenses / temporary unemployment / financial hardship], I am currently facing a short-term liquidity crisis. This has made it difficult for me to meet my monthly repayment obligations for the next [Number of Months] months.

I request you to kindly grant me a moratorium period starting from [Start Date] to [End Date]. I intend to resume my regular EMI payments immediately following this period and am aware that interest may continue to accrue as per bank policy.

I have attached [mention documents: e.g., medical reports / termination letter / financial statements] to support my request. I have maintained a good repayment track record thus far and assure you of my commitment to clearing the dues.

I look forward to your positive response regarding this request.

Yours sincerely,

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