

**Request to change EMI cycle date for loan repayment**

Dated: .....

To,  
**Indiabulls Housing Finance Limited**  
5th Floor, Building No. 27, KG Marg,  
Connaught Place, New Delhi – 110001

From \_\_\_\_\_  
Address \_\_\_\_\_  
Mobile No. \_\_\_\_\_  
Email ID \_\_\_\_\_

**SUB:** Request for change of date of EMI presentation towards repayment of the loan amount.

**Ref:** Loan Account Number - \_\_\_\_\_

Dear Sir,

This has reference to the loan agreement(s) dated \_\_\_\_\_ executed between (a) \_\_\_\_\_ (hereinafter referred to as "**Borrower(s)**") and (b) \_\_\_\_\_ (hereinafter referred to as the "**Lender**") for a loan up to Rs. \_\_\_\_\_/- (Rupees \_\_\_\_\_ only) ("**Loan**"), more particularly mentioned in Schedule of the loan agreement(s) and/ or any amendment(s)/addendum(s) thereto ("**Loan Agreement**") and/or the other Loan Documents.

Pursuant to the provisions of the Loan Agreement, NACH instrument is being presented with our banker on \_\_\_\_ of the each English Calendar Month towards payment of the Equated Monthly Installments/ Pre-Equated Monthly Installments. However, due to certain inconsistency with our income inflow, we may not be able to honor those instructions on \_\_ of the English calendar month towards repayment of installments, as provisions of Loan Agreement.

We, therefore, request you to change our EMI cycle from \_\_\_\_ of each English Calendar Month to \_\_ of English Calendar Month.

We are enclosing here with a cheque/ demand Draft/Banker's Cheque of Rs. \_\_\_\_\_/- (Rupees \_\_\_\_\_ Only) towards interest amount for the extended period of 1<sup>st</sup> of ....., 20\_\_ to 5<sup>th</sup> ....., \_\_\_\_ (mention year) (both dates inclusive) to maintain the EMI amount same for new EMI cycle, which will \_\_\_\_ to \_\_\_\_ of English Calendar Month.

We assure you that sufficient account balance would be maintained in the designated Bank account to honor the repayment instruments such as NACH instrument. We further assure that no default will occur in repayment of the Loan and the loan account will be regular with the Lender.

We therefore request you to look into the matter and do the needful to the earliest.

Thanking you,

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