

**Date:** \_\_\_\_\_

**To,**  
**The Branch Manager**  
**Shree Kadi Nagarik Sahakari Bank Ltd.**  
**Branch:** \_\_\_\_\_

**Subject: Request to continue Same existing EMI and reduce tenure due to ROI reduce**

**Loan Account Number:** \_\_\_\_\_

Bank has reduced repo rate as per Bank Guidelines in My Loan Account: \_\_\_\_\_ w.e.f 01.01.2026. Therefore, my loan account rephased on outstanding amount and EMI / Installment amount has been reduced. But I/we want to pay the EMI / Installment amount as per my existing EMI (Old EMI before last replacement).

I/we am/are also agree and accept the all terms and conditions of Bank regarding payment towards EMI / Installment and reduce tenure.

**Note:**

- Borrower/s who have not taken full disbursement in loan account and opted this option which may result into increase in EMI after making full disbursement.
- This option applicable only in case of ROI reduced due to repo rate and request submitted on or before 20.01.2026 only will be considered.
- I/we understand and accept all terms and conditions of Bank.

Borrower/s Co-Borrowers Name

Signature

---

---

---

---

---

---

---

---

Borrowers and Co-Borrowers must sign this application form and submit to Home Branch.