

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

The Manager  
JS Bank Limited  
\_\_\_\_\_Branch

**Deferral of Principal Amount for JS GoldFinance**

Dear Sir / Madam,

With reference to the subject, I have availed JS Gold Finance facility with JSBL \_\_\_\_\_branch, in pursuance of Finance Agreement dated \_\_\_\_\_. As per the current economic situation of the country due to the outbreak of COVID-19, you are kindly requested to please defer my principal amount for the period of months as ticked below:

Number of months the deferral is requested:

1	2	3	4	5	6	7	8	9	10	11	12
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However, markup shall be charged and paid by myself during the period of deferral as per the existing terms and conditions. The undersigned is ready to execute fresh documents, including schedule / repayment plan. Any deferral of the principal amount granted to me by you shall be governed by IH&SMEFD Circular Letter No. 3 of 2020 of the State Bank of Pakistan.

Your cooperation in the related matter will be highly appreciated.

With Warm Regards,

Customer Name: \_\_\_\_\_

CNIC: \_\_\_\_\_

Account Number: \_\_\_\_\_