

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

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

**Deferral of Principal Amount for JS Elite Salary Loan**

Dear Sir / Madam,

With reference to the subject, I have availed JS Elite Salary Loan 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 & insurance (if applicable) 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. 4 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: \_\_\_\_\_