

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

The Manager  
JS Bank Limited  
\_\_\_\_\_ Branch

**Deferral of Principal Amount of Home Finance Facility**

Dear Sir,

With reference to the subject, I have availed the Home Finance facility with JSBL \_\_\_\_\_ branch, in pursuance of Finance Agreement dated \_\_\_\_\_. As per the current economic situation of the country due to outbreak of (COVID-19), you are kindly requested to please defer my principal amount for \_\_\_\_\_ months (max 12 months).

However, markup shall be charged and paid by myself during the period of deferral as per existing terms & conditions. The undersigned is ready to execute fresh schedule / repayment plan. Any deferral of the principal amount granted to me by you shall be governed by IH& SMEFD Circular 4 of 2020 of the State Bank of Pakistan

Your cooperation in the related matter will be highly appreciated.

With Warm Regards,

Customer Signature: \_\_\_\_\_

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

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

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