

**Subject:** Request for Home Loan EMI Reduction Post RBI Repo Rate Cut

Dear [XXXX] Home Loan Team,

I hope this email finds you well. I am writing to request a revision of my **home loan interest rate** following the recent **RBI repo rate cut**. Given that interest rates have been revised in the market, I would like to know if my existing loan can be adjusted to reflect this change and reduce my **EMI burden** accordingly.

**Loan Account Number:** [Your Loan Account Number]

As a valued customer, I would appreciate if my loan could be shifted to the latest applicable interest rate to ensure I am benefiting from the reduced cost of borrowing. Please let me know the revised EMI amount and any formalities required to process this change.

Looking forward to your positive response at the earliest.

Best regards,

[Your Name]

[Your Contact Number]

[Your Email Address]