

[Your Name]
[Your Address]
[City, State, ZIP Code]
[Email Address]
[Phone Number]
[Date]

The Branch Manager
Jammu & Kashmir Bank
[Branch Address]

[City, State, ZIP Code]

Subject: Request for Loan Repayment Rescheduling

Dear Sir/Madam,

I am writing to formally request a reconsideration of my loan repayment schedule for my loan account with your bank, bearing account number [Your Loan Account Number]. Due to unforeseen circumstances, including [briefly explain your situation, e.g., job loss, medical issues], I am currently facing financial difficulties that hinder my ability to meet the current repayment terms.

I kindly request an adjustment to my repayment plan, which may include [specific requests, e.g., a temporary reduction in payments, an extension of the loan term, etc.]. I believe that with this modification, I will be able to honor my obligations without defaulting on the loan.

I appreciate your understanding and assistance in this matter. Please let me know if any further documentation or information is required to process my request. I look forward to your prompt response.

Thank you for your attention to this matter.

Sincerely,

[Your Signature (if sending a hard copy)]

[Your Printed Name]

[Your Loan Account Number]