

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

Customer Service Department  
Jammu & Kashmir Bank  
[Bank Address]  
[City, State, ZIP Code]

Subject: Transaction Dispute - [Transaction Date/Reference Number]

Dear Sir/Madam,

I am writing to formally dispute a transaction that appears on my account statement. Below are the details of the transaction:

- Account Number: [Your Account Number]
- Transaction Date: [Date of Transaction]
- Transaction Amount: [Amount]
- Merchant Name/Description: [Merchant Name/Description]

I did not authorize this transaction, and I request your assistance in investigating this matter. Please find attached copies of relevant documents, including my account statement and any additional evidence supporting my claim.

I would appreciate your prompt attention to this issue and kindly request to be informed of the steps that will be taken to resolve this dispute.

Thank you for your assistance.

Sincerely,

[Your Name]  
[Your Signature (if sending a hard copy)]