

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

The Branch Manager
Jammu and Kashmir Bank
[Branch Address]
[City, State, ZIP Code]

Subject: Request for Loan Extension

Dear [Branch Manager's Name],

I hope this letter finds you well. I am writing to formally request an extension on my existing loan, [Loan Account Number], which is scheduled for repayment on [Original Due Date].

Due to [brief explanation of the reason for the request, e.g., unforeseen circumstances, financial difficulties, etc.], I am unable to meet the original repayment schedule. I kindly request an extension of [number of months/years] to facilitate my financial recovery.

I am committed to fulfilling my obligations and assure you that this extension will help me manage my finances more effectively.

Thank you for considering my request. I look forward to your positive response.

Sincerely,

[Your Signature (if sending a hard copy)]

[Your Printed Name]