

[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: Loan Request Application

Dear Sir/Madam,

I am writing to formally request a loan of [specify amount] from Jammu and Kashmir Bank for [purpose of the loan, e.g., home renovation, education, business expansion, etc.].

I am currently [briefly explain your current financial situation and employment, e.g., employed at XYZ Company as a [your position] with a monthly income of [your income]].

I have been a customer of your bank for [number of years] and have maintained a good banking relationship. I am confident that my financial capability allows me to repay the loan comfortably within the stipulated time frame.

Attached to this application are the necessary documents including [list documents, e.g., income proof, identity proof, property documents, etc.] for your reference.

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

Yours sincerely,

[Your Signature (if sending a hard copy)]

[Your Printed Name]