

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

The Branch Manager
J&K Bank

[Branch Address]
[City, State, Zip Code]

Subject: Application for Personal Loan

Dear Sir/Madam,

I am writing to formally apply for a personal loan of [amount] from J&K Bank. I am currently a customer of your bank and have maintained a good relationship with your institution.

I am seeking this loan for [briefly describe the purpose of the loan, e.g., medical expenses, home renovation, etc.]. I believe that this loan will help me to [explain how the loan will benefit you].

I have attached the required documents for your review, including my identification proof, income statement, and any other necessary forms. I assure you that I will adhere to all payment schedules and terms associated with the loan.

Thank you for considering my application. I look forward to your favorable response.

Yours sincerely,

[Your Name]

[Signature (if sending a hard copy)]