

Formal Bank Loan Application Letter

Subject: Application for Personal Loan

Dear Loan Officer,

I am writing to formally apply for a personal loan of [amount] from your bank. The purpose of this loan is to [state purpose: e.g., home renovation, education, or medical expenses]. I have been a customer of your bank for [number of years], maintaining both savings and salary accounts.

Please find attached the necessary documents including proof of income, identification, and bank statements. I kindly request you to process my application and inform me of the next steps.

Thank you for your time and assistance.

Sincerely,

[Your Name]

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