Formal Loan Application Letter to Bank

Subject: Application for Personal Loan

Dear Loan Officer,

I am writing to formally request a personal loan of [amount] from [Bank Name]. The purpose of this loan is to cover [state purpose: home renovation, education, medical expenses, etc.]. I have been a customer with your bank for [number of years], and I have maintained an active account in good standing.

I am employed with [Company Name] as a [Position], earning a monthly income of [amount].

Attached to this letter are the necessary documents including my identification, proof of employment, salary slips, and bank statements.

I kindly request you to review my application and inform me of the next steps. I am confident in my ability to repay the loan on time as per the repayment terms.

Thank you for your attention and assistance.

Sincerely,

[Your Name]

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