

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

Dear [Loan Officer's Name or "Loan Department"],

Subject: Personal Loan Application

I am writing to formally apply for a personal loan of [amount] for the purpose of [briefly state the purpose, e.g., home improvement, medical expenses, debt consolidation, etc.].

I am currently employed at [Your Employer's Name] as a [Your Job Title], and my monthly income is approximately [Your Monthly Income]. I have maintained a good credit score of [Your Credit Score] and have no outstanding debts that adversely affect my repayment capability.

I have attached all necessary documents, including my proof of income, identification, and any other required information. I would appreciate your consideration of my application, and I am available to provide any additional details or documentation if needed.

Thank you for your time and assistance. I look forward to your positive response.

Sincerely,
[Your Name]