

[Your Name]  
[Your Address]  
[City, State, ZIP Code]  
[Email Address]  
[Phone Number]  
[Date]  
[Loan Officer's Name]  
[Bank/Financial Institution Name]  
[Bank Address]  
[City, State, ZIP Code]

Dear [Loan Officer's Name],  
Subject: Application for PPF Loan

I am writing to formally request a loan against my Public Provident Fund (PPF) account, account number [your PPF account number].

I have maintained this account since [date of account opening] and have accumulated a balance of [current balance]. I am seeking a loan amount of [desired loan amount] to [briefly state purpose of loan].

I understand that the maximum loan amount applicable is up to 25% of the balance at the end of the preceding financial year, and I wish to proceed accordingly.

Please find attached the required documents for your review, including:

1. Copy of PPF account statement
2. Identity proof
3. Address proof
4. Other necessary documents

I appreciate your assistance with my request and look forward to your prompt response.

Thank you.

Sincerely,

[Your Name]