

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

[Bank Name]
[Bank Address]
[City, State, ZIP Code]

Subject: Loan Application Rejection - [Application ID/Reference Number]

Dear [Applicant's Name],

Thank you for your application for a Personal Loan under the PPF scheme with [Bank Name]. After careful review and consideration, we regret to inform you that your loan application has been rejected.

The decision was based on the following reasons:

1. [Reason 1]
2. [Reason 2]
3. [Reason 3]

We encourage you to address these issues and consider reapplying in the future. Should you have any questions or require further clarification, please do not hesitate to reach out to us at [Contact Information].

Thank you for considering [Bank Name] for your financial needs.

Sincerely,

[Your Name]
[Your Position]
[Bank Name]
[Contact Information]