

Home Loan Application Letter

Amit Sharma 45 Gandhi Nagar Mumbai, Maharashtra - 400001 13 April 2025

The Branch Manager State Bank of India Gandhi Nagar Branch Mumbai, Maharashtra - 400001

Subject: Application for Home Loan

Dear Sir/Madam,

I am writing to formally apply for a home loan with your esteemed bank, State Bank of India. I would like to request an amount of ₹50,00,000 for the purpose of purchasing a new home located at Plot No. 123, LBS Road, Thane, Maharashtra - 400602, which is valued at ₹65,00,000.

I am an Indian citizen currently employed as a Senior Software Developer with XYZ Tech Solutions, earning an annual income of ₹15,00,000. I have a total of 10 years of professional experience. I began my career as a Junior Developer at ABC Infosystems, where I worked for 4 years and earned an annual income of ₹6,00,000. Following that, I joined PQR Technologies as a Software Engineer for 3 years, earning ₹10,00,000 annually, before moving to my current role. This extensive experience in the IT industry has provided me with strong financial stability and consistent income growth over the years.

I have attached supporting documents to verify my identity, employment, and income. These include my Aadhaar Card, PAN Card, salary slips for the past six months, Income Tax Returns for the last three years, the sale agreement and property valuation report for the home, and bank statements for the last twelve months.

I kindly request you to process my loan application at the earliest convenience and inform me if any additional information or documentation is required. I would be happy to provide further details as needed. You may contact me at +91-9876543210 or via email at amit.sharma@email.com.

Thank you for considering my application. I look forward to receiving a positive response and to working with your team to finalize the loan process.

Sincerely,

Amit Sharma