

[Bank/Financial Institution Logo]

[Bank Name]  
[Branch Address Line 1]  
[Branch Address Line 2]  
[City, State, ZIP Code]  
Phone: [Bank Contact Number] | Email: [Bank Email Address]  
Date: [Date]

**To,**

[Applicant's Full Name]  
[Applicant's Address Line 1]  
[Applicant's Address Line 2]  
[City, State, ZIP Code]

**Subject:** Rejection of Home Loan Application (Application Ref: [Reference Number])

Dear [Mr./Ms. Applicant's Last Name],

We thank you for your interest in availing a home loan from [Bank Name] and for taking the time to complete the application process (Reference Number: [Reference Number], submitted on [Application Date]).

After careful consideration of your application and review of the submitted documents, we regret to inform you that we are unable to approve your home loan request at this time.

**The primary reason(s) for this decision are as follows:**

[âœ”] Your credit score does not meet our minimum eligibility criteria.  
[âœ”] Your declared income is below the required threshold for the requested loan amount.  
[âœ”] Incomplete or insufficient supporting documentation for income or property.  
(Please select as appropriate, or specify any other specific justification.)

We understand that this outcome may cause disappointment, and we would like to assure you that every aspect of your case was carefully reviewed in accordance with our lending policy. We encourage you to improve the highlighted areas and consider reapplying in the future should your circumstances change.

For any clarification or to discuss the decision further, please feel free to contact us at [Contact Number] or [Email Address]. Our team would be happy to provide further guidance on your eligibility and how we can assist you in the future.

We appreciate your interest in [Bank Name] and wish you all the best in your home buying journey.

Sincerely,  
[Authorized Signatory Name]  
[Designation]  
[Bank Name]