Date…

Client Name,

Address…

**Sub: Rejection of Request for Loan**

Dear Sir,

It gives us the pain to apprise you that your request for the loan (Amount of money) has been rejected by the board of directors of our bank. The main reason for this rejection was found to be the short amount of salary you are earning, being a job holder in a government service. (show actual problem and situation). As you have no source of income other than this job and the bank has strong reservations over your way of returning this huge amount of loan.

Anyhow, we would always be available to serve you in other matters. Hoping to serve you in a better way.

Manager Operations,