

Bank Account Closure Request Applications Letters (10+ Application Samples)

1. Savings Account (Bachat Account)

(a) Account Dormant / Not in Use

Subject: Request for Closure of Dormant Savings Account

Dear Sir/Madam,

I request the closure of my Savings Account maintained at your Branch, as it has remained dormant for an extended period. Below are the account details:

1. **Account Holder Name:** [Your Full Name]
2. **Account Number:** [Your Account Number]
3. **Branch Name:** [Branch Name and Address, if applicable]

As I no longer require this account, please process its closure at your earliest convenience. Please transfer the remaining balance, if any, to [Specify Payment Method, e.g., my alternate bank account (Account No: [Number], Bank: [Bank Name], Branch: [Branch Name]) or issue a Banker's Cheque in my favour].

Additionally, I request confirmation of the account closure in writing or via email to [Your Email Address]. Should any documentation or formalities be required, please inform me at [Your Contact Number] or [Your Email Address].

Thank you for your prompt attention to this matter.

Yours sincerely,

[Your Full Name]

[Your Signature, if submitting in hard copy]

[Your Contact Information]

(b) Extra Charges Being Incurred

Subject: Request for Closure of Savings Account Due to High Maintenance Charges

Dear Sir/Madam,

I hold a Savings Account with your esteemed Bank, details of which are as follows:

1. **Account Holder Name:** [Your Full Name]
2. **Account Number:** [Your Account Number]
3. **Branch Name:** [Branch Name and Address, if applicable]

Due to recurring service charges and minimal usage, maintaining this account has become financially inconvenient. Therefore, I request the immediate closure of the account and the transfer of the remaining balance to [Specify Payment Method, e.g., my alternate bank account (Account No: [Number], Bank: [Bank Name], Branch: [Branch Name]) or a Banker's Cheque].

Please provide written confirmation of the closure via email to [Your Email Address] or post to [Your Postal Address]. Contact me at [Your Contact Number] if additional information or documentation is required.

I appreciate your cooperation and prompt action.

Yours sincerely,

[Your Full Name]

[Your Signature, if submitting in hard copy]

[Your Contact Information]

(c) Shifting to Another Bank

Subject: Request for Closure of Savings Account Due to Transfer of Banking Services

Dear Sir/Madam,

I am writing to request the closure of my Savings Account with your Branch, as I have transitioned my banking services to another financial institution. The account details are:

1. **Account Holder Name:** [Your Full Name]
2. **Account Number:** [Your Account Number]
3. **Branch Name:** [Branch Name and Address, if applicable]

I kindly request you to close the account and release the remaining balance via [Specify Payment Method, e.g., bank transfer to (Account No: [Number], Bank: [Bank Name], Branch: [Branch Name]) or a Banker's Cheque]. Please confirm the closure in writing or via email to [Your Email Address].

Should further documentation be required, please get in touch with me at [Your Contact Number] or [Your Email Address]. I appreciate your assistance in processing this request promptly.

Yours sincerely,

[Your Full Name]

[Your Signature, if submitting in hard copy]

[Your Contact Information]

2. Current Account (Business/Transaction Account)

(a) Business Closed/Transferred

Subject: Request for Closure of Current Account Due to Business Closure/Transfer

Dear Sir/Madam,

Our organisation has been maintaining a Current Account with your Branch, details of which are provided below:

1. **Business Name:** [Your Business Name]
2. **Account Number:** [Your Account Number]
3. **Branch Name:** [Branch Name and Address, if applicable]

This account is no longer required because our business operations have been closed or transferred. I kindly request you to close the account and release the remaining balance via [Specify Payment Method, e.g., a Banker's Cheque in favour of [Business Name/Person's Name] or bank transfer to (Account No: [Number], Bank: [Bank Name], Branch: [Branch Name])].

Please provide written confirmation of the closure to [Your Email Address or Postal Address]. Should any additional documents or formalities be required, please get in touch with me at [Your Contact Number].

I appreciate your support in this matter.

Yours faithfully,

[Your Full Name]

[Designation, if applicable]

[Authorised Signatory's Signature]

[Company Stamp, if applicable]

(b) High Service Charges / Less Benefit

Subject: Request for Closure of Current Account Due to High Service Charges

Dear Sir/Madam,

I am writing to request the closure of my Current Account maintained at your Branch, as detailed below:

1. **Account Holder Name/Business Name:** [Your Name/Business Name]
2. **Account Number:** [Your Account Number]
3. **Branch Name:** [Branch Name and Address, if applicable]

Due to high service charges and limited benefits compared to other banking options, I have discontinued this account. Please close the account and transfer the remaining balance to [Specify Payment Method, e.g., my alternate account (Account No: [Number], Bank: [Bank Name], Branch: [Branch Name]) or a Banker's Cheque].

Kindly confirm the closure via email to [Your Email Address] or post to [Your Postal Address]. Please get in touch with me at [Your Contact Number] if any additional information is required.

I appreciate your prompt attention to this request.

Yours sincerely,

[Your Full Name]

[Your Signature, if submitting in hard copy]

[Your Contact Information]

(c) Opened Another Account for Business Transactions

Subject: Request for Closure of Current Account Due to New Banking Arrangement

Dear Sir/Madam,

I am maintaining a Current Account with your Branch, details of which are as follows:

1. **Account Holder Name/Business Name:** [Your Name/Business Name]
2. **Account Number:** [Your Account Number]
3. **Branch Name:** [Branch Name and Address, if applicable]

I have opened a new account with another bank for my business transactions, so this account is no longer required. I request you to close the account and release the remaining balance via [Specify Payment Method, e.g., bank transfer to (Account No: [Number], Bank: [Bank Name], Branch: [Branch Name]) or a Banker's Cheque].

Please confirm the account closure in writing or via email to [Your Email Address]. For further requirements, kindly contact me at [Your Contact Number].

I appreciate your cooperation.

Yours sincerely,

[Your Full Name]

[Your Signature, if submitting in hard copy]

[Your Contact Information]

3. Fixed Deposit Account (Term Deposit / Certificate of Deposit)

(a) Deposit Maturity Completed

Subject: Request for Closure of Matured Fixed Deposit Account

Dear Sir/Madam,

I request the closure of my Fixed Deposit Account, which has matured. The details of the account are as follows:

1. **Account Holder Name:** [Your Full Name]
2. **Fixed Deposit Account Number:** [Your FD Account Number]
3. **Branch Name:** [Branch Name and Address, if applicable]

Please close the account and transfer the maturity proceeds to my Savings Account (Account No: [Number], Bank: [Bank Name], Branch: [Branch Name]) or issue a Banker's Cheque in my favour. Kindly confirm the closure and transfer via email to [Your Email Address] or post to [Your Postal Address].

Please get in touch with me at [Your Contact Number] if any additional documents are required. I appreciate your prompt assistance.

Yours sincerely,

[Your Full Name]

[Your Signature, if submitting in hard copy]

[Your Contact Information]

(b) Requirement of Funds

Subject: Request for Premature Closure of Fixed Deposit Account

Dear Sir/Madam,

I hold a Fixed Deposit Account with your Branch, details of which are provided below:

1. **Account Holder Name:** [Your Full Name]
2. **Fixed Deposit Account Number:** [Your FD Account Number]
3. **Branch Name:** [Branch Name and Address, if applicable]

Due to urgent financial requirements, I request the premature closure of this Fixed Deposit. Please release the available proceeds to my Savings Account (Account No: [Number], Bank: [Bank Name], Branch: [Branch Name]) or via a Banker's Cheque.

Kindly confirm the closure and transfer details via email to [Your Email Address]. Please get in touch with me at [Your Contact Number] if any documentation or formalities are required.

Thank you for your understanding and prompt action.

Yours sincerely,

[Your Full Name]

[Your Signature, if submitting in hard copy]

[Your Contact Information]

(c) Better Investment Option Found

Subject: Request for Closure of Fixed Deposit Account Due to Alternative Investment

Dear Sir/Madam,

I am writing to request the closure of my Fixed Deposit Account with your Branch, as I have opted for an alternative investment opportunity with better returns. The account details are:

1. **Account Holder Name:** [Your Full Name]
2. **Fixed Deposit Account Number:** [Your FD Account Number]
3. **Branch Name:** [Branch Name and Address, if applicable]

Please process the closure and release the funds to my Savings Account (Account No: [Number], Bank: [Bank Name], Branch: [Branch Name]) or via a Banker's Cheque. Kindly confirm the closure via email to [Your Email Address] or post to [Your Postal Address].

Please get in touch with me at [Your Contact Number] if any additional information or documents are required. I appreciate your cooperation.

Yours sincerely,

[Your Full Name]

[Your Signature, if submitting in hard copy]

[Your Contact Information]

4. Joint Account

(a) One Holder's Demise

Subject: Request for Closure of Joint Account Due to Demise of Co-Holder

Dear Sir/Madam,

We were maintaining a Joint Account with your Branch, details of which are as follows:

1. **Account Holders' Names:** [Name of Surviving Holder] and [Name of Deceased Holder]
2. **Account Number:** [Your Account Number]
3. **Branch Name:** [Branch Name and Address, if applicable]

Regrettably, one of the joint account holders, [Name of Deceased Holder], has passed away. By our family's decision, I request the closure of this account and release the remaining balance to the surviving holder or legal heir, per the Bank's procedures.

Please inform me of any required documentation (e.g., death certificate, legal heir certificate) at [Your Contact Number] or [Your Email Address]. Kindly confirm the closure in writing or via email to [Your Email Address].

Thank you for your assistance during this difficult time.

Yours faithfully,

[Full Name of Surviving Holder]

[Signature of Surviving Holder]

[Your Contact Information]

(b) Change in Family/Business Arrangement

Subject: Request for Closure of Joint Account Due to Changed Arrangements

Dear Sir/Madam,

We, the undersigned joint account holders, maintain a Joint Account with your Branch, details of which are:

1. **Account Holders' Names:** [Name of Holder 1] and [Name of Holder 2]
2. **Account Number:** [Your Account Number]
3. **Branch Name:** [Branch Name and Address, if applicable]

Due to changes in our family/business arrangements, we mutually request the closure of this account. Please release the remaining balance via a Pay Order or Banker's Cheque in favour of [Specify Name for Payment] or transfer to [Specify Account Details, if applicable].

We confirm our mutual consent to this closure by signing below. Kindly confirm the closure to [Your Email Address or Postal Address]. For further requirements, please get in touch with us at [Contact Number of Holder 1] or [Contact Number of Holder 2].

I appreciate your cooperation.

Yours sincerely,

[Full Name of Holder 1]

[Signature of Holder 1]

[Full Name of Holder 2]

[Signature of Holder 2]

[Contact Information]

5. Salary Account

(a) Job Change / New Employer Bank

Subject: Request for Closure of Salary Account Due to Job Change

Dear Sir/Madam,

I am writing the closure of my Salary Account with your Branch, as my new employer credits my salary to an account with another bank. The account details are:

1. **Account Holder Name:** [Your Full Name]
2. **Account Number:** [Your Account Number]
3. **Branch Name:** [Branch Name and Address, if applicable]

Please close the account and release the remaining balance to [Specify Payment Method, e.g., my alternate account (Account No: [Number], Bank: [Bank Name], Branch: [Branch Name]) or a Banker's Cheque]. Kindly confirm the closure via email to [Your Email Address] or post to [Your Postal Address].

Please get in touch with me at [Your Contact Number] if any additional documentation is required. Thank you for your assistance.

Yours sincerely,

[Your Full Name]

[Your Signature, if submitting in hard copy]

[Your Contact Information]

(b) Old Account Redundant

Subject: Request for Closure of Redundant Salary Account

Dear Sir/Madam,

I hold a Salary Account with your Branch, which is no longer active and has become redundant. The account details are as follows:

1. **Account Holder Name:** [Your Full Name]
2. **Account Number:** [Your Account Number]
3. **Branch Name:** [Branch Name and Address, if applicable]

I kindly request you to close the account and release the remaining balance to [Specify Payment Method, e.g., my alternate account (Account No: [Number], Bank: [Bank Name], Branch: [Branch Name]) or a Banker's Cheque]. Please confirm the closure via email to [Your Email Address] or post to [Your Postal Address].

Please get in touch with me at [Your Contact Number] for any further requirements. I appreciate your prompt attention to this matter.

Yours sincerely,

[Your Full Name]

[Your Signature, if submitting in hard copy]

[Your Contact Information]

6. Loan / Overdraft Linked Account

(a) Loan Fully Repaid

Subject: Request for Closure of Loan Account and Issuance of No Dues Certificate

Dear Sir/Madam,

I am pleased to inform you that I have fully repaid the loan availed under the following account:

1. **Account Holder Name:** [Your Full Name]
2. **Loan Account Number:** [Your Loan Account Number]
3. **Branch Name:** [Branch Name and Address, if applicable]

As all outstanding dues have been cleared, I request you to close the loan account and issue a No Dues Certificate for my records. Please send the certificate to [Your Email Address] or [Your Postal Address]. If any balance remains in the linked account, kindly transfer it to [Specify Account Details or Payment Method].

Please get in touch with me at [Your Contact Number] if any documentation is required. I appreciate your support throughout the loan tenure.

Yours sincerely,

[Your Full Name]

[Your Signature, if submitting in hard copy]

[Your Contact Information]

(b) Bank's Requirement Fulfilled

Subject: Request for Closure of Overdraft Account

Dear Sir/Madam,

I have maintained an Overdraft Account with your Branch, linked to my credit facility. The account details are:

1. **Account Holder Name:** [Your Full Name]
2. **Overdraft Account Number:** [Your Account Number]
3. **Branch Name:** [Branch Name and Address, if applicable]

As the associated credit facility has been fully settled and is no longer required, I request the closure of this Overdraft Account. Please release any remaining balance to [Specify Payment Method, e.g., my alternate account (Account No: [Number], Bank: [Bank Name], Branch: [Branch Name]) or a Banker's Cheque].

Kindly confirm the closure via email to [Your Email Address] or post to [Your Postal Address]. Please get in touch with me at [Your Contact Number] for any additional requirements.

Thank you for your prompt attention to this request.

Yours sincerely,

[Your Full Name]

[Your Signature, if submitting in hard copy]

[Your Contact Information]