

Application for Closing Central Bank of India Account

1. Application for Merging Central Bank of India Accounts Before Closing

To,
The Branch Manager,
Central Bank of India,
[Branch Name],
[Branch Address],

Subject: Application for Merging Accounts Before Closing

Respected Sir/Madam,

I, [Your Name], holder of two accounts in Central Bank of India, would like to request the merger of my accounts before closing one of them. My account details are as follows:

Account Number: [Account Number 1]
 Account Number: [Account Number 2]

Due to personal reasons, I would like to merge the balance of Account Number [Account Number 1] into Account Number [Account Number 2] and close Account Number [Account Number 1].

I kindly request you to process this request at the earliest and confirm the completion of the merger and closure. Enclosed are the required documents to validate my identity and accounts, such as self-attested copies of my PAN card, Aadhaar card, and passbooks of both accounts.

I deeply appreciate your assistance in this matter and look forward to your prompt response.

Thank you.

Yours faithfully,



[Your Name]
[Mobile Number]
[Email Address (optional)]

2. Central Bank of India Account Closure Application Due to Unauthorized Transactions

To,
The Branch Manager,
Central Bank of India,
[Branch Name],
[Branch Address],

Subject: Account Closure Application Due to Unauthorized Transactions

Respected Sir/Madam,

I am writing to request the immediate closure of my savings account number [Your Account Number] held at your esteemed branch due to unauthorized transactions that have recently occurred in my account. I have been a customer of Central Bank of India for the past [number of years] and have never experienced such an issue before.

On [Date], I discovered that a total sum of INR [Amount] has been debited from my account via multiple unauthorized transactions. I have not made these transactions myself, nor have I shared my account credentials or OTPs with anyone else. This has deeply alarmed me, and I am concerned about the safety of my remaining balance and personal information.

I have already reported this matter to your branch and have submitted a written complaint on [Date of Complaint]. Despite the same, the issue remains unresolved, and I feel that the closure of my account is the most secure option for me at this time.

Kindly process my request for account closure at the earliest and transfer the remaining balance to my alternate account number [Alternate Account Number] held at [Bank Name], [Branch Name], IFSC Code: [IFSC Code]. Additionally, please provide written confirmation of the account closure for my records.



I regret the inconvenience caused to the bank and would like to thank you for your understanding and prompt assistance in this matter. Please let me know if you require any further information or documents from my end.

Thanking you,

Yours sincerely,

[Your Name]
[Your Address]
[Your Contact Number]
[Your Email ID (if any)]
[Date]

3. Application for Switching to Joint Account Before Closing Individual Central Bank of India Account

To,
The Branch Manager,
Central Bank of India,
[Branch Name],
[Branch Address],

Subject: Application for Switching to Joint Account Before Closing Individual Account

Respected Sir/Madam,

I, [Your Full Name], holding an individual account (Account No. XXXXXXXX) with your esteemed bank, kindly request you to consider this application for switching my existing individual account to a joint account. I wish to add my [Relationship to Joint Applicant], [Joint Applicant's Full Name], as a joint holder of this account.

Since my intention is to have a joint account only, I would like to close my individual account once the process of switching to a joint account is completed. I trust that the Central Bank of India will provide its assistance in making this transition smooth and efficient.



Kindly find the enclosed necessary documents required for the addition of the joint applicant:

- 1. Copy of Joint Applicant's PAN Card
- 2. Copy of Joint Applicant's Aadhaar Card
- 3. Joint Applicant's Passport-sized Photograph
- 4. Joint Account Application Form
- 5. Relationship Proof with the Joint Applicant

I request you to please process my application at the earliest and oblige. Thank you for your understanding and prompt attention to this matter.

Yours sincerely,

[Your Full Name]
[Your Account Number]
[Your Contact Number]
[Your Email Address]

4. Converting Central Bank of India Account to an Overdraft Facility Before Closure Application

To,
The Branch Manager,
Central Bank of India,
[Branch Name],
[Branch Address],

Subject: Application for Converting Account to Overdraft Facility Before Closure

Respected Sir/Madam,

I, [Your Name], am holding a Savings/Current account (Account Number: [Your Account Number]) in your esteemed branch. I have been a loyal customer of the Central Bank of India for the past [Number of Years] years.



Due to a change in my financial requirements, I wish to request the conversion of my existing Savings/Current account into an Overdraft facility account before its closure. This will help me manage my finances in a more efficient manner and meet any unforeseen financial obligations with ease.

I understand that I am required to maintain a minimum balance and pay interest on the overdraft amount as per the bank's policies. I assure you that I will abide by all the terms and conditions associated with the overdraft facility.

I would be grateful if you could kindly process my request at the earliest and inform me about the necessary documentation required, if any. I am willing to visit the branch personally to complete any formalities needed to facilitate this change.

Thanking you in anticipation.

Yours faithfully,

[Your Name]
[Your Address]
[Contact Number]
[Email Address]
[Date]

5. Application for Freezing Central Bank of India Account Prior to Complete Closure

To,
The Branch Manager,
Central Bank of India,
[Branch Name],
[Branch Address],

Subject: Application for Freezing Account Prior to Complete Closure

Dear Sir/Madam,



I, [Your Full Name], holder of the account number [Your Account Number], request you to kindly freeze my account with immediate effect. I have decided to close my account with Central Bank of India due to personal reasons.

Before proceeding with the complete closure, I want to ensure that no further transactions are made through my account. Therefore, I kindly request you to freeze my account immediately to avoid any unauthorized transactions.

Once my account is frozen, I will soon visit the branch in person to complete the formalities for account closure and collect any remaining balance, if any.

I am enclosing a photocopy of my account passbook and identity proof for your reference. Kindly acknowledge this application and take the necessary action at the earliest.

Thanking you.

Yours faithfully,

[Your Full Name]
[Your Address]
[City, State, Pincode]
[Phone Number]
[Email Address]
Date: [Date]