

Application for Current Account Closure

1. Application to Consolidate Multiple Current Accounts into One

To,
The Branch Manager,
[Name of the Bank],
[Branch Address],

Subject: Application to Consolidate Multiple Current Accounts into One

Respected Sir/Madam,

I, [Your Name], holding account number [Account Number 1], request you to consolidate my multiple current accounts held with your esteemed bank. Due to the management of several accounts, I am facing difficulty in monitoring and organizing my business finances efficiently.

I kindly request you to merge the following current accounts into one:

1. Account Number: [Account Number 1], Branch: [Branch Name 1]
2. Account Number: [Account Number 2], Branch: [Branch Name 2]
3. Account Number: [Account Number 3], Branch: [Branch Name 3]

I would like to retain the account number [Account Number 1] as my primary account and close the other accounts mentioned above. I am ready to complete any formalities or provide any additional information required by the bank for the consolidation process.

I request you to process this application at the earliest and confirm the completion of the same. Your assistance in this matter will be highly appreciated.

Thanking you in advance.

Yours sincerely,

[Your Name]

[Your Address]

[City, Postal Code]

[Phone Number]

[Email Address]

2. Application for Current Account Closure due to Unsatisfactory Services

To,
The Branch Manager,
[Name of the Bank],
[Branch Address],

Subject: Application for Current Account Closure Due to Unsatisfactory Services

Dear Sir/Madam,

I am writing this letter to express my dissatisfaction with the services provided by your bank and to request the closure of my current account, [Account Number], with immediate effect.

Over the past few months, I have encountered multiple issues that have led to financial losses and inconveniences. Some of the major issues include:

1. Frequent unavailability of online banking services during crucial hours.
2. Delayed clearance of cheques, causing disruption in business transactions.
3. Unresolved discrepancies in account statements, despite multiple complaints.
4. Lack of prompt and efficient customer support, resulting in wasted time and effort.

I believe that I have given your bank ample time and opportunities to address these issues, but the continued lack of improvement in services has left me with no choice but to close my account.

Kindly process my request at the earliest and provide me with a confirmation of the account closure. Additionally, please issue a cheque or demand draft for the remaining balance in my account, payable to my name.

Thank you for your attention to this matter.

Yours faithfully,

[Your Name]

[Your Signature]

[Your Address]

[Your Contact Number]

[Date]

3. Application for Current Account Termination in the Event of a Deceased Account Holder

To,
The Branch Manager,
[Bank Name],
[Branch Name],
[Branch Address]

Subject: Application for Current Account Termination in the Event of a Deceased Account Holder

Respected Sir/Madam,

I write this application to bring to your kind attention that my [relation], [account holder's name], holder of current account number [account number] with your esteemed bank, has passed away on [date of death]. I request you to kindly close the said account and freeze all transactions with immediate effect.

As the nominee/legal heir, I am enclosing the necessary documents, including the death certificate, identity proof, address proof, and the original passbook for your reference and verification. Kindly process the account closing formalities and transfer the remaining account balance to my account at the earliest.

My account details are as follows:

1. Name: [Your Name]

2. Account Number: [Your Account Number]
3. Bank Name: [Your Bank Name]
4. Branch: [Your Branch Name]

I understand that the bank might require additional information or documents during the account closure process. I assure you of my full cooperation and request you to kindly proceed with the account termination.

Please feel free to contact me at [your phone number] or [your email address] for any clarification or additional requirements.

I look forward to your prompt action in this matter and trust that the bank will complete the necessary formalities at the earliest. Thank you for your assistance.

Yours faithfully,

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

4. Application for Conversion of Current Account to Savings Account

To,
The Branch Manager,
[Bank Name],
[Branch Name],
[Branch Address],

Subject: Application for Conversion of Current Account to Savings Account

Dear Sir/Madam,

I, [Your Full Name], am holding a current account with your esteemed bank. My account number is [Your Account Number]. I have been a loyal customer of your bank for the past [Number of Years/Months] years/months.

I am writing to request the conversion of my current account to a savings account due to a change in my employment status, which has resulted in a shift in my financial needs. I believe a savings account would be more suitable for my current situation, as it offers various benefits, such as earning interest on the deposits, lower charges, and facilities for online banking.

Kindly process this request at the earliest and confirm the conversion of my current account to a savings account. Please let me know if there are any formalities or documents that I need to provide or complete to facilitate this process.

Thank you for your attention to this matter. I appreciate your prompt assistance and look forward to continuing my banking relationship with [Bank Name].

Yours sincerely,

[Your Full Name]

[Your Contact Number]

[Your Email Address]

5. Application for Current Account Closure and Loan Set-off Arrangement

To,
The Branch Manager,
[Bank Name],
[Branch Name],
[Branch Address]

Subject: Application for Current Account Closure and Loan Set-off Arrangement

Dear Sir/Madam,

I am writing to inform you that I wish to close my current account (Account No: XXXXXXXXXXXXX) held at your esteemed [Bank Name] branch, [Branch Name]. I have been a loyal customer since [Year] and had a satisfying experience with your bank's services. However, due to some personal reasons, I have decided to close my account.

Furthermore, I have an outstanding loan (Loan Account No: YYYYYYYYYY) availed from your bank for which I have been making regular repayments. I kindly request you to consider setting off the remaining loan amount against the balance available in my current account.

Please find enclosed the necessary documents for your verification and processing of my request. Kindly initiate the account closure and loan set-off process at the earliest. I authorize you to debit the necessary charges, if any, for the account closure.

Once the closure has been completed, please provide me with a confirmation letter as proof of account closure and loan set-off. I am grateful for your attention to this matter and look forward to a prompt resolution of my request.

Thank you for your assistance and understanding.

Yours faithfully,

[Your Name]

[Your Full Address]

[Contact Number]

[Email Address]