To Place:  
The Bank Manager, Date:  
Name of the Bank,  
Address.

Sub: Account closure request.

Respected Sir/Madam,

My name is **[your name]**, the account holder of your bank with a/c no. XXXXXXXX. Initially, it was a salary account, but after I left the job, I stopped using that account.

For this reason, it was converted into a savings account and levied a penalty for not maintaining a minimum balance. At present, there is a negative balance of Rs...........

In my current financial situation, I cannot afford these charges.

So I request you to please close that account without any burden to me.

I hope you consider my request.

Thanking you.

Sincerely,  
Your name.