## Serious Loan Closure Balance Confirmation Template

Subject: Final Settlement and Closing Balance Confirmation - Loan Account

Dear Sir/Madam,

I am writing to request a formal confirmation letter regarding the final settlement of my loan account with your bank.

Loan Account Details:

- Borrower Name: [Full Name]

- Loan Account Number: [Loan Account Number]

- Loan Type: [Personal/Home/Car/Business Loan]

- Original Loan Amount: [Amount]

- Final Payment Date: [DD/MM/YYYY]

- Settlement Amount Paid: [Final Amount]

I have successfully completed all payments as per the loan agreement and request a "No Due Certificate" or "Loan Closure Letter" confirming that:

- 1. The loan has been fully settled
- 2. No outstanding dues remain
- 3. All collateral/security documents will be released
- 4. The account is permanently closed

This confirmation is essential for my financial records and future loan applications. Please ensure the letter mentions that I have been a regular payer and maintained a good credit relationship with the bank.

I request you to prepare this document on official letterhead with proper authorization. Please contact me at [phone number] when the letter is ready for collection.

Thank you for your cooperation throughout the loan tenure.

Respectfully yours,

[Your Full Name]

[Your Signature]