Official Loan Closure Confirmation

Subject: Loan Account Closure and No Dues Certificate

Dear [Borrower Name],

This letter serves as official confirmation that your loan account with [Bank/Financial Institution

Name] has been successfully closed with zero outstanding balance.

Loan Details:

- Loan Account Number: [Account Number]
- Loan Type: [Personal/Home/Car/Business Loan]
- Original Loan Amount: [Amount]
- Closure Date: [Date]
- Final Settlement Amount: [Amount]

We confirm that:

- 1. All EMIs have been paid in full
- 2. All interest charges have been settled
- 3. No penal charges are outstanding
- 4. All security documents will be released within 15 working days

Please retain this certificate for your records as it may be required for future financial transactions.

We appreciate your association with us and look forward to serving you again.

Warm regards,

[Manager Name]

[Bank/Institution Name]

[Official Seal]

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