Closure of Client accounts / dormant accounts

We take application from the client for closure of account. The concerned executive checks the holding and ledger balance and if the balance is Nil the account is closed. So far as the dormant accounts are concerned, which means client accounts which are not in operation for a period of 6 months and above are in-activated by system mechanism. In such cases of dormant account the client has to submit a written request for re-activation of account.