



## Online RTI Request Form Details

### RTI Request Details :-

<b>RTI Request Registration number</b>	PNBNK/R/2018/50166
<b>Public Authority</b>	Punjab National Bank

### Personal Details of RTI Applicant:-

<b>Name</b>	Akash Agarwal
<b>Gender</b>	Male
<b>Address</b>	C/o Dr Surendra Prakash Agarwal , Moh Dataganj, Tilhar, Dist: Shahjahanpur
<b>Country</b>	India
<b>State</b>	Uttar Pradesh
<b>Status</b>	Urban
<b>Educational Status</b>	Literate
<b>Phone Number</b>	+91-9582784356
<b>Mobile Number</b>	+91-9582784356
<b>Email-ID</b>	akashagarwal37[at]gmail[dot]com

### Request Details :-

<b>Citizenship</b>	Indian
<b>Is the Requester Below Poverty Line ?</b>	No

(Description of Information sought (upto 500 characters))

Description of Information Sought
<p>I took education loan from Punjab National Bank, Tilhar in Year 2009 and my account was eligible for Central Scheme of Interest Subsidy for Educational Loans. Please provide explanation for below issues with my loan account.</p> <p>PFB bank account details:</p> <p>Loan account no: 410300JB00000075</p> <p>Borrower: Akash Agarwal</p> <p>Co-Borrower: Dr. Alok Kumar Agarwal</p> <p>Bank Branch: Punjab national Bank, Tilhar</p> <ol style="list-style-type: none"> <li>1. Can bank add interest accrued during moratorium period to the Principle amount when borrower is entitled for subsidy under government scheme</li> <li>2. When should the interest amount be added to the Principal loan amount</li> <li>3. Please clarify addition of Rs 272193 to my loan account on date 20-02-2018.</li> <li>4. Nodal Bank for Scheme has published Claim Details for subsidy amount on their website as per which total subsidy disbursed to my account is Rs. 178897 till 28-Sep-2016 but upon inquiry with Branch total amount being reflected in my account till 8-Dec-2017 is Rs 158514 among which Rs. 52529 has been credited in installments from Oct-16 to Dec-17 and despite being receiving total amount bank is not disbursing it to my account and I am being charged with interest unnecessarily. Please rectify these issue and clear record books of my loan account</li> <li>5. I am being charge with compound interest in my loan account as interest accrued is being added to my Principal amount each month. As per my loan</li> </ol>

agreement there is no mention of this interest repayment method. Is this bank policy to calculate Compound Interest

6. What is the process for getting errors rectified associated to loan account

**Concerned CPIO**

CO Bareilly Tarsem Singh

**Supporting document** *(only pdf upto 1 MB)*



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