

PNB Loan Account 410300JB00000075- Education Loan Complaint

10 messages

Akash Agarwal <akashagarwal37@gmail.com>

To: rbd@pnb.co.in, vijay_kumar@pnb.co.in, apkakkar@pnb.co.in, bo4103@pnb.co.in, minister.hrd@gov.in, pstohrm@gov.in

Hi,

I took loan for pursuing B.Tech from Lovely Professional University in year 2009 and this loan was eligible for Interest Subsidy under **CSISS,2009**. My loan repayment of **272,193** was added on 20-02-2016 as one time interest addition to principle amount post moratorium period.

I have filed RTI Request with Canara Bank (**CANBK/A/2019/60250**) and as per their response MoHRD has sanctioned 100% subsidy in Financial years 2009-10, 2013-14, 2015-16, 2016-17, 2017-18, 2018-19, 2019-20, 2020-21, 2021-22, 2022-23, 2023-24, 2024-25, 2025-26, 2026-27, 2027-28, 2028-29, 2029-30, 2030-31, 2031-32, 2032-33, 2033-34, 2034-35, 2035-36, 2036-37, 2037-38, 2038-39, 2039-40, 2040-41, 2041-42, 2042-43, 2043-44, 2044-45, 2045-46, 2046-47, 2047-48, 2048-49, 2049-50, 2050-51, 2051-52, 2052-53, 2053-54, 2054-55, 2055-56, 2056-57, 2057-58, 2058-59, 2059-60, 2060-61, 2061-62, 2062-63, 2063-64, 2064-65, 2065-66, 2066-67, 2067-68, 2068-69, 2069-70, 2070-71, 2071-72, 2072-73, 2073-74, 2074-75, 2075-76, 2076-77, 2077-78, 2078-79, 2079-80, 2080-81, 2081-82, 2082-83, 2083-84, 2084-85, 2085-86, 2086-87, 2087-88, 2088-89, 2089-90, 2090-91, 2091-92, 2092-93, 2093-94, 2094-95, 2095-96, 2096-97, 2097-98, 2098-99, 2099-00, 2100-01, 2101-02, 2102-03, 2103-04, 2104-05, 2105-06, 2106-07, 2107-08, 2108-09, 2109-10, 2110-11, 2111-12, 2112-13, 2113-14, 2114-15, 2115-16, 2116-17, 2117-18, 2118-19, 2119-20, 2120-21, 2121-22, 2122-23, 2123-24, 2124-25, 2125-26, 2126-27, 2127-28, 2128-29, 2129-30, 2130-31, 2131-32, 2132-33, 2133-34, 2134-35, 2135-36, 2136-37, 2137-38, 2138-39, 2139-40, 2140-41, 2141-42, 2142-43, 2143-44, 2144-45, 2145-46, 2146-47, 2147-48, 2148-49, 2149-50, 2150-51, 2151-52, 2152-53, 2153-54, 2154-55, 2155-56, 2156-57, 2157-58, 2158-59, 2159-60, 2160-61, 2161-62, 2162-63, 2163-64, 2164-65, 2165-66, 2166-67, 2167-68, 2168-69, 2169-70, 2170-71, 2171-72, 2172-73, 2173-74, 2174-75, 2175-76, 2176-77, 2177-78, 2178-79, 2179-80, 2180-81, 2181-82, 2182-83, 2183-84, 2184-85, 2185-86, 2186-87, 2187-88, 2188-89, 2189-90, 2190-91, 2191-92, 2192-93, 2193-94, 2194-95, 2195-96, 2196-97, 2197-98, 2198-99, 2199-00, 2200-01, 2201-02, 2202-03, 2203-04, 2204-05, 2205-06, 2206-07, 2207-08, 2208-09, 2209-10, 2210-11, 2211-12, 2212-13, 2213-14, 2214-15, 2215-16, 2216-17, 2217-18, 2218-19, 2219-20, 2220-21, 2221-22, 2222-23, 2223-24, 2224-25, 2225-26, 2226-27, 2227-28, 2228-29, 2229-30, 2230-31, 2231-32, 2232-33, 2233-34, 2234-35, 2235-36, 2236-37, 2237-38, 2238-39, 2239-40, 2240-41, 2241-42, 2242-43, 2243-44, 2244-45, 2245-46, 2246-47, 2247-48, 2248-49, 2249-50, 2250-51, 2251-52, 2252-53, 2253-54, 2254-55, 2255-56, 2256-57, 2257-58, 2258-59, 2259-60, 2260-61, 2261-62, 2262-63, 2263-64, 2264-65, 2265-66, 2266-67, 2267-68, 2268-69, 2269-70, 2270-71, 2271-72, 2272-73, 2273-74, 2274-75, 2275-76, 2276-77, 2277-78, 2278-79, 2279-80, 2280-81, 2281-82, 2282-83, 2283-84, 2284-85, 2285-86, 2286-87, 2287-88, 2288-89, 2289-90, 2290-91, 2291-92, 2292-93, 2293-94, 2294-95, 2295-96, 2296-97, 2297-98, 2298-99, 2299-00, 2300-01, 2301-02, 2302-03, 2303-04, 2304-05, 2305-06, 2306-07, 2307-08, 2308-09, 2309-10, 2310-11, 2311-12, 2312-13, 2313-14, 2314-15, 2315-16, 2316-17, 2317-18, 2318-19, 2319-20, 2320-21, 2321-22, 2322-23, 2323-24, 2324-25, 2325-26, 2326-27, 2327-28, 2328-29, 2329-30, 2330-31, 2331-32, 2332-33, 2333-34, 2334-35, 2335-36, 2336-37, 2337-38, 2338-39, 2339-40, 2340-41, 2341-42, 2342-43, 2343-44, 2344-45, 2345-46, 2346-47, 2347-48, 2348-49, 2349-50, 2350-51, 2351-52, 2352-53, 2353-54, 2354-55, 2355-56, 2356-57, 2357-58, 2358-59, 2359-60, 2360-61, 2361-62, 2362-63, 2363-64, 2364-65, 2365-66, 2366-67, 2367-68, 2368-69, 2369-70, 2370-71, 2371-72, 2372-73, 2373-74, 2374-75, 2375-76, 2376-77, 2377-78, 2378-79, 2379-80, 2380-81, 2381-82, 2382-83, 2383-84, 2384-85, 2385-86, 2386-87, 2387-88, 2388-89, 2389-90, 2390-91, 2391-92, 2392-93, 2393-94, 2394-95, 2395-96, 2396-97, 2397-98, 2398-99, 2399-00, 2400-01, 2401-02, 2402-03, 2403-04, 2404-05, 2405-06, 2406-07, 2407-08, 2408-09, 2409-10, 2410-11, 2411-12, 2412-13, 2413-14, 2414-15, 2415-16, 2416-17, 2417-18, 2418-19, 2419-20, 2420-21, 2421-22, 2422-23, 2423-24, 2424-25, 2425-26, 2426-27, 2427-28, 2428-29, 2429-30, 2430-31, 2431-32, 2432-33, 2433-34, 2434-35, 2435-36, 2436-37, 2437-38, 2438-39, 2439-40, 2440-41, 2441-42, 2442-43, 2443-44, 2444-45, 2445-46, 2446-47, 2447-48, 2448-49, 2449-50, 2450-51, 2451-52, 2452-53, 2453-54, 2454-55, 2455-56, 2456-57, 2457-58, 2458-59, 2459-60, 2460-61, 2461-62, 2462

My father has reached out to PNB Tilhar's Branch manager and Bareilly Head office as well through verbal/written medium but they have not taken cognizance of this charged with undue interest amount. I am writing with a hope of getting this issue being addressed and need my loan account interest calculation to be revised from should be immediately removed from it. I wish to repay every penny which is genuine but don't want to pay for negligence of PNB officials.

I am also looping in **Hon'ble Minister of HRD** to bring to notice that how banks are depriving students of the CSISS benefits and in return making profit from both public subsidy and adding interest to loan account which student is then forced to pay. I request that such transactions should be monitored to ensure proper implementation.

Below is overview of subsidy sanctioned and credited to my account. It is evident from this breakup that there is huge gap between subsidy claim date and subsidy credit date. I have not utilized the subsidy amount as I have not received it. I have not utilized to gain profit and this delay nullifies the benefit provided by MoHRD. I have attached RTI Appeal reply from Canara bank, loan account statement provided to substantiate my claim.

| Financial Year | Subsidy Claim Date | Subsidy Sanctioned by MoHRD | Account Credit Date | Subsidy credited to Loan account by PNB |
|---|--------------------|-----------------------------|---------------------|--|
| 2009-10 | 31/08/2011 | 5663/- | | |
| 2010-11 | | | | |
| 2011-12 | | | 21/11/2011 | 5311/- |
| 2013-14 | 15/09/2014 | 63359 | | |
| 2014-15 | 9/10/2015 | 62666 | | |
| 2015-16 | 28/09/2016 | 47209 | 23/06/2015 | 15502 |
| | | | 28/09/2015 | 20240 |
| | | | 18/02/2016 | 12104 |
| 2016-17 | | | 21/07/2016 | 8437 |
| | | | 31/08/2016 | 16774 |
| | | | 17/10/2016 | 12413 |
| | | | 27/02/2017 | 9732 |
| 2017-18 | | | 24/08/2017 | 11801 |
| | | | 24/08/2017 | 801 |
| | | | 21/09/2017 | 592 |
| | | | 6/10/2017 | 2405 |
| | | | 8/12/2017 | 14785 |
| 2018-19 | | | 16/08/2018 | 14654 |
| Total Subsidy Sanctioned by MoHRD Till 31/03/2019 | | 173,234 | | Total subsidy credited by PNB to my Loan account |

Regards,
Akash Agarwal
Mobile +91-9582784356
PNB Loan Account No: 410300JB00000075

Akash Agarwal <akashagarwal37@gmail.com>
To: akash_agarwal@optum.com

Mon, Feb 10, 2020 at 7:15 PM

[Quoted text hidden]

Akash Agarwal <akashagarwal37@gmail.com>
To: Alok Agarwal <Dralokagarwal1963@gmail.com>

Sat, Feb 22, 2020 at 11:42 AM

----- Forwarded message -----

From: **Akash Agarwal** <akashagarwal37@gmail.com>

Date: Mon, Feb 10, 2020, 6:54 PM

Subject: PNB Loan Account 410300JB00000075- Education Loan Complaint

To: <rbd@pnb.co.in>, <vijay_kumar@pnb.co.in>, <apkakkar@pnb.co.in>, <bo4103@pnb.co.in>, <minister.hrd@gov.in>, <pstohrm@gov.in>

[Quoted text hidden]

Akash Agarwal <akashagarwal37@gmail.com>

Tue, Feb 25, 2020 at 12:21 PM

To: rbd@pnb.co.in, vijay_kumar@pnb.co.in, apkakkar@pnb.co.in, bo4103@pnb.co.in, minister.hrd@gov.in, pstohrm@gov.in, Alok Agarwal <Dralokagarwal1963@gmail.com>

Hi,

I have not recieved any response from your end. This issue is very urgent and need your. immediate attention.

Regards,
Akash Agarwal
[Quoted text hidden]

Akash Agarwal <akashagarwal37@gmail.com>

Sat, Apr 18, 2020 at 2:33 PM

To: rbd@pnb.co.in, vijay_kumar@pnb.co.in, apkakkar@pnb.co.in, bo4103@pnb.co.in, minister.hrd@gov.in, pstohrm@gov.in, Alok Agarwal <Dralokagarwal1963@gmail.com>

Hi,

This is 3rd follow-up email from my end, I have not recieved any response from your side and this is a grave concern for me. Please revert as soon as possible or i will have to raise issue to baking ombudsman and RBI for this fraud with my loan account.

Regards
Akash Agarwal
9582784356
[Quoted text hidden]

BO 4103 <bo4103@pnb.co.in>

Wed, Apr 22, 2020 at 3:14 PM

To: CO:Bareilly INSP <cobarinsp@pnb.co.in>, CO:Bareilly Credit <cobarcredit@pnb.co.in>, CO:Bareilly Rajbhasha <cobarraj@pnb.co.in>
Cc: akashagarwal37@gmail.com <akashagarwal37@gmail.com>

Sir,

we have informed many times to circle office Bareilly in this regard but we have not received any guidance.

Complainant is asking refusal in written for further proceeding before RBI, Ombudsman.

Kindly look the matter and resolve the complaint at priority basis.

With Regards
Sr. Manager

From: BO 4103
Sent: Saturday, April 18, 2020 4:48 PM
To: CO:Bareilly Rajbhasha; CO:Bareilly Recovery
Subject: FW: PNB Loan Account 410300JB00000075- Education Loan Complaint

सर,

शिकायत कर्ता ने शिकायत की कि उसने केनरा बैंक से सूचना मांगी थी जिसमे केनरा बैंक ने बताया की खाता सं० 410300JB00000075 में PNB ने वर्ष 2010-11 TO 2012 -13 के interest सब्सिडी क्लेम नहीं की है

| मुझे interest सब्सिडी दी जाये | आप से अनुरोध है की इसकी जाँच करारकर बैंक नियमानुसार interest सब्सिडी दिलाने की कृपा करें

REGARD
BRANCH HEAD
BO:TILHAR
From: Akash Agarwal [akashagarwal37@gmail.com]
Sent: Saturday, April 18, 2020 2:33 PM

To: Retail Banking Division; vijay kumar; Anand Prakash Kakkar; BO 4103; minister.hrd@gov.in; pstohrm@gov.in; Alok Agarwal

Subject: Re: PNB Loan Account 410300JB00000075- Education Loan Complaint

Mail originates from outside PNB !! Be vigilant before you click on a link, open attachments or reply !!!

Hi,

This is 3rd follow-up email from my end, I have not recieved any response from your side and this is a grave concern for me. Please revert as soon as possible or i will have to raise issue to baking ombudsman and RBI for this fraud with my loan account.

Regards
Akash Agarwal
9582784356

On Tue, Feb 25, 2020, 12:21 PM Akash Agarwal <akashagarwal37@gmail.com<mailto:[<mailto:akashagarwal37@gmail.com>>](mailto:akashagarwal37@gmail.com)>> wrote:
Hi,

I have not recieved any response from your end. This issue is very urgent and need your. immediate attention.

Regards,
Akash Agarwal

[Quoted text hidden]

PNB's Offering
"AVAIL OUR SECURE INTERNET BANKING FACILITY FOR 24*7 ACCESS TO YOUR PNB ACCOUNT"

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Visit: www.pnbindia.in

For Credit Card, please call Credit Card Call Centre No. 18001802345,(Toll Free) and 0120-4616200 (Tolled No.) and visit: www.pnbcards.in

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Akash Agarwal <akashagarwal37@gmail.com>

Sun, May 17, 2020 at 9:20 AM

To: BO 4103 <bo4103@pnb.co.in>

Cc: CO:Bareilly INSP <cobarinsp@pnb.co.in>, CO:Bareilly Credit <cobarcredit@pnb.co.in>, CO:Bareilly Rajbhasha <cobarrajb@pnb.co.in>, rbd@pnb.co.in, vijay_kumar@pnb.co.in, apkakkar@pnb.co.in

Hi Sir,

It has been 25 days and there has been **no response** from your side.

I have take enough follow up already and hence please consider this one as final request to correct issues with the loan account else i will take this further with Ombudsman and RBI

Regards
Akash Agarwal
Ph: 9582784356
[Quoted text hidden]

<postmaster@pnb.co.in>

Sun, May 17, 2020 at 9:21 AM

To: akashagarwal37@gmail.com

Delivery has failed to these recipients or groups:

vijay_kumar@pnb.co.in

INTENDED RECIPIENT OF THIS MAIL IS NO MORE IN BANK SERVICE, PLEASE CONTACT THE RESPECTIVE BRANCH/DEPARTMENT, WITH YOUR CONCERN

Diagnostic information for administrators:

Generating server: pnb.co.in

vijay_kumar@pnb.co.in

#550 5.7.901 INTENDED RECIPIENT OF THIS MAIL IS NO MORE IN BANK SERVICE, PLEASE CONTACT THE RESPECTIVE BRANCH/DEPARTMENT, WITH YOUR CONCERN, ##

Original message headers:

Received: from mail1.pnb.co.in (10.192.24.4) by MMS-HC-01.mail.pnb.co.in (10.192.24.41) with Microsoft SMTP Server (TLS) id 14.3.439.0; Sun, 17 May 2020 09:21:07 +0530

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In-Reply-To: <2E8AFC78B3C3334887E75224CF8B1357ECC2651D@MMS-MB-04.mail.pnb.co.in>
From: Akash Agarwal <akashagarwal37@gmail.com>
Date: Sun, 17 May 2020 09:20:49 +0530
Message-ID: <CAJ7qALrX2AR-ym7C5YjXnDwoFatj3tsB5xxePEkRNE3_p9=AwQ@mail.gmail.com>
Subject: Re: FW: PNB Loan Account 410300JB00000075- Education Loan Complaint
To: BO 4103 <bo4103@pnb.co.in>
CC: "CO:Bareilly INSP" <cobarinsp@pnb.co.in>, "CO:Bareilly Credit" <cobarccredit@pnb.co.in>, "CO:Bareilly Rajbhasha" <cobarrajb@pnb.co.in>, <rbd@pnb.co.in>, <vijay_kumar@pnb.co.in>, <apkakkar@pnb.co.in>
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X-Brightmail-Tracker: H4sIAAAAAAAAAA21Ue1BUVRzm7PPCcuWpPDxs4uiKTEqhbDyWYpxi8DFCBY05ZQRc4MCuLLvM vXdF7AGKzCA+WAH5VtpIjBDTioiJrUCBgjhpYNNUjJQ546BmQCgYmti5uwteiv3jzG+/7/c6 33fmEmJlo0JFoJocYoy0Q51zk/S92fD1801nupLW7v3HR3u1c1SsPXG0Va692HtYpj3YOCbT Vj6ulwoHK2tF2vLWvaKX5Zt2f1cljwfbCkAUUp2MQzcWgDGRk0Tq3Zf/7RaWiDBOD1tOMIe8N ZED0wm18Zjoy6HcGzS2CbdYs2Cf1E1ddZ0UBylWBXawWxpKBeByASgBrGskQmFLd5G4BLgR SqpCBD/764iMJ5SUgBz9PiHnCQlVioUdzc0S/g+kGqRwsLFb6ih/Dx4omxAS5YgZaxqudbc1w 4s/7Ej4mKU/YUz0kcYwYfsGywxZ7sSsVD0/39tqLZVQwHLt+zh5LqJw/8EPckdxPPyo6pE9 34uKg/v2w+2xN7Uu/nTqN/t6YqoHwI8f9NsJMU5qHpKGPAGo4yJ44Em9tAx41Qg2qRHkOeJV sOirx3JHHAQbjt8T0-JnYe2NDiDeA4GsCXhk03pDSHC0MTU4zRS5N54G+IG4dUHJOXCj+H6w DVAEULuTVc1dSUopvYPNy7aBLEK9iH7uqjTLiStel50prVJTNmA2LV3mTGSZxJzsGpZkOW WkXmt2LUaw41olzWgdJ8JNVlydg71iTL4jmoNBm5+jS9ycwmmxmDDUBCjNu+Pd6B26bTebSg Y3IMs4E4LPBhsconzWTkkJFLDgkLDQsPjdSEaMJfOM6DNSERmojIME1ohHoxOV6BN6cyaQ5L IZSDmN12IkJuA7KEoYakiN/Xk0GZaGeG3sDN5uDimBm+WmjYr+hPjiow4SskBLdcTnYkX0hS qoT0fy8qI1xtIJNwx7etPs2LyObQ2aw+0znai4xtxKj7LGoF60dG8psqZ0HBSH/SewQL6ztL zR93BZwARH3L0ToxcfkSfxZP1eFzrKken5P289cRfColRpMRqRaTNa/hORTfTgc2zgmi8iVT VngZdWHL6ZaQg6HY9xHgD/dTBWMLPph1k/Az19v9jN1HfirvEjg4uKidMd0Zes5pxp0/i5I w+/Ti6znVXDQ7mneinJrYMKpygXS5Imn1LPZ2YQK01ZNwoVsvHyczf5i62RYRtWd/HP0KW ozmhlWfGrLwtTtRpS+W41bfCC6zpXXMbouTmj9JVSDyDLzj98zDbUPTAW8NrDwWzGdSIwG7 owOmU250tqcCd9z2TPwvDDwFHLz5LFDa+6P8mPbXnoflu+/t+KbILp/UY2i3Voa+Xfhh02T Fw4ml/ZdtPR+71pi/Xr5yqkP//h0+/b8s8aHAT9G6gr13JdZB4zG05tqZqc6C5KpF6J2VMY 1eEaUdwj2yXvS1zd/kWzNd7i+yx7tXVQ6qKBmsvXUGktdXj9aHAACVIKdrT3GS90rI10dry 4tb2C9vdgtRxLXWKfVMPv7e/W3V51uhYmey5u+eYAv3UhP99ee7TTtKIv4Xj6xg8UZzUd 3WztbopMGpZkBs+eChqsuzX1KHfOk8uT8oMwtYTVOSGrxQxL/vw0/UZPvAYAAA==
Return-Path: akashagarwal37@gmail.com

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[Quoted text hidden]

Akash Agarwal <akashagarwal37@gmail.com>

Fri, May 22, 2020 at 10:55 AM

To: BO 4103 <bo4103@pnb.co.in>

Cc: CO:Bareilly INSP <cobarinsp@pnb.co.in>, CO:Bareilly Credit <cobarcredit@pnb.co.in>, CO:Bareilly Rajbhasha <cobarrajb@pnb.co.in>, rbd@pnb.co.in, apkakkar@pnb.co.in

Hi,

I have not recieved any response from your side even after multiple reminders and in person visit to branch as well on 5/21.

I am going to take this matter further with banking ombudsman qs branch and head office is incapable of resolving the issue.

Regards

Akash Agarwal
9582784356

[Quoted text hidden]

Akash Agarwal <akashagarwal37@gmail.com>

Sat, Jul 4, 2020 at 6:12 PM

To: akash_agarwal@optum.com

----- Forwarded message -----

From: **Akash Agarwal** <akashagarwal37@gmail.com>

Date: Fri, May 22, 2020, 10:55 AM

Subject: Re: FW: PNB Loan Account 410300JB00000075- Education Loan Complaint

To: BO 4103 <bo4103@pnb.co.in>

[Quoted text hidden]

[Quoted text hidden]