

General Details			
Ombudsman Office	BO Kanpur	CEPC Office	NA
Complaint Number	202021011000341	Complaint Date	04/07/2020
Complaint To	RBI		
Details of the eligible regulated entity			
Type	Bank	Category	NATIONALISED BANKS
Is complaint related to credit card?	No	Name	PUNJAB NATIONAL BANK
Branch	Tilhar (NPP)	District	SHAHJAHANPUR
State	UTTAR PRADESH	Address 1	BDO OFFICE ROAD,BIRIYAGANJ,TILHAR, , , ,
Address 2		Branch Category	SEMI-URBAN
Nodal Officer's name	KARTAR SINGH - PNB NO Knp	Is your complaint against the wallet of the regulated entity	No
Name of the wallet		Transaction/Reference Number	
Is your complaint against a Business Correspondent?	No		
Complainant Details			
Complainant Name	Akash Agarwal	Age	28
Gender	Male	Complainant Category	Individual
Email ID	akashagarwal37@gmail.com	Mobile No	9582784356
Complainant Address	C/o Dr Alok Kumar Agarwal, Mohalla Dataganj, PO-Tilhar, District-Shahjahanpur(U.P), Pincode-242307	Telephone No	
Account Details			
Account category	LOAN AND ADVANCES	Account sub category	EDUCATIONAL LOAN
Bank account no	4103001500000282	Card no	
Loan Account no			
Complaint Details			
Category	REMITTANCE	Grounds of complaint	Inward remmitances
Subject Description	8(1)(d) Non-payment or delay in payment of inward remittances	Disputed amount involved (in Rupees)	272193
Compensation sought, if any (in Rupees)		Facts of the complaint	I took a loan for pursuing Btech(ECE), Loan account number is 410300JB00000075. My loan account is covered under CENTRAL SECTOR INTEREST SUBSIDY SCHEME, 2009 as per which interest accrued during the moratorium period was to be waived off. I started repaying my loan from year 2014 but suddenly in year 2016 a hefty amount of 272193 was added to my principal amount as Interest Accrued. I objected to addition of such amount earlier as well and gave written complaints to PNB Tilhar Branch and copied these letters to PNB Head office Bareilly but I never received a response. I was not aware about banking ombudsman complaint process earlier and neither was informed by bank about it at that time. To take my complaint further, I raised RTIs for PNB Bank and Canara Bank as I was not getting help from the local branch after multiple requests. RTI No CANBK/A/2019/60250 filed with Canara bank clearly states that subsidy for my loan account from the year 2010-11 to 2012-13 was provided by Nodal Bank but was not claimed by PNB Bank in respective years. This negligence by PNB officials led to additions of hefty sum of 272193 to the principal later on in my account. I also checked through a statement that subsidy is not credited into my account in the same %age as was provide by the nodal bank and was always credited in small amounts which basically overcame all the benefits which I was supposed to get from Subsidy Scheme. I have sent various letters and emails as well as visited branch multiple times but received no correct response from anyone in PNB. Please help me by taking appropriate action for all the negligence as it has made me and my father suffer and has also created an unnecessary financial burden for me. I am ready to repay the correct and entitled loan amount but need my loan account scrutinized and corrected.

Nomination Details

Nomination	No	Representative Name
Representative Telephone Number		Representative Email Id
Representative Address Line 1		Representative Address Line 2
Representative Place		Representative District
Representative State		Representative Pincode