

**ANNEXURE-I**

**LETTER OF REQUEST CUM SANCTION LETTER FOR ADVANCE UNDER  
PERSONAL LOAN SCHEME FOR PENSIONERS.**

The Manager,  
Punjab National Bank

\_\_\_\_\_  
\_\_\_\_\_

Dear Sir,

**Reg.: Advance under Personal Loan Scheme for Pensioners.**

I request you to grant me an advance of Rs. \_\_\_\_\_ (Rupees \_\_\_\_\_ only) for meeting my personal needs/medical expenses. I am eligible for the loan applied for under the above scheme for pensioners.

I am drawing a monthly pension of Rs. \_\_\_\_\_ (Rupees \_\_\_\_\_) having retired from \_\_\_\_\_ in the year \_\_\_\_\_. The pension is being credited in my SF/CA A/c No. \_\_\_\_\_ maintained with your branch.

I agree to repay the said advance of Rs. \_\_\_\_\_ (Rupees \_\_\_\_\_) in 24 equal monthly instalments alongwith interest @ \_\_\_\_\_ p.a. with \_\_\_\_\_ rests. I agree to pay interest tax, if any, in force. The interest chargeable shall be subject to changes as prescribed by bank from time to time. In the event of my death or for any other reason deemed fit, the bank shall have the right to recall the loan outstanding immediately irrespective of repayment period fixed. I also agree to execute all the documents prescribed and to abide by all terms and conditions of the scheme from time to time.

Yours faithfully,

Place \_\_\_\_\_

Date \_\_\_\_\_

(Signature of the applicant)

Name: \_\_\_\_\_

PPO No. \_\_\_\_\_

Res. Address. \_\_\_\_\_

COMMENTS / RECOMMENDATIONS OF APPRAISING OFFICER

(Signature & Name of Appraising Officer)

ORDERS OF THE SANCTIONING AUTHORITY

(Signature & Name of Sanctioning Authority)