

## APPLICATION FOR INDIAN BANK PENSIONERS LOAN SCHEME

Branch : .....

Photograph of  
the Borrower

Photograph of  
the Spouse /  
Guarantor

Date : .....

I hereby apply for a **PENSION LOAN** of Rs. ....

for ..... (mention purpose) repayable in ..... EMIs as detailed below I request to sanction the loan and credit the loan amount to my SB.A/c. ....

Type of Pension : ☒ Regular ☐ Family

|   |  |                                       |                        |
|---|--|---------------------------------------|------------------------|
| [1] Name of the Applicant   | Mr/Mrs/Ms/Mx.                          |                                       |                        |
| [2] Father's / Spouse's Name  |  |                                       |                        |
| [3] Date of Birth : <b>Age:</b>   | Date of Retirement:                    |                                       |                        |
| [4] Dependents  |  |                                       |                        |
| [5] Current Residential Address :<br><input type="checkbox"/> Owned <input type="checkbox"/> Rental<br><input type="checkbox"/> Dependent's | .....<br>.....<br>.....<br>CITY : PIN: |                                       |                        |
| [6] Res. Tele.:   | Mobile :                               |                                       | E-Mail :               |
| [7] Retirement Due to   | <input type="radio"/> Superannuation   | <input type="radio"/> VRS             |                        |
|   | <input type="radio"/> Medical Grounds  | <input type="radio"/> Others(specify) |                        |
| [8] Details of Employment at the time of Retirement:<br><br>Designation :   | Employer's Name:                       |                                       | Address:               |
| [9] If presently Employed, Self Employed/ Privately working, the details on the same  |  |                                       |                        |
| [10] Monthly Income(in Rupees)  | Pension [1]                            | Other Sources [2]                     | Total Income [1] + [2] |
| (i) Applicant   |  |                                       |                        |
| (ii) Spouse   |  |                                       |                        |
| [11] Name of the Person/s entitled to receive family pension  |  |                                       |                        |

|   |  |  |  |
|---|--|--|--|
| [12] Pension drawn through –<br>Indian Bank, .....Branch<br>SB A/c..... | <input type="radio"/> Central Government Pension | <input type="radio"/> State Government Pension | <input type="radio"/> Others (Specify) |
|---|--|--|--|

|   |   |  |
|---|---|--|
| [13] Any close relative working in the Bank | <input type="checkbox"/> YES<br><input type="checkbox"/> NO | <input type="checkbox"/> If Yes Details: |
|---|---|--|

|  |  |
|--|--|
| [14] Details of Deposits / any Other account maintained by the applicant in the Bank and with Other Banks if any |  |
|--|--|

|  |  |
|--|--|
| [15] Details of Guarantors : Name :<br>Address : |  |
|--|--|

|  |
|--|
| [16]. Member of any Pensioner's Association : if so details: |
|--|

|  |
|--|
| [17]. Mode of Credit of Pension at the Branch : <input type="checkbox"/> PSB Scheme <input type="checkbox"/> PILOT PENSION |
|--|

|  |        |
|--|--------|
| [18]. Particulars of Pension Payment Order(PPO) No :<br>Issued by : Pension Disbursing Authority : | Date : |
|--|--------|

|                                  |
|----------------------------------|
| [19] Details of Family Members : |
|----------------------------------|

| Name | Age | Relationship | Occupation Details | Address |
|------|-----|--------------|--------------------|---------|
|      |     |              |                    |         |
|      |     |              |                    |         |
|      |     |              |                    |         |

|   |                                    |
|---|------------------------------------|
| I declare that all the particulars given in the application form are true in all aspects. I confirm that no litigation has been initiated against me by other Banks / Financial Institutions. |                                    |
| Place:  |                                    |
| Date :  | Signature of Applicant / Pensioner |

|  |  |
|--|--|
| <b>DECLARATION FOR NOT TRANSFERRING THE BRANCH / BANK ACCOUNT BY THE PENSIONER DURING THE PENDENCY OF LOAN</b><br>I am applying for a loan of Rs.....(Rs.....)<br>with Indian Bank .....Branch. I agree that on availing this loan, I will not change my branch / Bank account for drawal of my monthly pension till the said loan is adjusted.<br><br>Date : Signature of the Borrower / Pensioner. |  |
|--|--|

|  |
|--|
| [20] Details of the Family Members of Gurantor : (Details applicable only for 3 <sup>rd</sup> party guarantee) |
|--|

| Name | Age | Relationship | Occupation Details | Address |
|------|-----|--------------|--------------------|---------|
|      |     |              |                    |         |

|  |  |  |  |  |
|--|--|--|--|--|
|  |  |  |  |  |
|  |  |  |  |  |

**UNDERTAKING BY GURANTOR :** Guarantor Name : \_\_\_\_\_ Date of Birth : \_\_\_\_\_  
 Father's / Spouse Name : \_\_\_\_\_ Bank A/c Details : \_\_\_\_\_  
 Address with Proof & Contact No.: \_\_\_\_\_  
 Employment / Source of Income :(Enclose Income Proof / Salary Certificate) Relationship \_\_\_\_\_  
 with the Applicant : \_\_\_\_\_  
**I hereby give my consent to stand as guarantor for the pension loan to be sanctioned to the above named applicant**  
 Signature of Guarantor \_\_\_\_\_

**Check List for Processing :**

|   |
|---|
| 1. Application from the pensioner - with full details   |
| 2. Original Pensioner's portion of the PPO - where branch is receiving the pension amount as crediting Bank – Pension under PILOT Scheme. |
| 3. Copy of the Pensioner's Portion of PPO – where branch is disbursing and crediting the pension – Pension under PSB Scheme.              |
| 4. Credit Report on borrower / Guarantor based on A & L   |
| <b>5. If Family Pension :</b>   |
| (i) The Date of Start of Family Pension :   |
| (ii) Whether any downward revision is due ?   |
| (iii) If so when ?  |
| (iv) In case of such revision, what is the level of pension expected :  |
| <b>(The above data are required to properly decide on the quantum of loan and to fix the EMIs approximately)</b>                          |

**BRANCH APPRAISAL :**

Date of Receipt of the Loan Application :

|   |   |
|---|---|
| [1] Net Pension : Rs.   | No. of times Pension eligible :   |
| [2]. Less Existing Recoveries / SI if any : Rs.                       | Whether within the prescribed 'Age' Limit                                     |
| [3] Less EMI for the Present Loan : Rs<br>As per the repayment period | Maximum Repayment Period as per exit age in months:                           |
| [4]. Balance of Pension(Post EMI) : Rs.                               | Eligible Loan Amount : Rs.<br>Loan Sanctioned : Rs.....<br>(Rupees .....only) |

[5]. Branch Manager's Observations and Sanction :

Date :

Signature of the Branch Manager / Sanctioning Authority

**Documents to be submitted :**

| S No.              | Document No. | Name of the Document   |
|--------------------|--------------|--|
| 1                  | D01          | Agreement for Pension Loan   |
| 2                  | D126         | Agreement for Pension Loan   |
| 3                  | D57          | Agreement of Guarantee   |
| 4                  | F198         | Undertaking letter by family members of the pensioner to the Bank            |
| 5                  | F199         | Letter of intimation by Bank to PPA- (optional) For PSB loan it is required. |
| Loan Tracking No.: |              |  |