



**Andhra Bank Retired Employees Association (ABREA)**

#215, Kubera Towers, Narayanaguda, Hyderabad – 500029  
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**A.Rajendra Prasad, President**

**NSN Reddy, General Secretary**

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18<sup>th</sup> October 2021

To

The General Manager  
Retail Credit Department  
Union Bank of India  
Central Office, Mumbai - 400021

Dear Sir,

**Reg: Loans to Retired Staff – Request to avail from any Branch**

We express our sincere thanks to the Bank Management for providing loan facilities to retired staff for payment of health insurance premium as well as other purposes which helped the senior citizens to a great extent.

In this regard, we wish to bring to your kind notice that many of the retirees are having their pension accounts at Branches where they retired and subsequently settled in different parts of the country.

It is observed that when the retirees are approaching branches near to their residence/place of settlement, the concerned officials are not evincing interest to entertain loan proposals on the pretext that the loans to retired staff are to be sanctioned by Pension Paying Branch only.

In this context, we wish to state that now we are operating in a Core Banking environment and allowing pensioners may be allowed to approach any of our bank branches for sanction of loans.

In view of the ongoing pandemic situation as well as other operational constraints (time and resources), once again we request your good offices to permit pensioners to avail loan facility from any branch of the bank as we are operating in a Core Banking environment and access to the pension account for recovery of loan instalment is very easy.

Thanks and Regards

Yours faithfully,

(N S N Reddy)  
General Secretary