



ਪੰਜਾਬ ਨੈਸ਼ਨਲ ਬੈਂਕ  
...भरोसे का प्रतीक !



punjab national bank  
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## **PNB MULTI BENEFIT TERM DEPOSIT (MBFD) SCHEME AT BUSINESS CORRESPONDENT (BC) LOCATIONS UNDER KIOSK BANKING SOLUTION (KBS).**

Multi Benefit Terms Deposit Scheme (MBFD) is a variant of Fixed Deposit which is operational from the Branches.

This scheme has been customized at Kiosk Banking Solution (KBS) also to be used at BC locations with limited functionalities. The functionalities available under BC network are summarized below:

- (i) The Fixed Deposit (MBFD) shall be opened for customer/s having operative Saving Fund or Current account/s in our Bank. In case, the prospective customer does not have an operative account, it would be opened before opening of Fixed Deposit (MBFD).
- (ii) BC Agent would obtain account opening form (PNB 1177 for existing customer) and fill up / enter required details at BC location, which would be pushed to the CBS for opening of account in the CBS system.
- (iii) After submission of required data under KBS at BC location, BC Agents would issue Provisional Deposit Receipt which would be system generated.
- (iv) Final FDR receipt would be issued by the Base Branch after completion of required formalities and deposit of the amount in the MBFD account and the same shall be handed over to customer against acknowledgement from the customer.
- (v) Other than aforesaid, activities like Payment / closure / premature payment, change in nominee, raising OD/Demand loan etc would be carried out at the base branch / other branches as per the guidelines applicable.