

## Features & Functionalities of PNB ONE:

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| <b>Accounts</b>          | <ol style="list-style-type: none"> <li>1. All accounts will be displayed in illustrative manner (Savings, Deposits, Loan, Overdraft, Current, Credit Card)</li> <li>2. Detailed view &amp; downloading of account statement</li> <li>3. Check Balances</li> </ol>  |
| <b>Transfer Funds</b>    | <ol style="list-style-type: none"> <li>4. Regular Transfers</li> <li>5. "Self" (for own accounts), "Within" (for PNB accounts) &amp; "Other" (for non-PNB accounts) will be there.</li> <li>6. NEFT/RTGS/IMPS/UPI for Interbank fund transfers.</li> <li>7. Instant Transfers (without adding beneficiary)</li> <li>8. Pay to Contact</li> <li>9. IMPS using MMID</li> <li>10. Indo- Nepal Remittance</li> <li>11. Manage Beneficiaries</li> <li>12. Bulk Fund Transfer</li> </ol> |
| <b>Scan &amp; Pay</b>    | <ol style="list-style-type: none"> <li>13. Make Payment by scanning QR directly.</li> <li>14. Create VPA using Manage VPA for using the functionality.</li> </ol>  |
| <b>UPI</b>               | <ol style="list-style-type: none"> <li>15. Manage VPA &amp; VPA Payee</li> <li>16. Send &amp; Collect Money</li> <li>17. Generate QR Code</li> <li>18. Approve to pay</li> <li>19. Transaction History</li> <li>20. UPI Blocking</li> </ol>  |
| <b>Digital Loans</b>     | <ol style="list-style-type: none"> <li>21. Pre-Approved Personal Loan</li> <li>22. Pre-Approved Business Loan</li> <li>23. OD against FD</li> <li>24. Krishi Tatkall Rinn</li> <li>25. KCC Renewal</li> <li>26. Digital KCC</li> <li>27. GST Sahay</li> <li>28. E Mudra</li> </ol>   |
| <b>Invest funds</b>      | <ol style="list-style-type: none"> <li>29. Open FD/RD</li> <li>30. Online Mutual Funds</li> <li>31. Insurance</li> <li>32. ASBA</li> <li>33. SGB</li> <li>34. PPF</li> <li>35. Govt. Initiatives (APY, PMJJBY &amp; PMSBY)</li> </ol>  |
| <b>Transactions</b>      | <ol style="list-style-type: none"> <li>36. View your recent transactions</li> <li>37. View list of recent payees in "My Favorite Payee" tab</li> <li>38. Schedule your transaction</li> <li>39. Recurring transactions</li> </ol>  |
| <b>Manage Debit Card</b> | <ol style="list-style-type: none"> <li>40. Apply for a new card</li> <li>41. Cardless Cash withdrawal</li> <li>42. Virtual Debit Card</li> </ol>   |

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|                             | 43. Update limits of ATM withdrawal, POS/ Ecom transactions<br>44. Hotlist debit card<br>45. Generate Green Pin<br>46. Debit Card On/Off<br>47. Enable/Disable Debit Card   |
| <b>Manage Credit Card</b>   | 48. Link/De link Credit Card<br>49. Auto Payment Registration<br>50. Auto Payment De-Registration<br>51. Change card limit<br>52. Statement on e-mail<br>53. Damaged card replacement<br>54. Card category update<br>55. Reward point redemption request<br>56. New PIN request<br>57. Damaged card replacement   |
| <b>Pay Bills/Recharge</b>   | 58. Register biller pertaining to Mutual fund, Insurance, Telecom, Electricity, DTH, credit card etc.<br>59. Pay bills directly to registered billers.  |
| <b>Languages</b>            | 60. Available in English ,Hindi, Bengali, Marathi, Punjabi, Gujarati, Tamil , Telugu, Malayalam   |
| <b>Cheques</b>              | 61. Inquire Cheque Status<br>62. Stop Cheque<br>63. Request for Cheque book<br>64. View Cheque<br>65. Positive Pay Service  |
| <b>M-Passbook</b>           | 66. View account statement of account<br>67. Download account statement in PDF  |
| <b>Favorites</b>            | 68. Frequently used services can be added to this Ta  |
| <b>Value Added Services</b> | 69. PNB Shoppe (E-market place)<br>70. PAN/ Aadhar Registration<br>71. E-mail ID Updation & Manage Alerts<br>72. Apply for Form 15G/H<br>73. Open Insta Demat Account<br>74. E statement registration<br>75. E-Statement de registration<br>76. Last 10 SMS<br>77. Govt. Initiatives<br>78. Apply for Locker<br>79. Change Home Branch<br>80. Update/Register Nominee<br>81. Link PPF account and transfer amount<br>82. PNB Rakshak<br>83. Set Limits<br>84. Link/de-link Sukanya Samriddhi account<br>85. Link SCSS account & transfer amount |

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|   | 86. Raise a complaint<br>87. Apply for loan<br>88. Generate TAX Challan<br>89. Link for account opening in pre login page<br>90. Issuance of TDS/Form 16 certificate<br>91. Tax credit statement/Regenerate tax challans<br>92. View Demat Account<br>93. Credit Card against FD |
| <b>Complaint<br/>Service<br/>Management</b> | 94. Raise a complaint / Service Request<br>95. Track your request<br>96. Request history<br>97. Provide feedback   |
|   | 98. View & Download E- Interest Certificate for loan & Deposit account   |