

## **PNB Suraksha Facility \_Protect Your Account**

We are pleased to inform that our Bank has also introduced PNB Suraksha facility for preventing fraudulent payment of cheques to Corporate & Retail Customers through Internet Banking Services.

### **Benefit of Scheme:**

- Prevent fraudulent payment of cheques
- Providing pre-payment authentication facility of cheque payment in your account.
- Customers having IBS facility with Transaction password can upload/enter Cheque details without visiting the branch at their own convenience.
- This facility provides necessary protection and security of customers accounts.
- Facility is provided free of cost.

### **Eligibility of the Scheme**

- 1) Current account holders having QAB of Rs. 2 Lac & above
- 2) Individuals/HUF/Societies (eligible to open saving account) and maintaining QAB of Rs. 2 Lakhs & above in Saving Account.
- 3) Government Departments/Institutions (eligible to open Saving Account), no minimum QAB is required.
- 4) Cash Credit Limit enjoying limit of Rs. 1 Crore & above
- 5) OD accounts enjoying limit of Rs. 1 Crore & above

### **APPLICABILITY**

The Scheme is applicable in all the branches.

### **How to Use:**

- Contact the Base Branch to convert your account to PNB Suraksha Scheme.
- Obtain IBS View & Transaction Password facility in the accounts.
- Login into IBS, and enter the Cheque Details i.e Acct No., Cheque Number, Cheque Alpha, Date of Cheque , Cheque amount , Beneficiary name.
- Submit the details as entered above in IBS.
- Customer to ensure the correctness of the cheque details. He/she will be solely responsible for any transactions for the uploaded/entered cheque details as above.
- System will check the details as entered and if any mismatch, cheque will be returned unpaid