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Press Release for Immediate Distribution

Punjab National Bank upgrades PNB One BIZ App to Boost Business Banking Experience

~ A new layer of security for MSMEs through *PNB Cheque Suraksha* ~

New Delhi, 28 April 2025: Punjab National Bank (PNB), nation's leading public sector bank, has announced significant upgrades to its **PNB One BIZ** mobile banking app, aimed at empowering business customers with smarter, faster, and more secure digital banking solutions. These new enhancements now include several powerful modules that reflect PNB's commitment to simplifying banking and supporting digital transformation for enterprises and entrepreneurs.

Key Enhancements Include:

- **M-Passbook:** Provides real-time access to transaction history, balance details, and downloadable account information for paperless account management.
- **Inward/Outward Cheque Clearing:** Track cheque clearance status in real time, ensuring transparency and better financial planning.
- **PNB Cheque Suraksha:** A new layer of security to protect cheques from unauthorized use and fraud.
- **TDS Certificate Download:** Customers can instantly retrieve their TDS certificates for tax filing purposes, directly from the mobile app.
- **Apply Bank Product – Lead Management:** Businesses can now submit leads for various banking products directly through the app and track their status in real time, simplifying the application and follow-up process.
- **GST Registration & Invoice Generation:** Customers can register their GST numbers linked to account numbers or Customer IDs and receive GST invoices directly via email.

Designed with entrepreneurs in mind, this mobile-first banking solution streamlines business operations, enabling MSMEs to stay agile and efficient while on the go. Whether it's tracking payments or approving transactions, PNB One BIZ makes business banking simpler and more accessible.
