

Annexure 1

Feature of PNB ONE:

Accounts	<ol style="list-style-type: none">1. All accounts will be displayed in illustrative manner (Savings, Deposits, Loan, Overdraft, Current, Credit Card)2. Detailed view of account statement3. Check Balances
Transfer Funds	<ol style="list-style-type: none">4. Regular Transfers5. "Self" (for own accounts), "Within" (for PNB accounts) & "Other" (for non-PNB accounts) will be there.6. NEFT/IMPS/UPI for Interbank fund transfers.7. Instant Transfers (without adding beneficiary)8. IMPS using MMID9. Quick Transfer without adding beneficiary.10. Indo- Nepal Remittance11. RTGS
Invest funds	<ol style="list-style-type: none">12. Open a term deposit account13. Open Recurring Deposit account14. Premature FD Closure15. Online Mutual Funds16. Insurance
Transactions	<ol style="list-style-type: none">17. View your recent transactions18. View list of recent payees in "My Favorite Payee" tab19. Schedule your transaction20. Recurring transactions
Manage Debit Card	<ol style="list-style-type: none">21. Apply for a new card22. Update limits of ATM withdrawal, POS/ Ecom transactions23. Hotlist debit card24. Generate Green Pin25. Debit Card On/Off26. International usage status27. Cardless Cash Withdrawal
Manage Credit Card	<ol style="list-style-type: none">28. Link/De link Credit Card29. Auto Payment Registration30. Auto Payment De-Registration31. Change card limit32. Statement on e-mail33. Damaged card replacement34. Card category update35. Reward point redemption request36. New pin request37. Damaged card replacement
Unified Payment Interface (UPI):	<ol style="list-style-type: none">38. Send / Collect money through UPI39. Transaction History40. Complaint Management

	41. User Deregistration
Scan & Pay (BHARAT QR)	42. Make Payment by scanning QR directly. 43. Link your cards once and make the payment directly from the account.
Pay Bills/Recharge	44. Register biller pertaining to Mutual fund, Insurance, Telecom, Electricity, DTH, credit card etc. 45. Pay bills directly to registered billers.
Languages	46. Available in 9 different languages
Cheques	47. Inquire Cheque Status 48. Stop Cheque 49. Request for Cheque book 50. View Cheque 51. PNB Suraksha 52. Destroy Cheque 53. Positive Pay System
M-Passbook	54. View account statement of account 55. Download account statement in PDF
Favorites	56. Frequently used services can be added to this Tab.
Value Added Services	57. PAN/ Aadhar Registration 58. E-mail ID Updation 59. E statement registration 60. E-Statement de registration 61. MMID(used for IMPS) 62. Last 10 SMS 63. Govt. Intiatives 64. Apply for Government Schemes: <ul style="list-style-type: none"> - Atal Pension Yojana - Pradhan Mantri Jeevan Jyoti Yojana - Pradhan Mantri Suraksha Bima Yojana 65. Apply for Locker 66. Link PPF account and transfer amount 67. PNB Rakshak 68. View & Download E- Interest Certificate for loan & Deposit account 69. Set Limits 70. Pay to contact 71. Link/de-link sukanya sammriddhi account 72. Raise a complaint 73. Apply for loan 74. Generate TAX Challan 75. Link for account opening in pre login page 76. Issuance of TDS/Form 16 certificate 77. Tax credit statement/Regenerate tax challans 78. View Demat Account 79. Open Demat Account

Complaint Service Management	80. Raise a complaint / Service Request 81. Track your request 82. Request history 83. Provide feedback
Pre-logic Features	84. File Direct/Income tax 85. Online Account opening with Video KYC 86. Get your Form 16 87. Generate Duplicate Challan 88. Apply for Insurance/Export Finance 89. Open NPS account 90. Open your Mutual Fund 91. Digi-locker 92. Lodge your complaint