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Punjab National Bank launches Pre-Qualified Credit Card & Overdraft against Fixed Deposit on PNB One(eOD) in a few clicks

New Delhi, August 22, 2022: Punjab National Bank (PNB), nation's leading public sector bank, introduces its Pre-Qualified credit card. With this, PNB reinstates its mission to offer quality financial services by leveraging technology with an Instant credit card facility that will enable seamless onboarding in a few clicks. This facility will be available for salary account customers and they shall be able to apply through the mobile banking app PNB One and Bank's website / Internet Banking Service (IBS). PNB will be offering this service under 2 platforms, RuPay & VISA.

The announcement was held at PNB Headquarters in Dwarka and was attended by the MD & CEO along with EDs, CVO and the rest of the PNB Parivar.

The Bank has also introduced the new facility of Overdraft against Fixed Deposit on PNB One in a few clicks and a single OTP. Customers can avail loan without visiting a bank branch. There is a concession of 0.25% on the interest rate when applied through digital platforms like PNB One.

On the occasion, Shri Atul Kumar Goel, MD & CEO of PNB said, "As we move towards building a digitally sound financial ecosystem, I am happy to announce yet another step towards offering instant and hassle-free services. PNB's new pre-qualified credit card service is a fully digital, consent-based and paperless credit card application process. Basis details entered, customers avail multiple attractive features of the card such as **Exciting Reward Points, Comprehensive Insurance Coverage, Complimentary Domestic & International Lounge Access, Health Check, Complimentary Golf, Spa, Gym Sessions, Higher Credit Limits**, and much more in a few clicks. I am also excited about the introduction of the Overdraft facility against Fixed Deposit on PNB One as it adds further to our digital offerings, and I am very hopeful with both the products as they target the needs of the general public appropriately."
