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Press Release for Immediate Distribution

PNB Introduces Pre-Approved Personal Loan in 4 Clicks and single OTP via digital channels

New Delhi, July 07, 2022: Punjab National Bank (PNB), nation's leading public sector bank introduces 'Pre-Approved Personal Loan in 4 Clicks and Single OTP' on the mobile Banking App PNB One, that unifies multiple services of PNB on a single platform. Customers can now get personal loans with just four clicks and a single one-time password (OTP). The end-to-end digital journey takes less than a minute with instant disbursal in the account

The 24*7*365 end-to-end digital service will offer customers a seamless and convenient experience i.e. customers no longer need to visit the branch as they can do it from the comfort of their home, office or anywhere anytime.

'Pre-Approved Personal Loan in 4 Clicks and Single OTP' was launched by Shri Atul Kumar Goel, MD & CEO of PNB, at the Bank's head office in New Delhi, in the presence of Executive Directors - Shri Sanjay Kumar, Shri Vijay Dube, and Shri Kalyan Kumar, CGMs, senior officials and other bank staff.

At the event, **Shri Atul Kumar Goel, MD & CEO of PNB**, said: "Having understood the opportunity due to the growing demand of digital loans due to busy schedules amongst the current generation, we are delighted to offer the Pre-Approved Personal Loans to our customers through our digital channels. In addition to providing access to instant credit, there is no hassle of documentation for loans up to Rs. 4 lakh. PNB hopes that this product will serve as an example of responsible digital lending for the banking industry and prove to be one of the best products in the retail sector."

Eligible customers can avail the facility through the digital lending platform PNB Instaloans which can be accessed through Bank's corporate website and the mobile banking app PNB One

PNB customer care center can be reached at 1800-180-2222 for further information. Currently, the bank is offering this service to salary account holders and pension accounts.
