AMALGAMATION FAQs

COMMON FAQs ON INTERNET/MOBILE BANKING

Q.1 what is the official link for accessing Internet Banking Services in amalgamated entity?

Ans. *The official link for accessing Internet banking services is* https://www.pnbibanking.in

Q.2 I was using Internet/Mobile Banking in eOBC/eUNI. Do I need to get registered again?

Ans. *No. You do not need to register again on Internet/Mobile Banking services.*

Q.3 I do not have Internet/Mobile Banking. How can I get one?

Ans. *You can get Internet/Mobile Banking from following ways:*

> *a. Online through Internet/Mobile banking website using "new user" option if you own an active debit card*
>
> *b. Branch - Submit request form PNB -1063 (Form can be downloaded from website - www.pnbindia.in or pnbibanking.in)*
>
> *c. call centre - Call at Toll Free Numbers 1800 103 2222/ 1800 180 2222 or Tolled Numbers 0120- 2490000.*

Q.4 I have never used Internet/Mobile Banking in eOBC/eUNI. Will I be able to register now?

Ans. *Yes, you can register yourself online as a new user by visiting* https://www.pnbibanking.in *on Net-Banking or downloading PNB One from Play/App store and undergoing following steps:*

- *Click on "NEW USER".*
- *Enter your Account number and continue.*
- *An OTP will be delivered on your registered mobile number, enter this OTP and continue.*
- *Enter your account number and details of debit card (Debit card number and ATM PIN) linked with the account number.*
- *Set your login and transaction password.*

Q.5 Will my user ID change in Amalgamated entity?

Ans. *Yes, your user ID may get changed. To know your user ID, please click on "Know your user ID" option on login page.*

Q.6 How do I know my user ID for Internet/Mobile banking of amalgamated entity?

Ans. *To know your user ID, please follow below steps:*

Click on "Know your user ID" -> enter account no. -> enter DOB/PAN no. -> enter OTP received on registered mobile no.

Q.7 How do I recover my login/transaction password in IBS?

Ans. *To reset your login/transaction password, please follow below steps:*

Enter user ID -> Click on "forgot password" -> enter account no. -> enter OTP received on registered mobile no. -> enter DOB/PAN no. -> enter ATM card no. -> enter ATM PIN

Screen will appear for setting Login password as well as Transaction password. Select relevant for checkbox Login password, transaction password or both. Set password as per guidelines.

Q.8 Why do I need to select images and phrases in new Internet banking?

Ans. *To make your online banking experience more secure, PNB has a best-in-class security solution 'PNB IBS Shield', which is an image and personalized text that is a secret between you and the Bank. Whenever you login with your IBS user Id, our system will show you this image and text so as to assure that you are accessing our Internet/Mobile Banking website and not a look-like phishing website.*

Q.9 I have already set transaction limits in my Internet/Mobile Banking. Do I need to set them again?

Ans. *Yes, the transaction limit needs to be set once after you login into PNB's Internet/Mobile Banking.*

 Q.10 How can I set limits in Internet Banking?

Ans. *Please follow following steps:*

> *Login to Internet Banking -> Personal Settings -> Security Settings -> Set Limits*

Q.11 I have already added beneficiaries in my account. Do I need to add them again?

Ans. *No, you don't need to add beneficiary again, same will be available.*

Q.12 I have already added billers in my account. Do I need to add them again?

Ans. *No, you will get all your billers in PNB Internet/Mobile Banking too. There is no need to add these billers again.*

Q.13 I have already linked PPF/Sukanya Smridhi/demat/credit card accounts in my account. Do I need to link them again?

Ans. *No, all your linked accounts will be visible to you in your PNB's Internet/Mobile Banking account.*

Q.14 I have already set standing instructions for few services in my account. Do I need to set them again?

Ans. *All your "Standing Instructions" will remain as it is. No change will be there.*

Q.15 I had accounts in both eOBC/eUNI and PNB. Will I be able to access all my accounts in my PNB's Internet/Mobile banking now?

Ans. *Yes, you will be able to access all the accounts in PNB Internet/Mobile Banking that have been migrated.*

Q.16 Will my old eOBC/eUNI branch will be able to reset my login/transaction password?

Ans. *Yes, your old eOBC/eUNI branch can reset your login or transaction password. You can also set your login and transaction password online using Debit Card details.*

Q.17 Will I be able to download/fetch my account statements prior to 01.04.2020?

Ans. *You can download the statement as per bank guidelines.*

Q.18 What are the charges of PNB Internet/Mobile Banking?

Ans. *Presently, there are no charges on registration of Internet/Mobile banking and on availing services through Internet/Mobile Banking.*

Q.19 While making payments online, shall I select my bank as eOBC/eUNI or PNB?

Ans. *For making online payments, please select PNB.*

Q.20 For how long is my login/transaction password valid?

Ans. *There is no expiry period of login password whereas transaction password is valid for 180 days online. You need to change transaction password after every 180 days.*

Q.21 Do I need to register for each account separately?

Ans. *No. In PNB, user registration is based upon customer ID and not account ID. However, you can change the access of linked accounts in Internet/Mobile Banking post login.*

Q.22 I have added beneficiaries in IBS. Do I need to add them again in MBS?

Ans. *No. In PNB, beneficiaries added in Internet/Mobile banking are automatically reflected in Mobile banking also and vice versa.*

Q.23 I have added beneficiary in IBS/MBS but I am unable to transfer money.

Ans. *After adding a beneficiary, there is a cooling period of 2 hours for making transactions.*

Q.24 I have multiple mobile numbers linked to my customer ID. On which number will I receive OTP?

Ans. *In PNB, you can select the mobile number from drop down list on which you want to receive OTP.*

Q.25 I am an NRI/resident of J&K. where will I receive OTP?

Ans. *You will receive OTP on your registered e-mail Id.*

Q.26 What is the maximum permissible limit of transactions in PNB Internet/Mobile Banking?

Ans. *You can make transactions up to maximum Rs. 15 lacs using your Internet/Mobile Banking in a day.*

Q.27 I have a joint account in either or survivor mode. Will both the account holders be able to do transaction in this account using Internet/Mobile banking?

Ans. *Yes. In PNB, both the account holders will be able to use joint account with either or survivor mode of operation in their respective Internet/Mobile banking.*

Q.28 Can I open FD/RD using Internet/Mobile banking?

Ans. *Yes you can open FD/RD using Internet/Mobile banking.*

Q.29 Can I close FD/RD using Internet/Mobile banking?

Ans. *You can close FD using Internet/Mobile banking but for closure of RD you need to visit your nearest branch.*

For more FAQs on Internet Banking, please visit:

https://www.netpnb.com/web/L001/webpages/retail-faqs-intermediate.html

For Demo Videos: https://netbanking.netpnb.com/corp/L001/additionalfiles/common/Demo.html

Internet Banking/Mobile Banking First Login Guide

	Registered User		New User		For steps, Refer Question no.
	Active	**Inactive**	**IBS**	**MBS**	
Register Again	N	N	Y	Y	3,4
Set Login Password	N*	Y	Y	Y	7
Set Transaction Password	N	Y	Y	Y	7
Set Limits	Y	Y	Y	Y	10

*Mobile Banking customers need to set their Login password again while logging in on PNB One

FAQs on Amalgamation – IBS, MBS and BHIM UPI