



Amalgamation of Oriental Bank of Commerce and United Bank of India into Punjab National Bank

S. No.	FAQs	Answers
General Banking FAQs		
1.	Will my account number change on System Up gradation of my branch?	No, your existing account number will remain same.
2.	Does my Customer Identification Number (CIF) change?	<p>Yes, your user ID may get changed. To know your user ID, please click on “Know your user ID” on login page of the Internet Banking Service option, then enter account no. -> enter DOB/PAN no. -> enter OTP received on registered mobile number.</p> <p>In case your Customer ID is of 8 digits, For eOBC customers, please prefix alphabet ‘O’ in customer ID. For eUNI customers, please prefix alphabet ‘U’ in customer ID and then try.</p>
3.	Does my branch IFSC and MICR code change?	<p>Yes. You can check it on www.pnbindia.in or you can contact your base branch or Customer Care Helpline No. 18001802222 or 18001032222 to know new IFSC and MICR Code of your Branch. Bank has already sent SMS carrying new IFSC and MICR Code of your Branch to your registered mobile number.</p> <p>For e-OBC branches: https://www.pnbindia.in/downloadprocess.aspx?fid=dYhntQN3LqL12L04pr6fGg==</p> <p>For e-UNI branches: https://www.pnbindia.in/downloadprocess.aspx?fid=8dvm/Lo2L15cQp3DtJJIA==</p>
4.	What happen if I have accounts in both Oriental Bank of Commerce and Punjab National Bank?	There will not be any issues while maintaining accounts of e-OBC, e-UNI and PNB in PNB 2.0. However, you may need to merge your accounts into one CIF/Cust Id.
5.	Will I get a new passbook post System Up-gradation?	Customer can continue to use the existing passbook.
6.	How can I update transactions prior to System Up-gradation in My Passbook?	There is no change in the maintenance of transaction history and the same can be printed on passbook.
7.	Will cheques issued by me with my old	Yes, there is no restriction on OTC cheques processing and

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	account number be honoured?	Clearing with old cheques (with old MICR and IFSC). Such cheques will be honoured till 31 st March 2021.
8.	Will I have to change my old eOBC/e-UNI cheque book after System Up-gradation of my branch with a new cheque book?	As part of migration process, customers need to obtain new cheques books (having new MICR and IFSC) to avoid any future inconvenience. However, the cheques with old IFSC and MICR Code may be continued and shall be honoured till 31 st March 2021.
9.	Do I need to submit my KYC documents once again post System Up-gradation of my branch?	No, if customer has already submitted updated KYC in his/her branch, there is no need to submit the documents again.
10.	Whether there will be any limit/restriction in cash withdrawal from my account?	No, the existing guidelines governing the limits on Cash dealing as per the prevailing policy of the Bank will continue.
11.	I have an old e-OBC/e-UNI debit card. Do I need to obtain new Debit card?	The existing debit cards will continue. In case of any issue, please contact your Branch.
12.	What will happen to the internet banking and mobile banking services post System Up-gradation of my Branch?	The existing Internet banking and mobile banking registration will continue post System Up-gradation. PNB portal for internet and mobile banking will converge the pre-migration data of e-UNI and e-OBC and users will be able to access the services through the portal. The Separate detailed FAQs for Internet Banking and Mobile Banking is available at: https://pnbibanking.in/web/L001/webpages/amalagamation-faqs-intermediate.html#
13.	What will happen if I do a transaction through NEFT/RTGS/IMPS/ECS/NACH with the old account number IFSC Code / MICR code?	The existing IFSC/MICR codes have not been discontinued as of now. You may carry on transactions with the existing data till 31.03.2020. However, it is better to use new IFSC/MICR Code w.e.f. 30.11.2020. List of new IFSC/MICR: For e-OBC branches: https://www.pnbindia.in/downloadprocess.aspx?fid=dYhntQN3LqL12L04pr6fGg== For e-UNI branches: https://www.pnbindia.in/downloadprocess.aspx?fid=8dvm/Lo2L15cQp3DtJJIA==
14.	What will happen to my Standing Instruction given earlier, if my debit account is in a non-migrated branch	All ECS/NACH arrangements/standing instructions for utility payments, Loan EMI, RD Instalments, Credit Card payments and other services shall function without any disruption.

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	and credit account is in migrated branch?	
15.	Will I be able to perform my account transaction from any Punjab National Bank branch post System Up-gradation of my branch?	Yes, you may be able to execute transactions from any of the Punjab National Bank's branches.
16.	How do I update or register my mobile number / e-mail ID?	You may update your mobile number /email ID by submitting a request for the same in your respective Branch.
17.	Will there be any new service charges that will be levied on my account?	We have harmonized the service charges for customers of amalgamated bank. The revised service charges are available on the bank's websites. https://www.pnbindia.in/Fees-and-Services.html
18.	Is there going to be a change in the minimum balance requirements?	The minimum balance requirement shall be as per Punjab National Bank Policy. Customers are requested to contact Branch Office for specific information or may visit bank's corporate website www.pnbindia.in .
19.	Will there be a change in the Interest rates on my existing RD /FD and savings account?	No, the interest rates on your existing or already opened RD/FD and Savings Accounts will not be changed as of now. The interest rates will be as per Bank Policy.
20.	Whether Virtual Payment Address (VPA) will be same for UPI payment?	Virtual Payment Address (VPA) for UPI transfers will be changed after System Up-gradation and you will have to re-register.
21.	I am receiving funds through IMPS, what are the details I have to share with the remitter for Fund Transfer?	You are required to share Beneficiary Name, Account Number, Branch Name and new IFSC for the transfer to be executed.
FAQs on Debit Card		
22.	Will I be able to set/ reset Login/ transaction Password for Internet Banking, Mobile Banking and BHIM PNB using my existing Debit card?	Yes you can set/reset Login/ Transaction Password for Internet Banking, Mobile Banking and BHIM PNB using your existing Debit card.

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23.	Will there be any change in transaction limits of my debit card?	<p>Yes. Transaction limits of your debit card are as follows:</p> <p>Classic Debit card has maximum daily cash withdrawal limit at ATM- ₹ 25,000 POS/ECOM daily maximum limit- ₹ 60,000.</p> <p>Platinum Debit card has maximum daily cash withdrawal limit at ATM- ₹ 50,000 POS/ECOM daily maximum limit- ₹1,25,000.</p>
FAQs on Credit Card		
24.	What will happen to my credit card after amalgamation?	<p>PNB – Your existing credit card shall be valid until the date of expiry printed on the credit card. Your PNB credit card will be renewed upon its expiry.</p> <p>OBC – Your existing OBC SBI credit card will be dealt by SBI Cards only and you may contact SBI Customer Care in case of queries. You may also approach PNB for a fresh PNB credit card for exciting services and offers.</p> <p>UNI – The Credit Card usage on your existing e-UNI credit card has been suspended. You are requested to approach PNB for a fresh credit card for exciting services and offers.</p>
25.	What about the reward points accrued in the cards?	The reward points on the new cards issued to the customers of amalgamated entity will be given as per extant guidelines.
FAQs On Forex		
26.	How will this amalgamation impact my forex business with bank?	<p>The amalgamation impact in a positive manner like:</p> <ol style="list-style-type: none"> 1. Providing a range of forex facilities. 2. Competitive service charges. 3. Competitive interest rates.

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27.	Will I be able to continue my Forex business for the existing branch or their any changes?	In most of the cases, the existing branch will take care of your business, if any changes it will be inform to you by the respective branch.
28.	Will AD / SWIFT code change after amalgamation and will some AD branches be closed after amalgamation? Also, Do I have to transfer my accounts from OBC/ UNI to PNB?	<p>Yes, after amalgamation new AD codes for the branches of OBC & UNI has been issued by RBI. The customers can obtain new codes from their respective AD branches. Also, due to rationalization of AD Branches the SWIFT Code of many branches will change</p> <p>Yes, there shall be closures of few AD branches for rationalisation of business and the same will be informed to our esteemed customers by branch.</p> <p>There is no need of transferring bank accounts from e-OBC & e-UNI to PNB, as from the date of amalgamation i.e. 01.04.2020, all three banks will be ONE.</p>
29.	What will happen to my existing Packing Credit Limit with OBC/UNI/PNB?	They are continuing as it is.
30.	Will there be any procedural changes in forex transactions in amalgamated entity?	Yes, there will be single procedure for all three amalgamated banks. However, for the benefit of customer all the forex related transactions are being processed through our dedicated Trade Finance Centre at Delhi, Mumbai, Kolkata and Chennai. For inward transaction we have a dedicated branch i.e. International Service Branch (ISB) at Delhi.
31.	Whether existing bank details for receiving fund from abroad be changed?	There will be no immediate change but with the closure of certain AD branches, the SWIFT Code, etc. required for receiving funds would be changed and the same may be informed to the customer by their respective branches.

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32.	I am an account holder of OBC/UNI/PNB and have already provided my PAN no. / IE code to the concerned bank. Is there any requirement for providing IE code to the bank post amalgamation?	No, there is no such requirement. However, it is to be ensured that IE code and PAN nos. have been entered in the accounts.
33.	The interest equalization amount which I receive in my account will continue or there will be any change?	It will continue as it is.
34.	Can I initiate LRS transaction from my nearest branch of UBI/ PNB/ OBC?	Yes, Customer can initiate LRS transaction from any branches of the amalgamated entity.
FAQs On Internet banking		
35.	I have never used Internet Banking. How can I register now?	<p>Yes, you can register yourself online as a new user by visiting https://www.pnbibanking.in on Net-Banking__and undergoing following steps:</p> <ul style="list-style-type: none"> - 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. <p style="text-align: center;">OR</p> <p>Visit Branch - Submit request form PNB -1063 (Form can be downloaded from website</p> <p style="text-align: center;">OR</p>

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		Call Centre - Call at Toll Free Numbers 1800 103 2222/ 1800 180 2222 or Tolloed Numbers 0120- 2490000.
36.	How do I reset my login/transaction password in Internet Banking?	<p>To reset your login/transaction password, please follow below steps:</p> <p>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</p> <p>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.</p>
37.	I have already set transaction limits in my Internet/Mobile Banking. Do I need to set them again?	Yes, the transaction limit needs to be set once after you login into PNB’s Internet Banking.
38.	How can I set limits in Internet Banking?	<p>Please follow following steps:</p> <p>Login to Internet Banking -> Personal Settings -> Security Settings -> Set Limits.</p>
39.	I have already added beneficiaries in my account. Do I need to add them again?	No, you don’t need to add beneficiary again, same will be available.
40.	I have already added billers in my account. Do I need to add them again?	Yes, you need to add billers again in PNB Internet Banking

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41.	I have already linked PPF/Sukanya Samriddhi/ Demat/Credit card accounts in my account. Do I need to link them again?	No, all your linked accounts will be visible to you in your PNB's Internet Banking account. However, in case of change in account number, same needs to be linked again.
42.	I have already set standing instructions for few services in my account. Do I need to set them again?	All your "Standing Instructions" will remain as it is. No change will be there.
43.	I had accounts in both eOBC/eUNI and PNB. Will I be able to access all my accounts in my PNB's Internet banking now?	Yes. In PNB, user registration is based upon customer ID and not account ID. However, you can change the access of linked accounts in Internet Banking post login.
44.	Will my old eOBC/eUNI branch will be able to reset my login/transaction password?	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.
45.	What are the charges of PNB Internet Banking?	Presently there are no charges on registration of Internet banking and on availing services through Internet Banking.
46.	While making payments online, shall I select my bank as eOBC/eUNI or PNB?	For making online payments, please select PNB.
47.	I have added beneficiaries in Internet banking. Do I need to add them again in Mobile banking? I have added beneficiary in IBS but I am unable to transfer money.	No. In PNB, beneficiaries added in Internet banking are automatically reflected in Mobile banking also and vice versa. After adding a beneficiary, there is a cooling period of 2 hours for making transactions to the newly added beneficiaries.

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48.	I have multiple mobile numbers linked to my customer ID. On which number will I receive OTP?	OTP will be delivered on mobile number registered with bank. You can check registered number in: Internet Banking Services -> Personal settings -> view registered mobile number.
49.	I am an NRI/resident of J&K. Where will I receive OTP?	You will receive OTP on your registered e-mail Id.
50.	What is the maximum permissible limit of transactions in PNB Internet Banking?	You can make transactions up to maximum ₹15 Lakhs using your Internet Banking in a day.
51.	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 banking?	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 banking.
52.	Can I open FD/RD using Internet banking?	Yes you can open FD/RD using Internet banking.
53.	Can I close FD/RD using Internet banking?	You can close FD using Internet banking but for closure of RD you need to visit your nearest branch.
FAQs on Mobile Banking		
54.	I was using Mobile Banking in eOBC/eUNI. Do I need to get registered again?	No. You do not need to register again on Mobile Banking services.

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55.	I do not have Mobile Banking. How can I get one?	<p>You can get Internet/Mobile Banking from following ways:</p> <ul style="list-style-type: none">a. Online through Internet/Mobile banking website using “new user” option if you own an active debit cardb. Any PNB ATMc. Branch - Submit request form PNB -1063 (Form can be downloaded from website - www.pnbindia.in or pnbibanking.in)d. Call Centre - Call at Toll Free Numbers 1800 103 2222/ 1800 180 2222 or Tolloed Numbers 0120- 2490000.
56.	How do I know my user ID for Mobile banking of amalgamated entity?	<p>To know your user ID, please follow below steps:</p> <p>Trouble signing in -> Check user ID -> Enter A/c number -> Enter OTP received on registered mobile no. -> User ID will be displayed.</p>
57.	How do I reset my login/transaction password in Mobile banking?	<p>To reset your login/transaction password, please follow below steps:</p> <p>Trouble Signing in -> Forgot password -> Enter User ID -> enter OTP received on registered mobile no. ->Enter ATM Card no. , Linked A/c no. & ATM</p> <p>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.</p>
58.	I have already set transaction limits in my Mobile Banking. Do I need to set them again?	<p>Yes, the transaction limit needs to be set once after you login into PNB’s Mobile Banking.</p>
59.	I have already added beneficiaries in my account. Do I need to add them again?	<p>No, you don’t need to add beneficiary again, same will be available.</p>

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S. No.	FAQs	Answers
60.	I have already added billers in my eOBC/eUNI account. Do I need to add them again?	Yes, you need to add billers again in PNB one.
61.	I have already linked PPF/ Sukanya Samridhi/ Demat/ Credit card accounts in my account. Do I need to link them again?	No, all your linked accounts will be visible to you in your PNB's Mobile Banking account. However, if your account number has changed, you need to add the same again.
62.	I have already set standing instructions for few services in my account. Do I need to set them again?	All your "Standing Instructions" will remain as it is. No change will be there.
63.	Will my old eOBC/eUNI branch will be able to reset my login/transaction password?	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. Open PNB One -> click on "trouble signing in" -> click on "forgot password"
64.	What are the charges of PNB Mobile Banking?	Presently there are no charges on registration of Mobile banking and on availing services through Mobile Banking.
65.	While making payments online, shall I select my bank as eOBC/eUNI or PNB?	For making online payments, please select PNB.
66.	What is the maximum permissible limit of transactions in PNB Mobile Banking?	You can make transactions up to maximum ₹ 10 lakhs using your Mobile Banking in a day.
67.	I have a joint account in either or survivor mode. Will both the account holders be able to do transaction in this account using Mobile banking?	Yes. In PNB, both the account holders will be able to use joint account with either or survivor mode of operation in their respective Mobile banking.

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68.	Can I open FD/RD using Mobile banking?	Yes you can open FD/RD using Mobile banking.
69.	Can I close FD/RD using Mobile banking?	You can close FD using Mobile banking but for closure of RD you need to visit your nearest branch.
70.	How can I register on PNB One?	You can register using “new user” option on the login page. You need to enter account number, OTP and debit card details to register on PNB one.
71.	I have registered on PNB One. Can I deactivate myself?	Yes you can deactivate yourself on PNB One by clicking on My Profile -> De-activation.
72.	I have registered on PNB one earlier but have installed it again. Do I need to register again?	No. you need to enter your user ID and OTP to login initially and to set 4 digit MPIN.
73.	What are the different modes of login in PNB One?	You can login using 4 digit numeric PIN (MPIN) as well as biometric authentication (fingerprint/face ID) My profile -> enable biometrics
74.	I have opened an additional account with PNB. Do I need to link it manually to Mobile banking?	No. New accounts opened under same customer ID with Bank are added automatically after 24 hours.
75.	What are the transaction limits of PNB One?	Default transaction limit in PNB One is ₹ 2 lakhs. However, you can further increase it to maximum ₹ 10 lakhs by: Login to PNB One -> My profile -> Set Limits

FAQs on UPI

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S. No.	FAQs	Answers
76.	I was already using eOBC/eUNI's UPI application. Do I need to register again on BHIM PNB?	Yes, you have to register again on BHIM PNB application and create a new VPA/UPI ID on BHIM PNB app, and then set a new UPI PIN for performing transactions.
77.	Can I continue to use the existing login PIN and UPI Pin after installing BHIM PNB UPI application?	Existing PIN will not work in BHIM PNB application.
78.	Debit Card is mandatory for setting UPI PIN, can I continue to use my existing eOBC/eUNI Bank Debit Card post the IT Systems upgrade?	Yes, same active debit card can be used for setting UPI PIN.
79.	Will my existing beneficiary list be carried over / auto fetched to BHIM PNB UPI app?	Existing beneficiary list will not be made available in BHIM PNB Application.
80.	Will I be able to view my past transactions which I have executed using BHIM eOBC/eUNI UPI app post IT System upgrade of the branches? / Will my past transactions in the BHIM eOBC/eUNI UPI app be carried over to BHIM PNB UPI app?	Past transaction history will be available with bank only and will be made available to customer on his request.
81.	What is the transaction limit for the first time user in UPI?	The transaction limit for first time UPI user is up to ₹ 5,000 for first 24 hours including first transaction. Post 24 hours, existing transaction limit will come into place. Per transaction limit: ₹ 25,000/- Per day transaction limit: ₹ 50,000/-.

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S. No.	FAQs	Answers
82.	How secure is BHIM PNB UPI app?	<p>Application is fully secure with the following security features:</p> <p>Unified Payment Interface is highly secured as it works on two factor authentication (2FA), one being registered Mobile Number and second being UPI PIN incorporated with dedicated NPCI secured library.</p> <ul style="list-style-type: none">• For setting UPI PIN, last 6 digits of debit card, ATM PIN, expiry date and OTP is required.• Device/SIM Binding with handset IMEI number.• Additional messages are being sent to customers during registration and setting UPI PIN. <p>System validates customer Mobile Number, Device IMEI number and SIM serial number at the time of login.</p>
83.	What are the Service Charges for using BHIM PNB UPI? / How much does it cost to use BHIM PNB UPI?	<p>Presently, UPI transactions are free of any charge. Bank doesn't levy any charges for using BHIM PNB UPI application.</p>
84.	I am currently using Third Party apps like Google Pay etc., my branch has undergone IT System upgrade and my Account Number has changed. What do I do?	<p>Kindly register again on UPI application and select PNB as your bank. Create a new VPA/UPI ID and set your UPI PIN again.</p>



Category Wise Limits of PNB One Are as Follows

Transaction Type	Limit
Overall Limit	₹ 10 lakhs
IMPS	₹ 2 lakhs
Quick (adhoc) transactions within PNB	₹ 10,000/-
Third Party Transfer	₹ 10 lakh
NEFT/RTGS	₹ 10 lakh
Term Deposit	₹ 99,99,999/-
UPI transfer	₹ 50,000/-
Mobile/DTH Recharge	₹ 50,000/-
Bill Payments	₹ 50,000/-

We hope the FAQs mentioned above have addressed your concerns.

For more FAQs on-	
Debit Cards	https://www.pnbindia.in – Customer Care -> How do I? -> FAQs -> Debit Card
Internet Banking	https://www.pnbindia.in – Customer Care -> How do I? -> FAQs -> Retail Internet Banking
BHIM PNB	https://www.pnbindia.in – Customer Care -> How do I? -> FAQs -> Unified Payment Interface (UPI)

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For Demo Videos -	
Internet Banking	www.netbanking.netpnb.in -> demo videos
PNB One	PNB One Tutorial – Hindi : https://www.youtube.com/watch?v=E_CDmZozVto Fund Transfer : https://www.youtube.com/watch?v=ATfTEhwP-f4 Change User ID : https://www.youtube.com/watch?v=HxRsKOqwWh8 Change Transaction Password : https://www.youtube.com/watch?v=9mr9bPnyhqc

In case of further clarification/query, you may contact us through the following channels:

Bank Websites: www.pnbindia.in, www.obcindia.co.in, www.unitedbank.co.in

Customer Care email IDs: care@pnb.co.in, complaint@obc.co.in, cmcs@unitedbank.co.in

Toll-Free Numbers: 1800 180 2222, 1800 103 2222

Toll free numbers for COVID related Queries: 1800 180 4400

Kindly follow us on social media for further updates:

-  Twitter @PnbIndia
-  Facebook /PnbIndia
-  LinkedIn /pnbindia
-  Instagram /pnbindia
-  YouTube /pnbindia

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