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PNB Joins Hands with Kiwi to Expand Credit on UPI for 180 million Customers

~Cashback on online transactions from 0.5% upto 1.5%~

Mumbai, 22 April 2026: Punjab National Bank (PNB), one of India's leading public sector banks, announced a strategic partnership with Kiwi, a leading Credit on UPI platform, to introduce credit-enabled UPI payments to its 180 million customers.

As part of the collaboration, the bank launched the **PNB Kiwi Credit Card** on the *RuPay* network. The card offers fully digital onboarding, seamless UPI integration, and competitive rewards such as cashback on online transactions from 0.5% upto 1.5%, delivering a frictionless credit experience to users.

Speaking on the partnership, **PNB Executive Director Shri Bibhu Prasad Mahapatra** said, "India is witnessing a rapid shift towards digital payments, led by the growth of the Unified Payments Interface (UPI). With over 10,000 branches—60% in semi-urban and rural regions—we are well positioned to extend formal credit to underserved segments. As RuPay credit cards gain momentum, our partnership with Kiwi marks a key step in enhancing financial flexibility and supporting everyday spending needs".

"This partnership reflects the trust of the one of nation's leading public sector bank in our journey to transform the way customers experience credit," said **Siddharth Mehta, Co-founder, Kiwi**. "Together, we aim to deliver a secure, flexible, and inclusive credit experience that strengthens access to formal credit nationwide."
