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Press Release for immediate distribution

PNB Offers Online PPF Account Opening Through a seamless Do-it- Yourself (DIY) Journey

New Delhi, 24 October 2025: Punjab National Bank (PNB), India's leading public sector bank, is offering online digital Public Provident Fund (PPF) account opening facility through its PNB-One Mobile Banking App, Internet banking and PNB website. This initiative enables both existing PNB customers and new-to-bank customers to open PPF accounts entirely online through a seamless Do-It-Yourself (DIY) journey.

The new digital PPF platform represents PNB's commitment to making long-term investment products accessible to every Indian. Available across multiple digital touchpoints including PNB One mobile application, Internet Banking Services (IBS), and PNB's corporate website, this facility eliminates the traditional barriers of branch visits and paperwork for PPF account opening.

Comprehensive Features for Enhanced Customer Experience

The digital PPF platform offers a range of sophisticated features designed to enhance customer experience:

- **Built-in PPF Calculator**: Interactive tool to calculate investment returns with adjustable duration and amount sliders
- **Video KYC Integration**: Seamless video-based know-your-customer verification for new customers
- **Multi-Authentication Options**: Flexible login using Customer ID or Account Number for existing customers
- **Aadhaar Integration**: Secure authentication through Aadhaar-based verification
- **Real-time Payment Processing**: Instant payment through existing accounts or payment gateway
- **Branch Selection Facility**: Comprehensive branch search by state, district, or branch name

Shri Suresh Kumar Rana, Chief General Manager HO: BA & RM, PNB said "We are ensuring that the benefits of PPF reach every corner of our nation. This facility is a paperless process and a new PPF account can be opened instantly from anywhere, at any time using bank's online platforms".

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