



पंजाब नैशनल बैंक
...भरोसे का प्रतीक !



punjab national bank
...the name you can BANK upon !

क्रेडिट कार्ड विभाग, कारोबार अर्जन तथा संबंध प्रबंधन, कॉर्पोरेट कार्यालय, कॉर्पोरेट कार्यालय, छठा तल ,

7, भीकाएजी कामा प्लेस, नई दिल्ली, 110066

CREDIT CARD DEPT, BUSINESS ACQUISITION & RELATIONSHIP MANAGEMENT DIVISION, Corporate Office,
6th Floor, 7, Bhikaji Cama Place, New Delhi – 110066

FAQ (frequently Asked Question)

Self-Digital Onboarding (DIY-Do it yourself) journey

1. What is the process of applying for PNB Credit Card?

- a) Through branches by submitting signed applications physically and sending the same to Credit Card processing Centre (CCPC) physically by courier or by uploading the application through DMS.
- b) Through Mobile Assisted Agent App-PNB SARAL
- c) Through DIY (Do It Yourself) link available on Bank's Website – www.pnbindia.in, www.pnbcard.in.
- d) Through online link available on Bank's digital platforms (PNB One, IBS & Bank's Website) to apply for Pre-Qualified Credit Card for Bank's existing customers.
- e) Through PNB One for issuance of Credit Card against fixed deposit.
- f) The fastest way to apply for an PNB Credit Card is through our website www.pnbindia.in, www.pnbcard.in,

Alternatively, you can also call PNB Credit Card Toll Free Number 1800 180 2345 or visit the nearest PNB branch to apply for PNB Credit Card.

2. How can I find out which PNB credit Card I am eligible for?

Visit our website www.pnbcard.in to find out which PNB Credit Card will be best suited for you. The recommendation is based on your needs and spending patterns.

3. I could not find my town or city name in the city dropdown menu in the online form. How can I apply?

Please visit nearest PNB branch.

4. I had started filling my PNB Credit card online application form but could not complete it and hence I had saved it. How do I retrieve the form?

Yes, Visit Apply.pnbcard.in select Resume Application -> Enter Mobile Number-> After OTP Authentication. Application will be Retrieved.



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5. I had started filling the form for PNB RuPay Platinum Card and had saved it. Now I want to apply for PNB Visa Signature Card instead. What should I do?

Once you have submitted the completely filled application, send email to creditcardpnb@pnb.co.in to change the card variant to another Card than what you have applied for. Depending upon the card you want, our executives will call you with the subsequent processes.

6. I had applied for a card a few days ago and have not heard from PNB Credit Card since. How do I find out what has happened to my application?

Please install PNB GENIE App to track the status of your application by clicking on Track My Application. If you have any concerns regarding your application, you can mail us the same at creditcardpnb@pnb.co.in or call us on our Toll free Number 1800 180 2345.

7. I already have PNB Credit Card, but want to upgrade my PNB Credit card. How do I apply for an additional PNB Credit card or change my current PNB Credit Card?

If you wish to upgrade your current PNB Credit Card, you can log on www.pnbcards.in, PNB Genie APP. Alternatively, you can send email to creditcardpnb@pnb.co.in along with required documents.

8. I applied for PNB Credit Card online and have been told my credit limit. Do I need to do anything else, or will the card be sent to me?

If your application has been Submitted online, our executives will contact you to inform you about the discrepancy. Once you have submitted your documents, it will take us up to 7 days to process your application. Final approval of your credit card and limit is subject to Terms & Condition and documents provided.

9. How to initiate Video KYC.

Visit our website www.pnbcards.in->Apply credit card online ->complete your video KYC

- Enter Application number -> OTP sent on registered Mobile number
- If Video KYC link is expired i.e., after (72 hrs.) 3 days ->enter Aadhaar Number and Name as per Aadhaar->OTP sent on registered Mobile number.
- Customer can initiate call instantly by clicking on Call Now Button (During Banking Hours 10AM to 5 PM)
- Customer can also schedule call for later date/Time.



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10. My video KYC Link is expired. How do I start my Video KYC again?

Yes, you have to Complete your Video KYC by Visiting our website www.pnbcards.in->Apply credit card online ->complete your video KYC

Enter Application number -> OTP sent on registered Mobile number

Enter Aadhaar Number and Name as per Aadhaar->OTP sent on registered Mobile number.

Customer can initiate call instantly by clicking on Call Now Button (During Banking Hours 10AM to 5 PM)

Customer can also schedule call for later date/Time.

11. How can I get my Video KYC link?

You have to Complete your Video KYC by Visiting our website www.pnbcards.in->Apply credit card online ->complete your video KYC

Enter Application number -> OTP sent on registered Mobile number

If link is Active, click here to initiate button will be displayed else you have to do Aadhaar Authentication to generate Video KYC Link.

If link is expired complete Aadhaar Authentication to generate VKYC Link

Enter Aadhaar Number and Name as per Aadhaar->OTP sent on registered Mobile number.

Click on button (Click here to initiate Video KYC).

12. I am calling for Video KYC but it says connecting or Agent is Busy?

Please initiate Video KYC call again after some time. the call gets connected once the Agent is available during Banking hours (10 AM to 05 PM). if you are facing any issue please contact us on our tollfree number -1800 180 2345

13. Can I schedule my Video KYC?

Yes, you can schedule the Video KYC call for a Later date and time.

Click on Video KYC link->schedule call

14. How to start Scheduled Video KYC Call?

Open the Video KYC link during scheduled call time and accept the video KYC call to complete your Video KYC (during Banking Hours 10 AM to 5 PM)