PNB NRI BULLETIN

June 2026

...the name you can BANK upon!

NRI SERVICES

Facilities for NRIs

REMITTANCES TO INDIA | DEPOSIT ACCOUNTS | LOAN SCHEMES

MESSAGE FROM GM's DESK

Dear Esteemed NRI Customer,
Warm Greetings from Punjab National Bank.

I am delighted to bring to you the June 2026 edition of our "NRI Bulletin".

We would like to highlight as under:

- Bank's prevailing interest rates on FCNR (B) and NRE deposits
- Non-Resident External (NRE) Account.
- PNB Home Loan Scheme for NRIs/OCIs
- DigiGyan
- Few Appreciation Snippets from our customers
- Cultural Connect
- Contact details of NRI Customer Service Centre

As we move into the middle of the year, we take pride in continuing our journey of strengthening relationships with our esteemed NRI customers across the globe. Your trust and association with our Bank remains the foundation of our commitment to deliver secure, convenient, and customer-centric banking services.

During the past month, we have continued to enhance our digital banking capabilities, improve service efficiency, and simplify processes to ensure seamless banking access anytime and anywhere.

Further, to ensure that you have seamless experience while banking with us, we seek your cooperation in updating your KYC, FATCA/CRS details, Mobile number, Email ID, and present address in our bank records. This enables us to stay connected with you and share important updates, offers, and information that may be of interest to you.

Our dedicated NRI team is always available to assist you with prompt guidance and service excellence. We sincerely thank you for your continued confidence in our Bank and look forward to deepening this valued relationship in the months ahead.

With warm Regards,

Yours sincerely,

Prabhat Ranjan Pradhan

General Manager

FOREIGN CURRENCY NON-RESIDENT DEPOSIT - FCNR (B) - W.E.F. 01.06.2026*.

THE RATES SHALL BE EFFECTIVE UPTO 30.06.2026**

(% per annum)

Maturity Period/Currency	USD*	GBP*	EUR*	JPY	CAD	AUD
1 year < 2 years	4.99%	4.04%	2.54%	0.23%	2.96%	3.75%
2 years < 3 years	3.47%	2.79%	1.30%	0.23%	2.54%	3.30%
3 years < 4 years	3.24%	2.34%	1.30%	0.23%	2.29%	3.00%
4 years < 5 years	2.95%	2.24%	1.30%	0.23%	2.34%	3.05%
5 years Only	3.05%	2.04%	1.30%	0.23%	2.39%	2.95%

* The interest rates given above for currencies USD, GBP and EURO will be applicable on Single FCNR (B) Deposit of less than 1 million only.

** The rates will be applicable only on fresh deposits and renewal of deposits maturing on or after 1st June 2026. Please note that these interest rates are payable for the period of 1st June 2026 to 30th June 2026.

NRE TERM (RUPEE) DEPOSITS [FRESH & RENEWAL] [CALLABLE] (ROI in % as on 01.06.2026)

Maturity Period	Term Deposits < Rs. 3 Cr. (% p.a.)	Term Deposits Rs. 3 Crore to Rs. 10 crores. (% p.a.)
1 year	6.25%	6.25%
>1 year - 389 days	6.30%	6.15%
390 days	6.30%	6.20%
391 days to 443 days	6.30%	6.15%
444 days	6.60%	6.60%
445 days – 665 days	6.30%	6.15%
666 days	6.50%	6.15%
667 days to 2 years	6.30%	6.15%
>2 years - 3 years	6.30%	6.05%
>3 years - 1203 days	6.35%	5.35%
1204 days	6.30%	5.30%
1205 days - 5 years	6.35%	5.35%
>5 years - 10 years	6.00%	5.60%

Note: Interest is payable only on Fixed Deposits that have run for 1 year and above. Please refer latest interest rates through branch or Bank's official website on the day of booking a Term Deposit.

Non-Resident External Account Scheme [NRE Account]

Eligibility to open an account

- NRIs and PIOs
- Individual/entities of Pakistan and Bangladesh shall require prior approval of the Reserve Bank of India. However, Indian staff posted at Indian Embassy in Pakistan/Bangladesh and their non-resident dependents may open these accounts.

Type of Accounts

- Savings, Current, Recurring and Term Deposit.

Currency of Account

- Indian Rupees.

Period for fixed deposits

- For terms not less than 1 year and not more than 10 years.

Rate for conversion of Rupees into designated currencies and vice versa

- In case foreign remittance through banking channel conversion to rupee at TT Buying rate.
- In case of repatriation in foreign currency conversion to done at TT Selling rate for the concerned currency ruling on the date of repatriation.

Joint account

- May be held jointly in the names of two or more NRIs/ PIOs.
- NRIs/ PIOs can hold jointly with a resident relative on "former or survivor" basis (relative as defined in Companies Act, 2013).
- The resident relative can operate the account as a Power of Attorney holder during the lifetime of the NRI/ PIO account holder.

Permissible Credits

- Credits permitted to this account are inward remittance from outside India through banking channels
- Interest accruing on the account
- Interest on investment
- Transfer from other NRE/ FCNR(B) accounts
- Maturity proceeds of investments (if such investments were made from this account or through inward remittance)

Permissible Debits

- Local disbursements.
- Remittance outside India.
- Transfer to NRE/FCNR (B) accounts of the account holder or any other person eligible to maintain such account.
- Investments in India in shares/ securities/ commercial paper of an Indian company or for purchase of immovable property in India provided such investment/ purchase is covered by the regulations made, or the general/ special permission granted by the Reserve Bank.
- Any other debit if covered under general or special permission granted by Reserve Bank.

Repatriablity

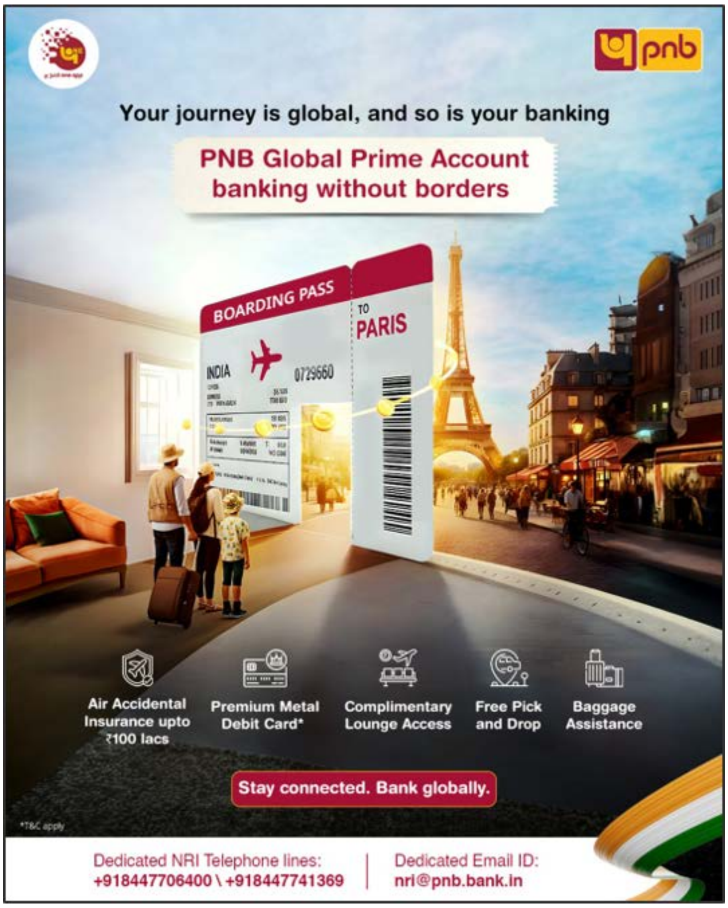
- Fully Repatriable for transactions permitted by Reserve Bank of India.
- Authorized Branch may permit remittance of the maturity proceeds of FCNR (B) deposits to third parties outside India, provided the transaction is specifically authorised by the account holder and the authorised dealer is satisfied about the bona fides of the transaction.

Taxability

- Income earned in the accounts is exempt from income tax and balances exempt from wealth tax in India.

Nomination in account

- Sole/Joint Account holders can Nominate Resident or Non-Resident person.
- Change/cancellation of Nomination is allowed by Sole/Joint account holders.



PNB Home Loan Scheme for NRIs/OCIs

<table>
<tr><td>Eligibility*</td><td>All Non-Resident Indians (NRIs)/ Overseas Citizen if India (OCIs) are eligible for housing loan under the Scheme (PIO Card holder, issued before 09.01.2015, are also eligible under the scheme).</td></tr>
<tr><td>Purpose</td><td>Housing Loan will be sanctioned for acquisition/ construction/ repairs/ renovation/ improvement of flat/ house owned by NRIs/PIOs/OCIs in India as also for the purpose of purchase of Plot and for purchase of under construction house/flat from Housing Boards/ Development Authorities/ Co-operative Societies/ Private Builders. This flat/house, acquired by utilization of the loan, will be used for self-occupation/letting out.</td></tr>
<tr><td>Margin</td><td>
<table>
<tr><td colspan="2">Parameters</td><td>Margin</td></tr>
<tr><td rowspan="3">For All purposes except to purchase of Land/Plot for house building on standalone basis.</td><td>Home loan Upto Rs.30 lac</td><td>20%</td></tr>
<tr><td>Home Loan above Rs. 30 lac and Upto Rs.75 lac</td><td>20%</td></tr>
<tr><td>Home Loan above Rs.75 lac</td><td>25%</td></tr>
<tr><td colspan="2">Purchase of Land/Plot for House Building (Standalone Basis)</td><td>25%</td></tr>
</table>
</td></tr>
<tr><td>Extent of Loan*</td><td>

Need based loan depending upon the project cost and repaying capacity of the borrower.
For purchase of Land/Plot for construction of house building is not more than 60% of the eligible Home loan amount as per the repayment capacity.
For repairs / renovation / alterations: Maximum Rs.50 lac.

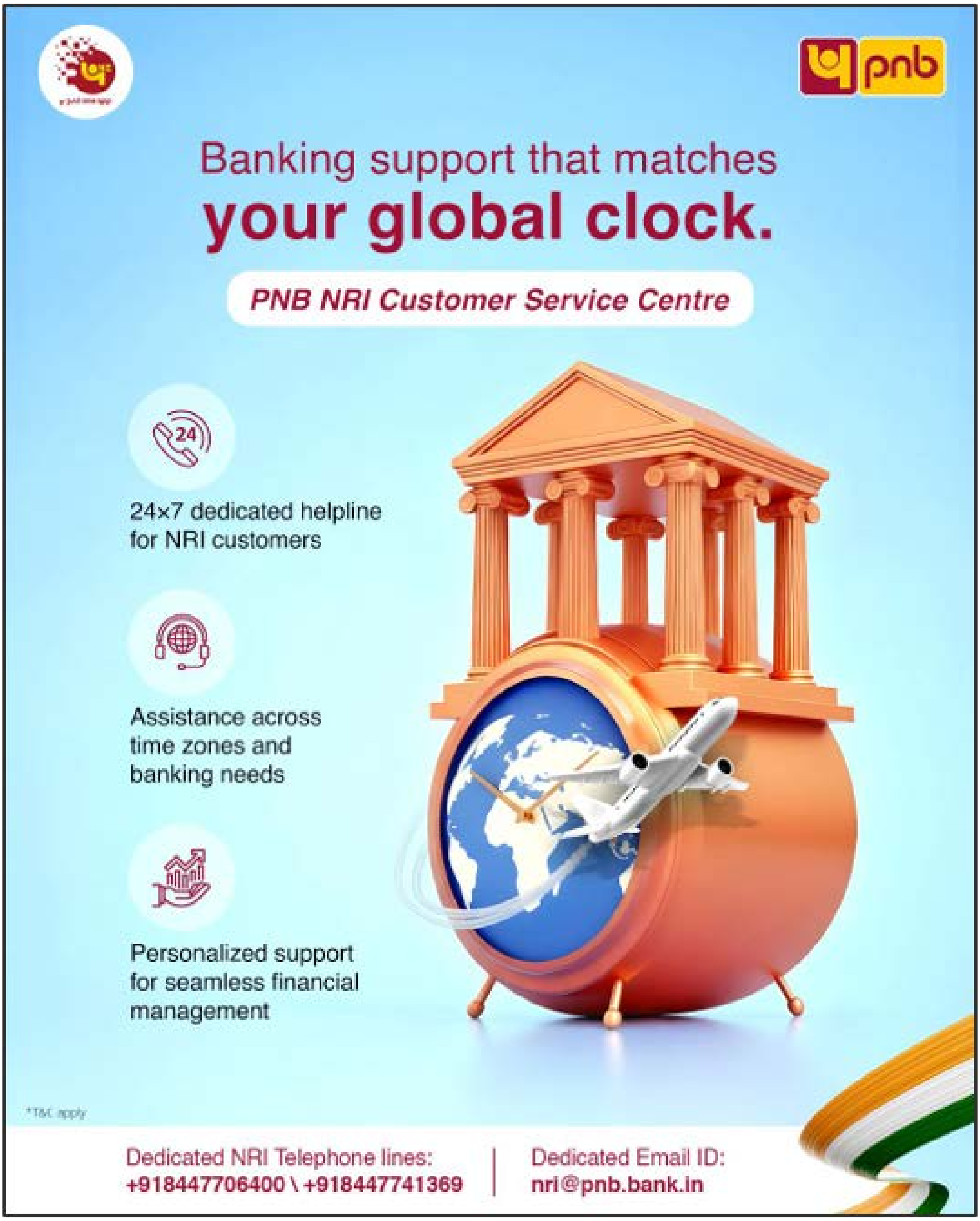
</td></tr>
<tr><td>Repayment*</td><td>

Repayment of the loan should be made by the borrower within a period not exceeding 30 years (including moratorium period, if any) and EMI comprising of principal plus interest including all charges by remittances from abroad through normal banking channels or out of funds in his/her NRE/FCNR(B)/NRNR/ NRO/ NRSR account in India or out of rental income derived from renting out the property acquired by utilization of the loan.
Close relatives of the borrower in India shall also be allowed to repay such loans, interest and other charges through their Bank account directly to the borrower's loan account with the authorized dealer/ identified branch.

</td></tr>
<tr><td>Security</td><td>The loan should be fully secured by creating equitable mortgage of the concerned property and, if necessary, lien on borrower's other assets in India.</td></tr>
</table>

*terms & conditions apply

For more details and availing of the facility, please contact your branch or send an email to us.


pnb
Banking support that matches
your global clock.
PNB NRI Customer Service Centre
24×7 dedicated helpline for NRI customers
Assistance across time zones and banking needs
Personalized support for seamless financial management
*T&C apply
Dedicated NRI Telephone lines:
+918447706400 \ +918447741369
Dedicated Email ID:
nri@pnb.bank.in

DiGiGyAn

Digital Account opening

Bank has recently introduced the facility of Digital Account Opening for our NRIs and the procedure for the same is as under:

1. Visit our Bank's official website and choose NRI section or visit the website https://diginri.pnb.bank.in
2. Click 'Apply Online' to fill in the online account opening form and accept the terms & conditions shown.
3. Please enter your Mobile Number and validate the same through the OTP to login and start the online application journey.
4. At the initial step of application, please check the availability of Courier Service provider at your location for picking up the documents by clicking on the link provided and entering your pin-code/area-code. Following fields will be asked to check the availability of courier service.
   - Select a country/region – Select your Country.
   - Place or zip code – Enter your zip/pin/area code.
   - Choose payment option – I have a DHL express account.
   - Choose handling option – I have printed a DHL label.
   - Choose collection option – I am collecting a shipment.
   - After filling these details click on 'Search'. It will show the nearest Service Point of DHL courier which shall be within the 10KM range.
   - After checking the availability, come back to our online application page. Click the button "Yes I have checked the availability" and proceed further.

   (If services are available at your place, documents will be picked up by the Bank free of cost from your doorstep and if not, then please tick the undertaking to send/courier the documents at your own cost to our NRI Customer Service Centre.)
5. Fill the Personal details, Identity Details, Visa/Work permit details, Overseas and Indian address, Tax details etc. in the application step by step as required. After filling in all the details in the application, final summary will be shown to you. Submit the application and note down the Application Reference Number (ARN) generated, for future references.

For any queries or to know more about it, drop in an email to us at nri@pnb.bank.in

Few Appreciation Snippets from our customers

> *Thank you very much for swift response in providing us with our interest certificate. Hats off to this level of professionalism!*

> *I tried my SIM verification again for PNB One app and it's working now. Thank you very much for your support.*

> *Thanks a lot for your assistance and the OTP is being delivered to me now on my registered mobile number. Please extend my thanks to the Technical Support Engineer for fixing the technical error. I truly appreciate assistance by NRI Cell as well as the Technical Support Team.*

> *Thank you my PNB One App is working fine now. Thank you all for your help.*

> *I am writing this just to convey my very sincere thanks to the entire NRI Customer Service team, Mr. Ramesh and Mr. Rajput - all the times whenever I experienced any difficulty on any matter relating to our two NRI Accounts, Mr. Rajput immediately jumped in and resolved all my problems. Grateful thanks to him.*

> *My NRO account was frozen. I had sent all the relevant documents signed & photocopies of passports & driving license. I got in touch with NRI cell and they efficiently advised, helped and activated my account. I give 5-star review to NRI Cell team for helping me out once again.*

Cultural Connect

International Yoga Day- 21.06.2026

The International Yoga Day is celebrated around the world annually on 21st June following its adoption by the United Nations in 2014. It was considered important by the UN to globally promote this wellness practice, which originated in ancient India. The theme for the 12th International Yoga Day is "Yoga for Wellness, Wisdom, and World Peace". Punjab National Bank wishes you a very Happy International Yoga Day.

Disclaimer

This bulletin is published by NRI Customer Service Centre, Punjab National Bank, New Delhi. The content published in this magazine is for general informational purposes only. Best efforts have been put to provide the accurate and updated information. Readers are advised to refer to the Bank's official website www.pnb.bank.in for the most current and accurate information.

STAY IN TOUCH

Dedicated NRI help desk to attend the queries / grievances of our esteemed NRI customers.

Queries/suggestions/feedback are most welcome.

Address and contact details:

24X7 NRI Customer Service Centre, Punjab National Bank,
1st Floor, 7 Bhikaji Cama Place, New Delhi-110066

Dedicated NRI Telephone lines:

+91-8447706400, +91-8447741369

International Toll-Free Nos. for NRI Customers:

Country	Toll Free Number
United States	+18444519295
United Kingdom	+448000318030
UAE	+800035770298
Saudi Arabia	+8008500862
Italy	+39800580244
Philippines	+180013120139
Canada	+18555737086

Dedicated Email ID:

nri@pnb.bank.in

Official Website:

www.pnb.bank.in

NRI BULLETIN

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