

N_₹ BULLETIN

SEPTEMBER 2025



...the name you can BANK upon!

N_₹ 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 our September edition of the Year 2025 "NRI Bulletin".

Highlights of this edition are as below:

- *Bank's prevailing interest rates on FCNR (B) and NRE deposits for the month of September 2025.*
- *PNB Global Prime Account.*
- *PNB Car Loan for NRIs.*
- *DigiGyan.*
- *Cultural Connect.*
- *Contact details of NRI Customer Service Centre.*

We have entered the season of festivals and wish that you have a great festival season filled with happiness and prosperity.

Our Bank is continuously taking proactive steps to broaden the range of products and services for our esteemed clients like you. Many new facilities which shall act as one stop solution for your Banking & Investment needs have been recently introduced like PNB Global Prime Account, FCNR (B) Forward Premium Linked Scheme, 24*7 dedicated NRI Customer Service Centre, WhatsApp Banking for NRIs, Digital Account opening etc. You may visit our revamped website on NRI services and FAQs to gather more information on our NRI product and services.

As always, we would like to request you to keep your details like passport details, Mobile number, Email ID, present address updated in our Bank's record which will also help us to stay connected with you for providing any kind of information, updates, offers etc. that may interest you.

We hope you will find Punjab National Bank the perfect & preferred banking partner for all your financial needs.

With warm Regards,

Yours sincerely,

General Manager

**FOREIGN CURRENCY NON-RESIDENT DEPOSIT - FCNR (B) - W.E.F. 01.09.2025*.
THE RATES SHALL BE EFFECTIVE UPTO 30.09.2025****

(% per annum)

Maturity Period/Currency	USD*	GBP*	EUR*	JPY	CAD	AUD
1yr< 2yrs	5.22%	4.28%	2.54%	0.25%	3.47%	3.81%
2yr< 3yrs	4.21%	3.03%	1.30%	0.25%	3.05%	3.36%
3yr< 4yrs	3.97%	2.58%	1.30%	0.25%	2.80%	3.07%
4yr< 5yrs	3.68%	2.48%	1.30%	0.25%	2.85%	3.12%
5 Years Only	3.78%	2.28%	1.30%	0.25%	2.90%	3.02%

* 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 September 2025. Please note that these interest rates are payable for the period of 1st September 2025 to 30th September 2025.

NRE TERM (RUPEE) DEPOSITS [FRESH & RENEWAL] [CALLABLE] (ROI in % as on 01.09.2025)

Maturity Period/Deposit amount	Term Deposits < Rs. 3 Cr. (% p.a.)	Term Deposits Rs. 3 Crore to Rs. 10 Crores. (% p.a.)
1 year	6.25%	6.25%
>1yr to 389 days	6.40%	6.40%
390 days	6.60%	6.60%
391 days – 505 days	6.40%	6.40%
506 days	6.30%	6.30%
507 days- 2 years	6.40%	6.40%
>2yr-3yr	6.40%	6.40%
>3yr-1203 days	6.25%	5.50%
1204 days	6.15%	5.40%
1205 days-5yr	6.25%	5.50%
>5yr-1894 days	6.00%	5.60%
1895 days	5.85%	5.45%
1896 days-10yr	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.

PNB Global Prime Account (NRE & NRO)

Eligibility	NRIs/PIOs/OCIs are eligible to open the account*
Joint facility	Available
Initial Deposit	NIL
Minimum Balance	Average Minimum Monthly Balance of Rs. 5 Lakh in Saving Account.
Flexi Deposit Facility (For NRO Account Only)	Facility of flexi deposit for balance above Rs.10.00 Lakh with a minimum Sweep-out/ Sweep-In of Rs.1,00,000/- and thereafter in multiples of Rs.1,00,000/- to/ from Fixed Deposit.
Debit Card charge	Joining Fees: Waived , AMC: Waived
Free Services	Standing instructions, SMS Alerts , Email Alerts, Monthly Account Statement, Retail Internet banking, Retail Mobile banking, Commission on Inward remittance facility, Personalised Cheque leaves, RTGS/NEFT facility, ECS/NACH mandate registration & Rent of Small Locker.
Full Waiver	Documentation & Processing fee of Housing Loan & Car loan.
Commission on Outward remittance facility	50% Concession on card rate.
Debit Card- Exclusive PNB Global Prime Master World Card	<p>Monthly Average Balance of Rs 5.00 Lakhs & above will be eligible for the card features given below**</p> <ul style="list-style-type: none"> • Rs. 20 lakh Personal Accident insurance coverage. • Rs. 100 lakh Air Accident insurance coverage. • Domestic & international lounge facility. • Once a year Baggage assistance facility at airport in India. • Once a year airport pick up & drop facility at airport in India. • ATM cash withdrawal limit- Rs. 150000 per day. • PoS/e-Com Limits (combined)- Rs. 500000 per day. <p>** (The freebies like airport lounge access, baggage insurance, Accidental insurance cover and pick and drop facility are as offered by Master Card and are subject to terms and conditions.)</p>

*Terms & Conditions apply. For complete details please free to email on nri@pnb.co.in



YOUR ACCOUNT DELIVERED TO YOUR DOORSTEP

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...भरोसे का प्रतीक !



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Just call us from wherever and whenever! 24*7 NRI support

PNB Car Loan For NRIs

Eligibility*	All Individual Non-Resident Indians (NRIs) holding valid Indian Passport, valid work visa/permit & having NRI account with our Bank for atleast 6 months or having NRI account with other Bank for last 12 months.
Purpose	Purchase of New Car/Van/Jeep/ e-Vehicle/ Multi Utility Vehicle (MUV) or Sports Utility Vehicles.
Income	Minimum Gross Monthly income of Rs. 1.00 lac or equivalent Or Minimum Gross Annual Income of Rs. 12.00 lac or equivalent
Margin	For new vehicle: 15% of on-road price inclusive of one-time road tax & insurance. Can be reduced to 10% on case to case basis.
Repayment*	The loan amount together with interest is to be repaid maximum in 84 equated monthly installments comprising of principal and interest commencing from the succeeding month.
Security	Guarantee of Resident Indian relative of NRI and have following relationship with the NRI borrower's (i) Spouse, Father, Mother, Son, Daughter, Daughter-in-law, Sister, Brother Or Guarantee of other Resident Indian only if (i) is not available. And (ii) Vehicle purchased to be hypothecated to the bank. Name of the Bank branch must be mentioned on the JRC (Joint Registration Certificate).

*terms & conditions apply

For more details and availing the facility, please contact your branch or reply to us.



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Immerse in Seamless Banking



Sleek UI/UX for
Effortless Banking



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Quick Service
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Experience



Easy
Access



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DiGi-Gyan

1. How can we set/reset TPIN on PNB One through branch option?

You may set/reset TPIN on PNB One by following the steps as under:

- Login to PNB One and go to 'My profile' option.
- In the next page, select Set/Reset TPIN through Branch.
- Enter OTP received on registered mobile number.
- Enter TPIN of your choice and confirm.
- A reference number will be generated which may be submitted to the base branch through registered email ID.
- After verification by the branch, TPIN set by you will be active on real time basis.

2. How can we enable debit card channel through WhatsApp Banking?

You may enable debit card channel through WhatsApp banking by following the steps as under:

- Send 'Hi' to +91-9264092640 on WhatsApp and follow the below path.

All Services→Debit Card Services→Enable Card Channel

(OR)

Simply type 'Enable Debit Card Channel'

- Enter the OTP received in SMS.
- Select the debit card from the list of debit cards, linked to the registered mobile number, for which channel has to be enabled.
- Enter expiry date the selected debit card.
- Select the channel which needs to be enabled- ATM/POS/E-commerce/Contactless
- Selected channel will be enabled, and a confirmation SMS will be sent on the registered mobile number.



Cultural Connect

Sharad Navratri is the most important and widely celebrated Navratri of the year dedicated to Maa Durga's nine forms. It is celebrated to commemorate the victory of Goddess Durga over the demon Mahishasura, symbolizing the triumph of good over evil. This year it starts on 22nd September 2025 and ends on 1st October 2025.

Onam is a popular festival Celebrated in Kerala, India. This Year Onam is being celebrated from 26th August till 05th September 2025.

Eid-e-milad is celebrated every year to commemorate the birth of Prophet Muhammad.

Punjab National Bank wishes all its NRIs a Happy Sharad Navratri, Onam and Eid-e-Milad



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 the Bank's official website www.pnbindia.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:

24x7NRI Customer Service Center, Punjab National Bank, 1st Floor, 7 Bhikaji Cama Place, New Delhi-110066

Dedicated NRI Telephone lines:

+91-8447706400, +91-8447741369, +91-11-26100394

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:

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Official Website:

www.pnbindia.in



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