

NRE BULLETIN

JANUARY 2026



...the name you can BANK upon!

NRE SERVICES

Facilities for NRIs

REMITTANCES TO INDIA | DEPOSIT ACCOUNTS | LOAN SCHEMES

MESSAGE FROM MANAGING DIRECTOR & CEO



Dear Esteemed NRI Customers,

It is with great pleasure that I present to you the first edition of the NRI Bulletin for 2026.

As we step into the New Year, I warmly extend my heartfelt wishes to you and your family for a 2026 filled with good health, abundant prosperity, and lasting happiness.

The New Year offers a moment of reflection and renewal time to celebrate achievements and embrace new aspirations.

In 2025, we launched a series of customer-centric initiatives to further enrich your banking experience. These include the **PNB Global Prime Account Scheme**, the **PNB FCNR(B) Forward Linked Premium Scheme**, **PNB WhatsApp Banking for NRIs**, and a **24x7 NRI Customer Service Centre**—all thoughtfully designed to meet the evolving needs of our esteemed NRI customers.

As we embark on 2026, we reaffirm our unwavering commitment to providing innovative, secure, and customized financial solutions that align with your evolving aspirations and requirements.

We encourage you to stay connected with us and keep your contact detail especially your mobile number and email address updated to receive timely updates on our latest offerings and services.

On behalf of the entire team at Punjab National Bank, I extend our sincere gratitude for your continued association and trust. We look forward to serving you with renewed commitment and excellence in the year ahead.

Wishing you continued success, good health, and prosperity.

Regards,

Ashok Chandra
Managing Director & CEO

MESSAGE FROM EXECUTIVE DIRECTOR



Dear Esteemed NRI Customers,

As we welcome the New Year, I extend my warmest wishes to you. May the year 2026 bring you robust health, abundant prosperity, and enduring happiness.

Thank you for choosing to bank with us and placing your trust in our services for your financial and banking needs.

Your continued support is the cornerstone of our growth and success. With each passing day, our Bank grows stronger and more resilient—thanks to our valued customers. It is your unwavering confidence that empowers us to expand rapidly, both across the nation and around the globe.

Our suite of NRI banking solutions is meticulously crafted to address your distinct financial requirements—whether it involves prudent savings management, strategic investment growth, or the facilitation of seamless and secure remittance services.

In our continued commitment to enhancing your banking experience, we have launched a series of customer-focused initiatives. We encourage you to take a moment to explore our newly introduced offerings, such as the **PNB Global Prime Account scheme**, **PNB FCNR(B) Forward Linked Premium Scheme**, **PNB WhatsApp Banking for NRI**, **24x7 NRI Customer Service Centre**, thoughtfully designed for our esteemed NRI customers.

Wishing you excellent health and sustained prosperity in all your endeavors.

Regards,

M. Paramasivam
Executive Director

**FOREIGN CURRENCY NON-RESIDENT DEPOSIT - FCNR (B) - W.E.F. 01.01.2026*.
THE RATES SHALL BE EFFECTIVE UPTO 31.01.2026****

(% per annum)

Maturity Period/Currency	USD*	GBP*	EUR*	JPY	CAD	AUD
1 year < 2 years	4.91%	4.03%	2.54%	0.50%	3.01%	3.81%
2 years < 3 years	3.61%	2.78%	1.30%	0.50%	2.59%	3.36%
3 years < 4 years	3.38%	2.33%	1.30%	0.50%	2.34%	3.07%
4 years < 5 years	3.09%	2.23%	1.30%	0.50%	2.39%	3.12%
5 years Only	3.19%	2.03%	1.30%	0.50%	2.44%	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 January 2026. Please note that these interest rates are payable for the period of 1st January 2026 to 31st January 2026.

**NRE TERM (RUPEE) DEPOSITS [FRESH & RENEWAL] [CALLABLE] (ROI in %
as on 01.01.2026)**

Maturity Period	Term Deposits < Rs. 3 Cr. (% p.a.)	Term Deposits Rs. 3 Crore to Rs. 10 Crores. (% p.a.)
1 year	6.10%	6.10%
>1 year - 389 days	6.30%	6.15%
390 days	6.40%	6.20%
391 days - 2 years	6.30%	6.15%
>2 years - 3 years	6.30%	6.05%
>3 years - 1203 days	6.10%	5.35%
1204 days	6.05%	5.30%
1205 days - 5 years	6.10%	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.

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 in India. • 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 feel free to email on nri@pnb.bank.in

PNB HOME LOAN SCHEME FOR NRIs/OCIs

Eligibility*	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).		
Purpose	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.		
Margin		Parameters	Margin
	For All purposes except to purchase of Land/Plot for house building on standalone basis.	Home loan Upto Rs.30 lac	20%
		Home Loan above Rs. 30 lac and Upto Rs.75 lac	20%
		Home Loan above Rs.75 lac	25%
	Purchase of Land/Plot for House Building (Standalone Basis)		25%
Extent of Loan*	<ul style="list-style-type: none"> • 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. 		
Repayment*	<ul style="list-style-type: none"> • 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. 		
Security	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.		

*terms & conditions apply

For more details and availing of the facility, please contact your branch or send an email to us at nri@pnb.bank.in



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Stay close to your roots
& boost your global earnings with
**PNB FCNR(B) Linked Deposit
Scheme**



- ✓ Minimum amount equivalent of USD 10,000
- ✓ Tax Free Interest on FCNR(B) Scheme
- ✓ Fully Repatriable
- ✓ Nil Booking Forward Contract Charges

*T&C Apply

Toll Free: **1800 1800 | 1800 2021**

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*NRI Customer Service Centre- at your service 24*7*

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

DiGi-Gyan

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



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YOUR ACCOUNT DELIVERED TO YOUR DOORSTEP

**OPEN YOUR NRE/NRO ACCOUNT
QUICKLY, CONVENIENTLY**



At PNB, we provide world-class convenience for NRI customers, especially in opening NRE/NRO account.



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...भरसे का प्रतीक ! *...the name you can BANK upon !*

NRI Customer Service Centre- at your service 24*7

Cultural Connect

Pravasi Bharatiya Diwas is celebrated every year on 9 January to honor the contributions of the Indian diaspora (NRIs and PIOs) around the world and to strengthen their connections with India. This date was chosen in remembrance of Mahatma Gandhi, who returned to India from South Africa on 9 January 1915, marking a historic moment.

A major Pravasi Bharatiya Diwas convention is held every two years with participants from across the globe.

Also, as you are aware that Republic Day is celebrated every year on 26th January to mark the day when the Constitution of India came into effect in 1950, transforming India into a sovereign, democratic republic.

Besides wishing you a happy Pravasi Bharatiya Diwas and a happy Republic Day, our Bank also wishes all its NRI customers a very happy Lohri, Pongal and Makar Sankranti.



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 <https://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 Center, 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:

<https://pnb.bank.in>



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