

NRE BULLETIN

APRIL 2026



NRE 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 April 2026 edition of our "NRI Bulletin".
We would like to highlight as under:

- Bank's prevailing interest rates on FCNR (B) and NRE deposits
- PNB Global Prime Account (NRE & NRO)
- Digital Account Opening
- DigiGyan
- Cultural Connect
- Contact details of NRI Customer Service Centre

At the outset we wish you a very Happy new Financial Year 2026-2027 and hope that all your financial goals are met as per your wish and requirements. And, in fulfilling your financial goals consider Punjab National Bank by your side always.

It is our privilege to serve you and remain connected across borders. We understand the importance of reliability, transparency, and convenience when managing your financial needs from afar. Our continued focus is on delivering innovative digital solutions, responsive support, and tailored services that make your banking experience smooth and dependable.

Your trust is the cornerstone of our commitment, and we remain dedicated to safeguarding your interests while helping you stay closely connected to your roots in India. Punjab National Bank shall be celebrating its 132nd Foundation Day on 12th April 2026 and would like to thank you for sailing along in this glorious journey.

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

With warm Regards,

Yours sincerely,

Prabhat Ranjan Pradhan

General Manager

**FOREIGN CURRENCY NON-RESIDENT DEPOSIT - FCNR (B) - W.E.F. 01.04.2026*.
THE RATES SHALL BE EFFECTIVE UPTO 30.04.2026****

(% per annum)

Maturity Period/Currency	USD*	GBP*	EUR*	JPY	CAD	AUD
1 year < 2 years	5.01%	4.04%	2.54%	0.23%	3.03%	3.81%
2 years < 3 years	3.49%	2.79%	1.30%	0.23%	2.61%	3.36%
3 years < 4 years	3.26%	2.34%	1.30%	0.23%	2.36%	3.07%
4 years < 5 years	2.97%	2.24%	1.30%	0.23%	2.41%	3.12%
5 years Only	3.07%	2.04%	1.30%	0.23%	2.46%	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 April 2026. Please note that these interest rates are payable for the period of 1st April 2026 to 30th April 2026.

NRE TERM (RUPEE) DEPOSITS [FRESH & RENEWAL] [CALLABLE] (ROI in % as on 01.04.2026)

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 - 443 days	6.30%	6.15%
444 days	6.60%	6.60%
>445 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

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

DiGi-Gyan

How to register for e-statement?

Reply: The following modes may be used to register for e-statements

- Login into PNB Internet Banking, click on **Other Services>>Service Request>>New Request>>Email Statements Registration.**
- Request from registered mobile number (Mobile number registered for Alerts) in the following format to 9264092640: **ESTMT<space>last 4 digit of account number<space>Email ID.**

How to register for consolidated Cust ID-wise e-statement (Account statement of SF/CA/CC/OD, statement of credit card, DEMAT, PNB met life insurance, non-life insurance, mutual funds, PPF, Locker, Deposit account, Loan & advances etc.)?

Reply: Ensure that same email ID is registered with every account linked to a particular Customer ID. Different email Ids registered in different accounts linked with same Customer ID will be treated as registration for Account wise e-statement.



The advertisement features a central image of a pink piggy bank standing on a wooden floor, holding a large yellow umbrella. Above the piggy bank, the text reads "Safeguard your finances with Nomination!". At the top of the ad, there are logos for PNB, Project Palaash, PNB One, and G20. At the bottom, it states "Nominee can be updated through PNB One, Internet Banking and Branch".

pnb PROJECT PALAASH PNB ONE G20

Safeguard your finances with Nomination!

Nominee can be updated through PNB One, Internet Banking and Branch

Toll Free: **1800 1800 | 1800 2021** Follow us on 

Culture Connect

Vaisakhi, also known as Baisakhi, is celebrated as the first day of the month of Vaisakh and is celebrated on 13th April/14th April every year. It is a celebration of Spring harvest primarily celebrated in Punjab and other Northern parts of India. Also, in many parts of India Vaisakhi is also the date for the Indian Solar New Year.

For many communities the festival is an occasion to ritually bathe in sacred rivers, visit religious places, meet friends, take part in other festivities etc.

Punjab National Bank wishes you a very happy Vaisakhi, Vishu, Puthandu, Easter and a prosperous financial year 2026-27.





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.

 Open your NRE/NRO Account online with PNB.

 Free document pickup from your overseas address.

 ATM and cheque book delivered to your communication address.

Toll Free: 1800 1800 | 1800 2021 Follow us on     

पंजाब नैशनल बैंक
...भरुसे का प्रतीक !



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

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 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:

www.pnb.bank.in



...the name you can BANK upon!

Head Office: Plot No.4, Sector - 10, Dwarka, New Delhi - 110 075

Follow us:        www.pnb.bank.in