

NRI BULLETIN

NOVEMBER 2025



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 November 2025 edition of our "NRI Bulletin".

Highlights of this edition are as below:

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

I hope that the festivals were celebrated well and would like to inform you that our Bank has been offering attractive deposit interest rates on NRE and FCNR (B) deposits. This month our Bank has increased the deposit rates on FCNR (B) deposits in USD for a duration of 1 year i.e. 5.41% which is one of the best in the banking industry and also offering 6.60% on NRE rupee deposits for a duration of 390 days.

We would request you to take full advantage of our attractive interest rates and digital friendly NRI services with 24*7 NRI helpdesk always at your service. We also seek your cooperation in keeping your KYC details like passport details, Mobile number, Email ID, and present address updated in our Bank's record. This not only keeps your account active but also enables us to stay connected with you and share important updates, offers, and information that may be of interest to 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. 01.11.2025*.
THE RATES SHALL BE EFFECTIVE UPTO 30.11.2025****

(% per annum)

Maturity Period/Currency	USD*	GBP*	EUR*	JPY	CAD	AUD
1 year < 2 years	5.41%	4.28%	2.54%	0.25%	3.23%	3.81%
2 years < 3 years	4.11%	3.03%	1.30%	0.25%	2.81%	3.36%
3 years < 4 years	3.88%	2.58%	1.30%	0.25%	2.56%	3.07%
4 years < 5 years	3.59%	2.48%	1.30%	0.25%	2.61%	3.12%
5 years Only	3.69%	2.28%	1.30%	0.25%	2.66%	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 November 2025. Please note that these interest rates are payable for the period of 1st November 2025 to 30th November 2025.

NRE TERM (RUPEE) DEPOSITS [FRESH & RENEWAL] [CALLABLE] (ROI in % as on 01.11.2025)

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	6.40%	6.25%
390 days	6.60%	6.30%
391 days - 505 days	6.40%	6.25%
506 days	6.30%	6.15%
507 days - 2 years	6.40%	6.25%
>2 years - 3 years	6.40%	6.15%
>3 years - 1203 days	6.25%	5.50%
1204 days	6.15%	5.40%
1205 days - 5 years	6.25%	5.50%
>5 years - 1894 days	6.00%	5.60%
1895 days	5.85%	5.45%
1896 days - 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	Monthly Average Balance of Rs 5.00 Lakhs & above will be eligible for the card features given below** - 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. ** (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.)

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




GO GLOBAL with PNB GLOBAL PRIME ACCOUNT



- PNB Global Prime Metal Master World Card*
- Air Accidental Insurance coverage Rs. 100 Lakhs
- Free lounge facility at domestic and international airports in India
- Free pick and drop facility (to and fro) airports in India
- Baggage Assistance -Domestic/ International airports in India
- Concession in foreign remittances, Commission & Exchange margin



Scan here to
know more

*T&C Apply

International Toll Free Number for NRI Customers
 United States: +18444516295 | United Kingdom: +442098318930 | UAE: +970635770298 | Saudi Arabia: +9665583862 | Italy: +3900510244 | Philippines: +63215120158 | Canada: +1855737666

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ਪੰਜਾਬ ਨੈਸ਼ਨਲ ਬੈਂਕ



punjab national bank

...for name punjab BANK Logo

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 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@pnbank.in



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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DiGi-Gyan

1. How can we enable/disable transactions through Internet Banking?

You may enable/disable transactions through Internet Banking by following the steps as under:

- Login to the Internet Banking Account and go to the option of Debit Card Enable/Disable under the heading Cards & Loans->Debit card Enable/Disable.
- In the next page, choose the relevant account number from the drop-down and click on Continue.
- In the next page, input the details under fields namely, Card Number, Expiry Date and Card Pin and then click on Submit.
- In the next page, select from the options namely, ATM/POS/Ecommerce by clicking on the radio button next to Domestic or No Access. Then click on Continue.
- In the next page, enter the OTP as received on Registered Mobile Number and click on Submit.
- The last page will display the message of Debit Card preferences updated successfully.

2. How can we enable/disable transactions through PNB One App?

You may enable/disable transactions through PNB One App by following the steps as under:

- Login to the PNB One App and go to the option of Services and click on Debit cards.
- Under this, select the Enable/Disable Debit card option.
- In the next page, choose the relevant account number from the drop-down and click on Continue.
- In the next page, input the details under fields namely, Card Number, Expiry Date and Card Pin and then click on Submit.
- In the next page, select from the options namely, ATM/POS/Ecommerce by clicking on the radio button next to Domestic or No Access. Then click on Continue.
- In the next page, enter the OTP as received on Registered Mobile Number and click on Submit.
- The last page will display the message of Debit Card preferences updated successfully.

A Card for your relatives and loved ones in India who come to visit you!




PNB Multicurrency World Travel Card

One Card Global Possibilities





MCWTC
Customer Login Portal



MCWTC
Product Information &
Apply Procedure



PARAMETERS	FEATURES*
Who can avail the card	Resident individuals (Bank's customers and walk in customers)
How to avail the card	From any MCWTC authorized branches
Cards can be used at	Across the globe except India, Nepal, Bhutan for ATM/POS/Ecom/Contactless transactions
Documents required	Valid passport, PAN and VISA (if applicable)
Available currencies	AED, CAD, EUR, GBP, SGD, USD
Issuance charges	Only Rs.100/- + GST
Web based customer portal available for	Monitoring of transactions Setting Card PIN Lock/unlock of the card Enable/disable of transactions Transaction limits for ATM/POS/Ecom/Contactless
Insurance coverage	Available up to Rs.3.50 Lakhs*
Card offers and benefits*	Offers by MasterCard available on Travel, Culinary, Shopping, Health and Wellness, Education, Everyday value https://specials.priceless.com/en-in/homepage?issuerid=&productid=
Special offers for students*	Complementary International Student Identity Card (ISIC) or International Youth Travel Card (IYTC) e-voucher Amazon gift card worth US\$100 on study adventure with AECC Global
Special offers for businessperson/tourist*	Next OneSIM – Enjoy complementary Data and Calling packages!

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...मरेके का प्रवीक !



punjab national bank

...the name you can BANK upon !

Cultural Connect

Guru Nanak Gurpurab also known as Guru Nanak Prakash Utsav celebrates the birth of first Sikh guru, Guru Nanak Dev ji. This is celebrated as one of the most sacred festivals of Sikhism. This year Gurpurab shall be celebrated on 05th of November 2025.

Children's day is also celebrated in India on 14th of November on the birthday of first prime minister of India Jawahar Lal Nehru. Every year it is celebrated to raise awareness about the rights, education and welfare of children.

Punjab National Bank wishes you a Happy Guru Nanak Jayanti and a Happy Children's day.





Important Announcement

Usage of the **Positive Pay System (PPS)** is already mandatory for cheques of ₹5 lakhs and above presented in clearing. Now, with effect from **02.06.2025**, it will also be mandatory for cheques of ₹5 lakhs and above presented for transfer and cash payments.

Please use PPS to safeguard your account from fraudulent cheque transactions. You can submit cheque details through any of the following channels before handing over the cheque to the payee:

- * Internet Banking (Retail and Corporate)
- * Mobile Banking (PNB ONE)
- * SMS Banking
- * WhatsApp Banking
- * Corporate Website
- * Home Branch

For more details, please contact our toll-free number **1800 1800 / 1800 2021** or visit your **nearest branch** or our **Corporate Website**.

Mr. Bharosa Kumar

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

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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:

24x7NRI 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



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