PNB NRI BULLETIN

OCTOBER, 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,

It gives me immense pleasure to connect with you through the October edition of our NRI Bulletin.

As we enter a festive and vibrant period, I extend my warmest greetings and best wishes to you and your family on the auspicious occasion of Sharad Navratri, Durga Ashtami and Dussehra. May the divine blessings of Maa Durga bring strength, happiness, peace and prosperity to your lives. May the spirit of Vijayadashami inspire us to overcome challenges, embrace new opportunities and move forward with renewed confidence and optimism.

The past few months have been particularly encouraging for Punjab National Bank's NRI business. The overwhelming response from our NRI customers to the FCNR (B) deposit initiatives and enhanced opportunities has been a testament to the trust and confidence that you continue to place in PNB. We sincerely thank you for choosing PNB for your banking and investment needs and for strengthening our relationship across borders.

At PNB, we remain committed to making your banking experience simpler, faster, more convenient and digitally enabled. We are continuously strengthening our NRI services, enhancing digital onboarding and customer support, and working towards providing you with seamless access to our products and services, wherever you are located.

The relationship between PNB and its NRI customers goes beyond banking. It is built on trust, commitment and a shared connection with India. Your continued association motivates us to innovate, improve and deliver services that meet your evolving financial needs.

As our nation India continues on its journey of growth and transformation, we look forward to being your trusted banking partner in supporting your financial goals, investments and aspirations in India.

Warm regards,

Prabhat Ranjan Pradhan

General Manager

FOREIGN CURRENCY NON-RESIDENT DEPOSIT - FCNR (B) - W.E.F. 01.10.2026**.

FCNR (B) Interest Rates (less than 1 million of respective foreign currency) (% per annum)

Maturity Period/Currency	USD*	GBP*	EUR*	JPY	CAD	AUD
1 year < 2 years	5.00%	4.04%	2.80%	0.23%	2.96%	4.25%
2 years < 3 years	3.48%	2.79%	1.50%	0.23%	2.54%	3.86%
3 years < 4 years	3.25%	2.34%	1.50%	0.23%	2.29%	3.57%
4 years < 5 years	2.96%	2.24%	1.50%	0.23%	2.34%	3.62%
5 years Only	3.06%	2.04%	1.50%	0.23%	2.39%	3.52%

*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 October 2026. Please note that these interest rates are payable for the period of 1st October 2026 to 31st October 2026.

NRE TERM (RUPEE) DEPOSITS [FRESH & RENEWAL] [CALLABLE] (ROI in % as on 01.10.2026)

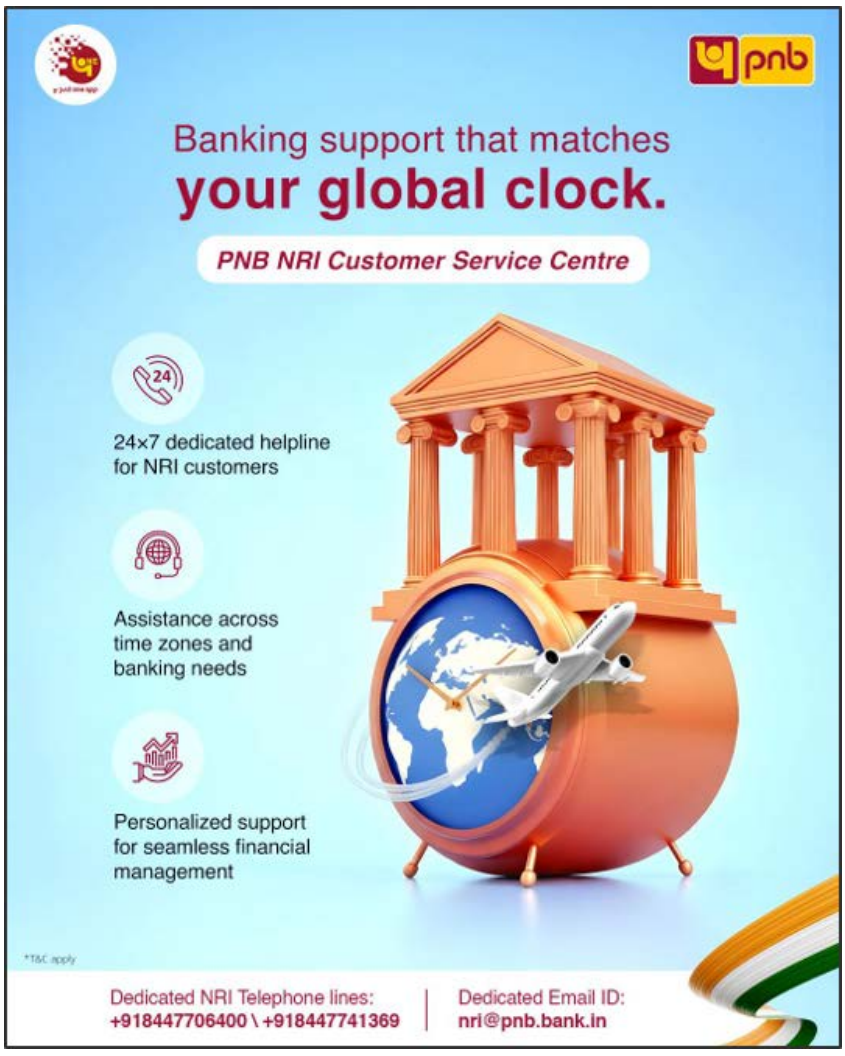
Maturity Period	Term Deposits < Rs. 3 Cr. (% p.a.)	Term Deposits Rs. 3 Crore to Rs. 10 crores. (% p.a.)
1 year	6.25%	6.25%
>1 year - 389 days	6.30%	6.15%
390 days	6.30%	6.20%
391 days to 443 days	6.30%	6.15%
444 days	**6.60%**	**6.60%**
445 days – 665 days	6.30%	6.15%
666 days	**6.50%**	6.15%
667 days 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 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 email us at nri@pnb.bank.in for assistance.


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• PNB Global Prime Metal Master World Card*
• Air Accidental Insurance coverage Rs. 100 Lakhs
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• 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
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Always stay updated!

For our NRI customers, keeping banking and personal information updated is an important part of maintaining smooth and uninterrupted banking services along with maintaining continuous communication. As your circumstances may change over time while you grow, we encourage you to periodically review the details registered with the Bank.

1. **Keep Your Passport Details Updated**

   Your passport is an important identification document for NRI banking. Whenever your passport is renewed or your passport details change, please ensure that the updated information is provided to the Bank along with the required documents.

2. **Update Your Overseas Address and Contact Details**

   Changed your residential address, mobile number or email address abroad? Please update these details with us. Keeping your contact information current enables the Bank to communicate important account-related information, transaction alerts and service updates to you.

3. **Review Your KYC Status**

   KYC updation helps ensure that the Bank's records remain up to date. If there has been no change in your KYC information, eligible customers may be able to complete Re-KYC through the channels permitted by the Bank. Where information has changed, the relevant updated documents may be required.

4. **Check Your FATCA/CRS Details**

   NRI customers should ensure that their country/countries of tax residence and Tax Identification Number (TIN), wherever applicable, are correctly reported to the Bank. Changes in tax residency should be promptly communicated so that the Bank's records and regulatory reporting remain accurate.

5. **Review Your Nomination Details**

   The festive season is also a good time to review your nomination instructions for your bank accounts and deposits. Consider reviewing whether your existing nomination details continue to reflect your wishes.

A Simple October Checklist

✓ Passport details updated
✓ Overseas address updated
✓ Mobile number and email ID updated
✓ KYC status reviewed
✓ FATCA/CRS and tax-residency details checked
✓ TIN updated, wherever applicable
✓Nomination details reviewed

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 Debit Card Enable/Disable under the heading Value Added Services.
- 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 to know your user ID of Internet Banking?

PNB Retail Internet Banking users can know their User ID in case they have forgotten the same by visiting pnbibanking.in and clicking on the link "Know Your User ID". Enter your account number and enter the OTP received on your mobile number.



Cultural Connect

We have entered the season of festivals and as we cruise along, we wish that you and your family celebrate each and every festival with full zeal and enthusiasm.

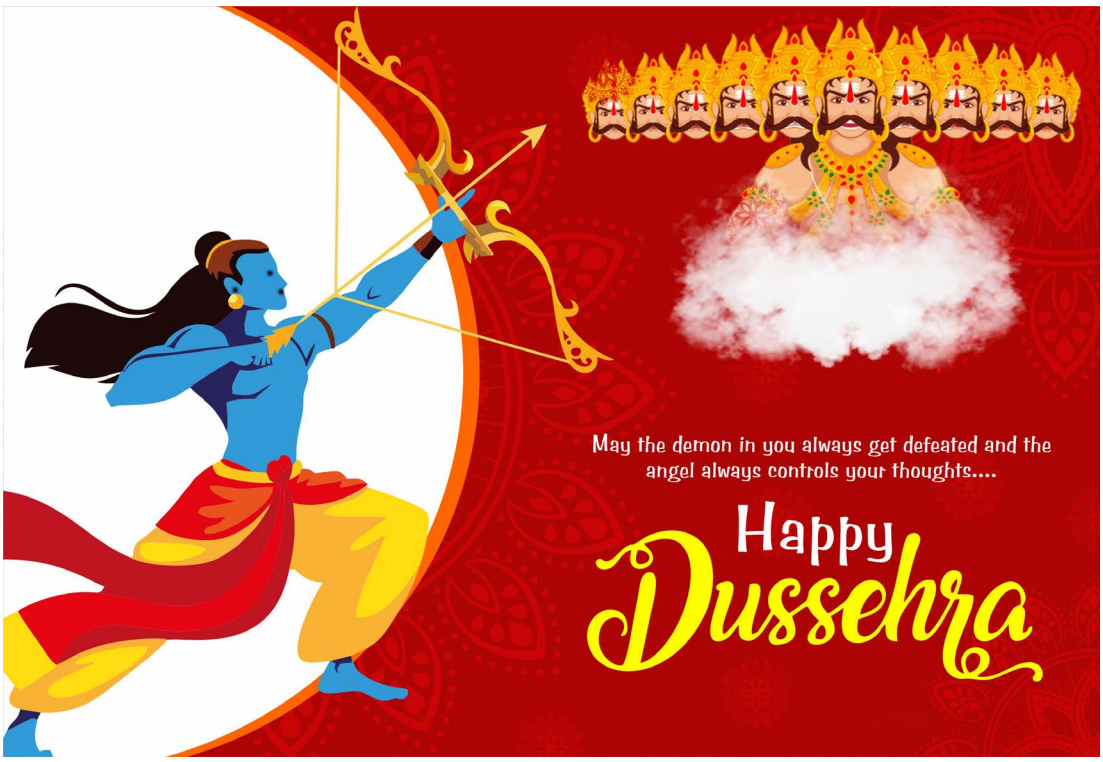
In October 2026 we shall be celebrating many festivals out of which few are as under:

Sharad Navratri: Nine nights dedicated to Maa Durga and her nine forms (Navadurga). This year Sharad Navratri is being celebrated between **11th October to 19th October**.

Durga Ashtmi: Also known as Maha Ashtmi, is the eighth day of Sharad Navratri and is considered one of the most significant days of the festival.

Dussehra: Also known as Vijayadashami, symbolizes the victory of good over evil and is immediately followed by Sharad Navratri. This year Dussehra is being celebrated on **20th October 2026**.

On behalf of the entire PNB Parivaar, we wish you a very happy Sharad Navratri, Durga Ashtmi and Dussehra.



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.

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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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