N₹I BULLETIN

OCTOBER 2025

...the name you can BANK upon!

N₹I 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 October 2025 edition of our "NRI Bulletin".

October is full of festive cheer with Dusshera and Deepawali around the corner. Wishing you a bright, safe, and joyful Deepawali! Highlights of this edition are as below:

- *Bank's prevailing interest rates on FCNR (B) and NRE deposits*
- *FCNR Premium Linked Deposit Scheme*
- *PNB Home Loan scheme for NRIs.*
- *DigiGyan.*
- *Cultural Connect.*
- *Contact details of NRI Customer Service Centre.*

As part of our ongoing commitment to keeping you informed, we continue to focus on launching tailored products and schemes designed to meet your banking and financial needs. Additionally, our dedicated team is proactively ensuring your account remains in good standing by regularly updating your KYC and passport details, ensuring that you enjoy seamless and hassle-free banking.

In this context, we also seek your cooperation in keeping your 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. 01.10.2025*. THE RATES SHALL BE EFFECTIVE UPTO 31.10.2025**

(% per annum)

Maturity Period/Currency	USD*	GBP*	EUR*	JPY	CAD	AUD
1 year < 2 years	**5.27%**	**4.28%**	**2.54%**	**0.25%**	**3.27%**	**3.81%**
2 years < 3 years	4.26%	3.03%	1.30%	0.25%	2.85%	3.36%
3 years < 4 years	3.77%	2.58%	1.30%	0.25%	2.60%	3.07%
4 years < 5 years	3.48%	2.48%	1.30%	0.25%	2.65%	3.12%
5 years Only	3.58%	2.28%	1.30%	0.25%	2.70%	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 October 2025. Please note that these interest rates are payable for the period of 1st October 2025 to 31st October 2025.

NRE TERM (RUPEE) DEPOSITS [FRESH & RENEWAL] [CALLABLE] (ROI in % as on 01.10.2025)

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%	6.40%
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%
>2 years - 3 years	6.40%	6.40%
>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.

FCNR Premium Linked Deposit Scheme

Sr. No.	Parameters	Features
1	Eligibility	All NRIs/PIOs are eligible to open this account. (Individual/entities of Pakistan and Bangladesh requires prior approval of the Reserve Bank of India however, Indian staff posted at Indian Embassy in Pakistan/Bangladesh and their nonresident dependents may open these accounts)
2	Type of Account	Term Deposit Account
3	**Tenor of Deposit**	**For tenor not less than 1 year and not more than 5 Years.**
4	**Minimum Amount**	**A minimum amount Equivalent of USD 10000. There is no restriction on the maximum amount.**
5	Currencies for Deposit	The Deposit would be denominated in **US Dollar, Pound Sterling, & Euro.**
6	Underlying for Booking of the Forward Contract.	The FCNR deposit would constitute the underlying for the forward contract.
7	Joint Account	In the names of two or more non-resident individuals provided all the account holders are persons of Indian nationality or origin.
8	**Repatriablity**	**Fully Repatriable.** In FCNR premium linked deposit Scheme, funds can be repatriated provided that Forward contract is utilized on due date or where Forward contract is cancelled on account of premature payment, exchange loss or gain between exchange rate (on the date of repayment) and forward exchange rate (quoted at the time of placement of deposit) shall be passed to or recovered from the customer as the case may be.
9	Operations by Power of Attorney in favour of a Resident by the Non-Resident account holder	Operations in the account in terms of Power of Attorney is restricted to withdrawals for permissible local payments or remittance to the account holder himself through normal banking channels.
10	Pre-mature cancellation of FCNR	Premature cancellation of FCNR deposit is permitted only when the forward contract linked to that FCNR deposit is also cancelled. The rate of interest payable on such deposits will be subject to penalty. However, no Penal Interest to be charged where FCNR (B) deposits are converted into NRE deposits before maturity, at the request of account holder and interest may be paid at the rate applicable on the date of original

Sr. No.	Parameters	Features
		deposit, for the period for which the deposit has remained with the Bank, without imposing any penalty. Since the FCNR Deposit is booked for a minimum period of 1 year, no interest is payable as per RBI guidelines for deposits less than 1 year. In case of premature withdrawal, besides loss of interest, if any (based on the FCNR scheme), forward contract has to be cancelled and exchange gain or loss between exchange rate (on the date of repayment) and forward exchange rate (quoted at the time of placement of deposit) shall be passed on to the customer or recovered from the customer as the case may be. Further, a forward contract once cancelled is not eligible to be re-booked.
11	Premature cancellation of Forward Contract	Sole premature cancellation of Forward Contract is not Permitted except when the FCNR linked to that forward contract is also closed prematurely.
12	**Tax Benefit**	**Since the term deposit will be in the form of FCNR (B), as per existing rules; income earned by way of interest on deposits under FCNR (B) Scheme is exempted from income tax.**
13	Nomination	Sole/Joint Account holders can Nominate Resident or Non-Resident person. Change /cancellation of Nomination is allowed by Sole/Joint account holders.
14	**Charges for Booking of Forward contract**	**NIL**
Benefit of the scheme		The scheme would benefit those NRI customers who wish to keep their funds in NRE-FD.

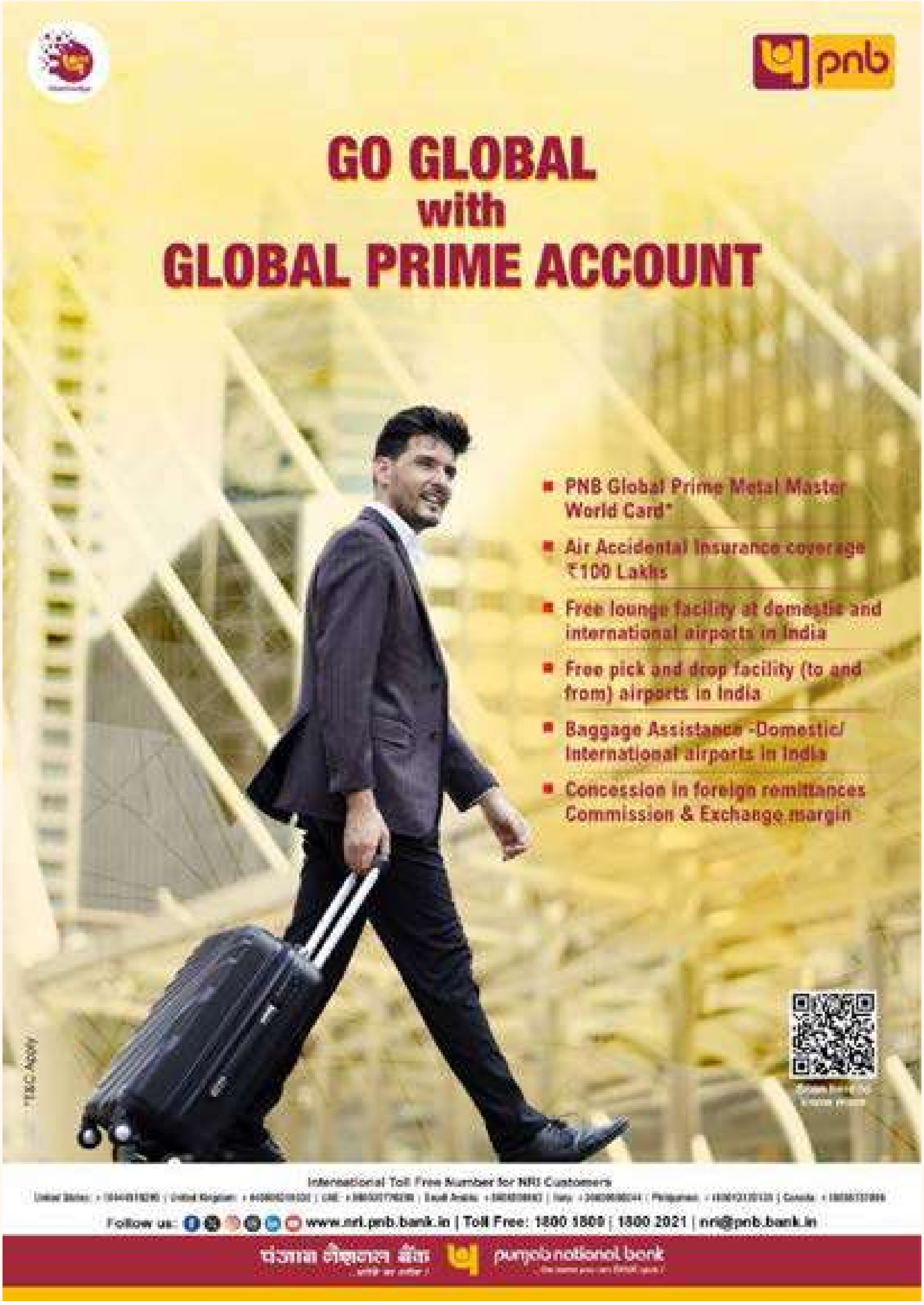
*T&C apply. For more details please contact your branch or NRI Customer Service Centre.

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*	• 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*	• 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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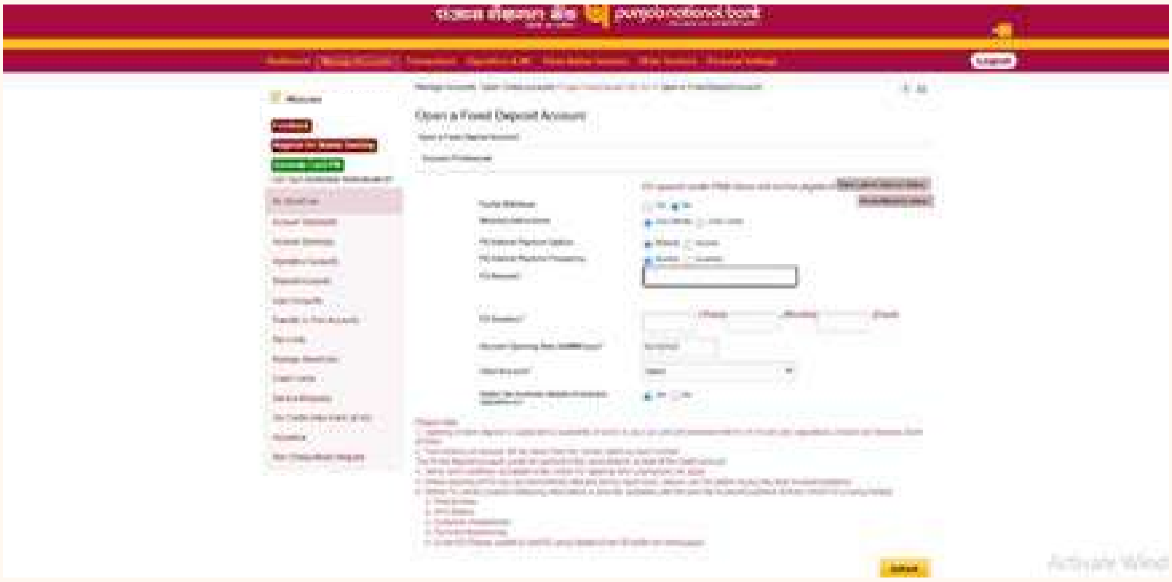
DiGi-Gyan

How to Create NRO Fixed Deposit through Internet Banking?

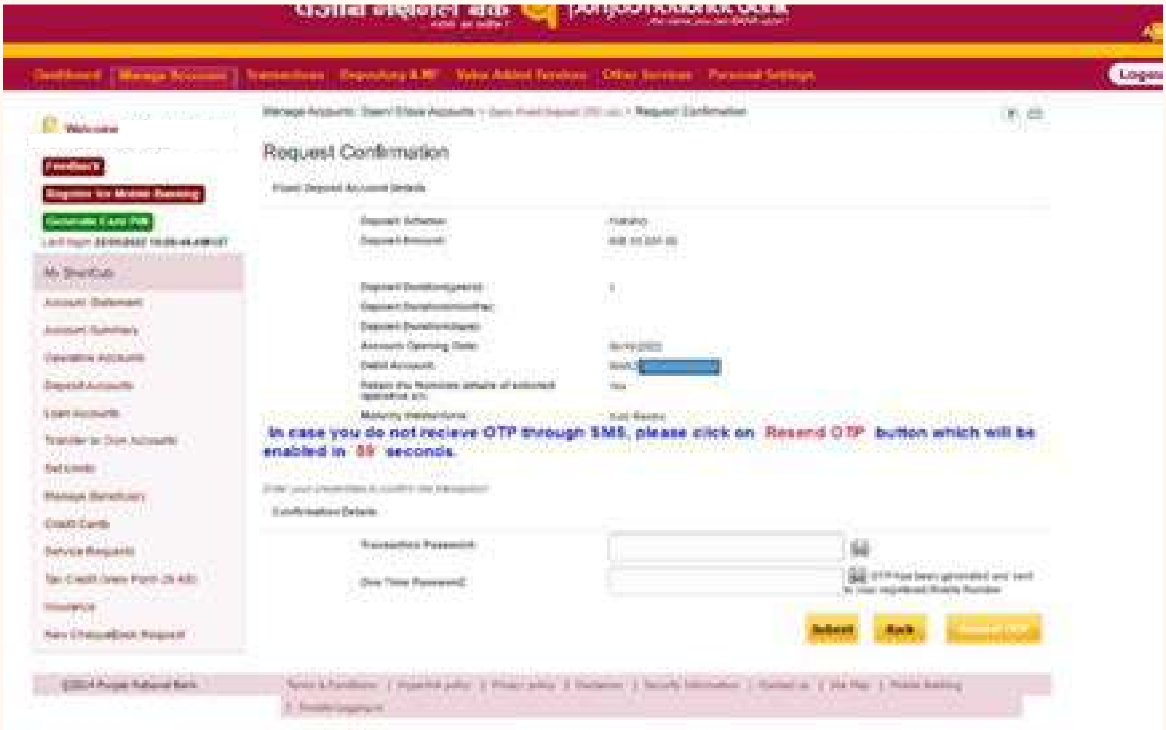
1. Login into you internet banking and choose **"open fixed deposit"** from **"Manage Accounts"** dropdown.

2. **Checkmark** on terms and conditions and press the **"agree"** button.

3. Choose the relevent options like closure instructions, duration and amount and click on **submit**. You may also click on **“view latest interest rates”** to check the updated interest rates



4. Insert transaction password and One Time Password (OTP) and click submit.



Cultural Connect

Dusshera celebrated on 2nd October 2025 this year, marks the triumph of Lord Rama over the demon king Ravana, symbolizing the victory of dharma (righteousness) over adharma (unrighteousness).

After Dusshera, Deepawali is celebrated to mark the return of Lord Rama to Ayodhya after fourteen years of exile and his victory over Ravana. Deepawali signifies the triumph of light over darkness and good over evil. On this joyous occasion, homes, temples, and workplaces are beautifully illuminated with diyas, candles, and lanterns. This year, Deepawali will be celebrated on 20th October 2025.

Punjab National Bank extends its heartfelt wishes to all our NRI customers for a Happy Dusshera and a Bright & Joyous Deepawali.

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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