

NRE BULLETIN

AUGUST 2025



...the name you can BANK upon!

NRE SERVICES

Facilities for NRIs

REMITTANCES TO INDIA | DEPOSIT ACCOUNTS | LOAN SCHEMES

MESSAGE FROM CGM's DESK

Dear Esteemed NRI Customer,

Warm Greetings from Punjab National Bank.

I am delighted to bring to you our August edition of the Year 2025 "NRI Bulletin".

Highlights of this edition are as below:

- *Bank's prevailing interest rates on FCNR (B) and NRE deposits for the month of August 2025.*
- *Digital Account opening for NRIs.*
- *Investment in India for NRIs*
- *DigiGyan.*
- *Cultural Connect*
- *Contact details of NRI Customer Service Centre.*

I along with my entire team at PNB wish you a Happy Independence Day and Raksha Bandhan in advance. I would also like to mention that recently we have increased our rates for FCNR (B) deposits. At present, for 1-year FCNR (B) deposit in USD, our Bank is offering 5.47% and for the same duration FCNR (B) deposit in GBP, our Bank is offering 4.53%.

As always mentioned, In order to maintain accurate information and data for our continuous research and development, we would always request you to keep your details like passport details, Mobile number, Email ID, present address updated in our Bank's record which will also help us to stay connected with you for providing any kind of information, updates, offers etc. that may interest you.

Also, for any kind of feedback or query, you may always feel free to write us on nri@pnb.co.in

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

With warm Regards,

Yours sincerely,

Chief General Manager

**FOREIGN CURRENCY NON-RESIDENT DEPOSIT - FCNR (B) - W.E.F. 01.08.2025*.
THE RATES SHALL BE EFFECTIVE UPTO 31.08.2025****

(% per annum)

Maturity Period/Currency	USD*	GBP*	EUR*	JPY	CAD	AUD
1yr< 2yrs	5.47%	4.53%	2.28%	0.25%	3.47%	4.06%
2yr< 3yrs	4.21%	3.28%	0.54%	0.25%	2.55%	3.61%
3yr< 4yrs	3.97%	2.83%	0.54%	0.25%	2.30%	3.32%
4yr< 5yrs	3.68%	2.73%	0.54%	0.25%	2.35%	3.12%
5 Years Only	3.78%	2.53%	0.54%	0.25%	2.40%	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 August 2025. Please note that these interest rates are payable for the period of 1st August 2025 to 31st August 2025.

**NRE TERM (RUPEE) DEPOSITS [FRESH & RENEWAL] [CALLABLE] (ROI in %
as on 01.08.2025)**

Maturity Period/Deposit amount	Term Deposits < Rs. 3 Cr. (% p.a.)	Term Deposits Rs. 3 Crore to Rs. 10 Crores. (% p.a.)
1 year	6.40%	6.40%
>1yr to 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%
>2yr-3yr	6.40%	6.40%
>3yr-1203 days	6.50%	6.00%
1204 days	6.40%	5.90%
1205 days-5yr	6.50%	6.00%
>5yr-1894 days	6.00%	5.60%
1895 days	5.85%	5.45%
1896 days-10yr	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.

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.
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@pnb.co.in

Investment in India for NRIs

Why to invest in India?

- 1. Attractive interest rates-** Banks in India offer attractive interest rates on deposits as compared to many other nations.
- 2. Stable Economy-** GDP of our economy has grown considerable over the years, making it an attractive destination for investment for NRIs.
- 3. Diversification-** Investing in India provides an opportunity for NRIs to diversify their investment portfolio and enjoy the benefits of a fast developing economy.

What are the investment options available for NRIs in India?

Some of the major investment options for NRIs are as under:

- 1. Fixed Deposits-** One of the safest investment option with guaranteed returns providing attractive interest rates to NRIs. Fixed Deposits can be in the form of NRO FD, NRE FD or FCNR (B) FD.
- 2. Mutual Funds-** Mutual Funds are an attractive avenue for NRIs, who want to invest in Indian Equity markets without much hassle. Mutual Fund companies have assigned experienced and well-versed Fund managers to manage such funds and maximize returns for their investors.
- 3. Life Insurance-** ULIPS (Unit Linked Insurance Plans) are investment options for NRIs in which they can enjoy exposure in the Debt & Equity market along with insuring their life for any uncertainty in future.
- 4. Real Estate-** NRIs can invest in property in India and lock the returns provided by real estate sector. NRIs can also avail housing loan to buy property in India from our Bank.
- 5. National Pension Scheme-** NPS is a government backed retirement investment scheme which provides stable returns and an assurance for a better retirement.

For any query regarding the above investment opportunities, you can always reach out to us at nri@pnb.co.in





AUGUST 2025

pnb NRI BULLETIN

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with
GLOBAL PRIME ACCOUNT**

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*Just call us from wherever and whenever! 24*7 NRI support*

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.

Independence Day-15th August 2025

Punjab National Bank wishes all its NRIs a very Happy Independence Day in advance.



Raksha Bandhan

Raksha Bandhan is a significant Indian festival celebrating the bond between brothers & sisters. On this day, sisters tie rakhi on their brother's wrist symbolizing love and prayers for their brother's wellbeing and the brothers in return promise to protect their sisters. This year the Raksha Bandhan is being celebrated on 09.08.2025. PNB wishes you a Happy Raksha Bandhan in advance.





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 the Bank's official website www.pnbindia.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, +91-11-26100394

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

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Official Website:

www.pnbindia.in



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