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PNB NRI BULLETIN

Your Bank.
Your Trust.
Across Borders.
Always.

AUGUST 2026

Building
Stronger Connections.
Powering Aspirations.

Global Reach, Personal Touch

PNB is where you are

Solutions for Every Goal

Banking that grows with you

Secure Today, Confident Tomorrow

Because your peace of mind matters

NRI Stories, Inspiring Journeys

Real stories.
Real impact.

MESSAGE FROM THE GENERAL MANAGER

Dear Esteemed NRI Customer,

Warm Greetings from Punjab National Bank.

It gives me immense pleasure to welcome you to the August 2026 edition of our NRI Bulletin.

At Punjab National Bank, we believe that distance should never diminish your connection with your family, your aspirations, or your homeland. As your trusted banking partner, we remain committed to providing secure, convenient and innovative banking solutions that help you stay connected with India, wherever you are in the world.

Our endeavor is to continuously enhance the banking experience for our valued NRI customers through seamless digital services, dedicated relationship support, competitive deposit offerings, and efficient remittance solutions. We sincerely appreciate the trust you have reposed in Punjab National Bank and remain committed to delivering services that meet your evolving financial needs.

As we celebrate the vibrant festive season, I extend my heartfelt greetings to you and your loved ones on the joyous occasions of Raksha Bandhan, Parsi New Year (Navroz) and Eid-e-Milad. May these auspicious festivals bring happiness, good health, prosperity and success to your family, and strengthen the bonds that keep you connected to your roots.

It is also important to reiterate that the Reserve Bank of India's special FCNR (B) swap facility has enabled Punjab National Bank to offer enhanced FCNR (B) deposit interest rates for a limited period across major foreign currencies. I encourage you to make the most of this unique opportunity to secure attractive returns on your foreign currency savings while benefiting from capital protection against exchange rate fluctuations, full repatriability and tax advantages as per prevailing regulations. Our dedicated NRI team will be pleased to assist you in choosing the deposit option best suited to your financial goals.

Wishing you and your family a joyous festive season!

With warm regards,

Prabhat Ranjan Pradhan

FOREIGN CURRENCY NON-RESIDENT DEPOSIT - FCNR (B) - W.E.F. 01.08.2026*.

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	4.99%	4.04%	2.54%	0.23%	2.96%	3.75%
2 years < 3 years	3.47%	2.79%	1.30%	0.23%	2.54%	3.30%
3 years < 4 years*	6.40%	6.40%	4.90%	0.23%	4.80%	5.40%
4 years < 5 years*	6.45%	6.45%	4.95%	0.23%	4.85%	5.45%
5 years Only*	6.50%	6.50%	4.95%	0.23%	4.90%	5.50%

FCNR (B) Interest Rates (1 million and above of respective foreign currency) (% per annum)

Maturity Period/Currency	USD*	GBP*	EUR*	JPY	CAD	AUD
1 year < 2 years	5.30%	3.90%	2.30%	0.23%	2.96%	3.75%
2 years < 3 years	3.40%	2.80%	0.55%	0.23%	2.54%	3.30%
3 years < 4 years*	6.50%	6.50%	5.00%	0.23%	4.90%	5.50%
4 years < 5 years*	6.55%	6.55%	5.05%	0.23%	4.95%	5.55%
5 years Only*	6.60%	6.60%	5.05%	0.23%	5.00%	5.60%

Important Lock-in Condition

***Minimum Lock-in Period: 1 Year. Deposits within tenure 3 years to 5 years cannot be withdrawn before completion of one year. Premature closure before one year is not permitted.**

NRE TERM (RUPEE) DEPOSITS [FRESH & RENEWAL] [CALLABLE] (ROI in % as on 01.08.2026)

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.

DIFFERENT TYPES OF NRI ACCOUNTS & FEATURES

Particulars	Non-Resident (External) Rupee Account Scheme (NRE Account)	Foreign Currency (Non-Resident) Account (Banks) Scheme [FCNR (B) Account]	Non-Resident Ordinary Rupee Account Scheme [NRO Account]
Eligibility to open an account	a) NRIs and PIOs (Individual/entities of Pakistan and Bangladesh shall requires prior approval of the Reserve Bank of India however, Indian staff posted at Indian Embassy in Pakistan/ Bangladesh and their non-resident dependants may open these accounts).	a) NRIs and PIOs (Individual/entities of Pakistan and Bangladesh shall requires prior approval of the Reserve Bank of India however, Indian staff posted at Indian Embassy in Pakistan/Bangladesh and their non- resident dependants may open these accounts).	a) Any person resident of India staying outside India for putting through bonafide transactions in rupees. b) Any resident Indian when goes abroad for employment or for carrying any business activity indicating an indefinite period of stay outside India then his existing savings/other deposit accounts are to be re-designated as NRO account. c) Foreign nationals who have come to India on employment and are eligible to open /hold a resident savings/deposits account then after their departure such account is re-designated as NRO account to enable them to receive their legitimate dues subject to certain conditions d) Individuals/ entities of Pakistan nationality/ origin and entities of Bangladesh origin require the prior approval of the Reserve Bank of India. e) An NRO (current/ savings) account can be opened by a foreign national of non-Indian origin visiting India, with funds remitted from outside India through banking channel or by sale of foreign exchange brought by him to India. The balance in the NRO account may be paid to the account holder at the time of his departure from India provided the account has been maintained for a period not exceeding six months and the account has not been credited with any local funds, other than interest accrued thereon

Particulars	Non-Resident (External) Rupee Account Scheme (NRE Account)	Foreign Currency (Non-Resident) Account (Banks) Scheme [FCNR (B) Account]	Non-Resident Ordinary Rupee Account Scheme [NRO Account]
Type of Account	Savings, Current, Recurring and Term Deposit.	Term Deposit only.	Savings, Current, Recurring and Term Deposit.
Currency of Account	Indian Rupees	• Pounds Sterling, US Dollars, Euro, Canadian Dollars, Australian Dollars and Japanese Yen (minimum amount Jap Yen 1000000). • Remittances from outside India for opening of or crediting to these accounts should be made in the designated currency in which the account is desired to be opened/ maintained. • If the remittance is received in a currency other than the designated currency mentioned above (including funds received in rupees by debit to the account of a non-resident bank), it shall be converted into the latter currency by the authorized branch at the risk and cost of the remitter and account should be opened/ credited in only the above designated currency.	Indian Rupees
Period for fixed deposits	For terms not less than 1 year and not more than 10 years.	For terms not less than 1 year and not more than 5 years.	As applicable to resident accounts.

Particulars	Non-Resident (External) Rupee Account Scheme (NRE Account)	Foreign Currency (Non-Resident) Account (Banks) Scheme [FCNR (B) Account]	Non-Resident Ordinary Rupee Account Scheme [NRO Account]
Joint account	a) May be held jointly in the names of two or more NRIs/ PIOs. b) NRIs/ PIOs can hold jointly with a resident relative on "former or survivor" basis (relative as defined in Companies Act, 2013). c)The resident relative can operate the account as a Power of Attorney holder during the life time of the NRI/ PIO account holder.	a) May be held jointly in the names of two or more NRIs/ PIOs. b) NRIs/ PIOs can hold jointly with a resident relative on "former or survivor" basis (relative as defined in Companies Act, 2013). c)The resident relative can operate the account as a Power of Attorney holder during the life time of the NRI/ PIO account holder.	a) May be held jointly in the names of two or more NRIs/ PIOs. b) May be held jointly with residents on "former or survivor" basis.
Repatriablity	•Fully repatriable for transactions permitted by Reserve Bank of India.	•Fully repatriable for transactions permitted by Reserve Bank of India.	•Not repatriable except for all current income. •Balances in an NRO account of NRIs/ PIOs are remittable up to USD 1 (one) million per financial year (April-March) per NRO account along with their other eligible assets subject to payment of taxes as applicable.
Taxability	Income earned in the accounts is exempt from income tax and balances exempt from wealth tax	Income earned in the accounts is exempt from income tax and balances exempt from wealth tax	Any interest income from the account is Taxable.
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.		

Fantastic opportunity: FCNR (B) Deposits at very attractive returns

ROI FOR DEPOSIT OF LESS THAN 1 MILLION			(% per annum)
Currency	3 yrs < 4 yrs	4 yrs < 5 yrs	5 yrs only
USD	6.40	6.45	6.50
GBP	6.40	6.45	6.50
EUR	4.90	4.95	4.95
CAD	4.80	4.85	4.90
AUD	5.40	5.45	5.50

ROI FOR DEPOSIT OF 1 MILLION AND ABOVE			(% per annum)
Currency	3 yrs < 4 yrs	4 yrs < 5 yrs	5 yrs only
USD	6.50	6.55	6.60
GBP	6.50	6.55	6.60
EUR	5.00	5.05	5.05
CAD	4.90	4.95	5.00
AUD	5.50	5.55	5.60

*T&C Apply

- Earn attractive interest on your foreign currency deposits.
- Protect your savings from exchange rate fluctuations by maintaining deposits in designated foreign currencies.
- Tenure flexibility from 3 to 5 years under the special RBI-backed FCNR(B) drive.
- Full repatriability of principal and interest.
- Tax-free interest income in India (subject to prevailing tax regulations).
- Available in all major foreign currencies.
- Premature withdrawal only after one year as per bank norms with Premature Penalty maximum upto 1%.
- 1 year Lock in Period.
- Loan Facility available as per bank norms.

Invest in FCNR(B) today and secure higher returns on your overseas earnings while retaining complete flexibility and repatriation benefits.

Dedicated Desk at NRI Cell:
+91 8447706400
+91 8447741369

Scan for More Details

Follow us: https://pnb.bank.in | Email : nri@pnb.bank.in

पंजाब नैशनल बैंक ...भरोसे का प्रतीक ! punjab national bank ...the name you can BANK upon !

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. **At present, FCNR (B) deposits are one of the best investment options for NRIs for a duration of 3-5 years.**

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.bank.in

DiGiGyAn

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.


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PNB GLOBAL PRIME
ACCOUNT
• 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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Cultural Connect

On the occasion of 80th Independence Day of India i.e. 15.08.2026, we proudly celebrate the spirit of freedom, unity and progress that binds every Indian, irrespective of where they reside. Your enduring connection with your homeland and your valuable contributions continue to strengthen India's growth and global presence.

August also marks the celebration of timeless bond of love, trust and togetherness shared between siblings.

On behalf of entire Punjab National Bank team, we wish a Happy Independence Day, Raksha Bandhan, Eid-e-Milad and Parsi New Year to you and your loved ones.

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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NRI BULLETIN

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