PNB NRI BULLETIN

SEPTEMBER, 2026

Your Bank.
Your Trust.
Accross Borders.

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...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 September 2026 edition of our NRI Bulletin. On behalf of Punjab National Bank, I extend my warm greetings and sincere appreciation to all our NRI customers for your continued trust, confidence and association with the Bank.

The month of September brings with it the festive spirit of Krishna Janmashtami & Ganesh Chaturthi. I extend my heartfelt wishes to you and your families on these auspicious occasions. May these festivals bring happiness, peace, prosperity and success to you and your loved ones.

I would also like to express my sincere gratitude for the overwhelming response received from our NRI customers to the RBI's FCNR(B) swap facility. Your enthusiastic participation and the confidence reposed in Punjab National Bank have been truly encouraging. Many of you have taken advantage of the prevailing attractive FCNR(B) rates and locked in your deposits for longer tenures of 3 to 5 years, thereby securing the benefit of higher rates for an extended period. We deeply value this continued confidence in PNB and remain committed to offering you competitive products, responsive service and convenient banking solutions.

As we increasingly rely on digital channels for delivering important banking information, I would also request all our NRI customers to keep their KYC and contact details updated with the Bank. In particular, please ensure that your current passport details, mobile number, email ID and other relevant particulars are updated in our records. Updated information enables us to communicate important account-related information, regulatory updates, transaction alerts and other banking communications to you promptly and securely.

Our dedicated teams across the Bank remain committed to making your banking experience with PNB seamless, transparent and rewarding. We look forward to strengthening our relationship and serving you with the same trust and commitment that has defined our association over the years.

Once again, thank you for your continued patronage and for being an integral part of the PNB family.

Warm regards,

Prabhat Ranjan Pradhan

General Manager

FOREIGN CURRENCY NON-RESIDENT DEPOSIT - FCNR (B) - W.E.F. 01.09.2026**.

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%	4.31%
2 years < 3 years	3.48%	2.79%	1.56%	0.23%	2.54%	3.86%
3 years < 4 years	3.25%	2.34%	1.56%	0.23%	2.29%	3.57%
4 years < 5 years	2.96%	2.24%	1.56%	0.23%	2.34%	3.62%
5 years Only	3.06%	2.04%	1.56%	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 September 2026. Please note that these interest rates are payable for the period of 1st September 2026 to 30th September 2026.

NRE TERM (RUPEE) DEPOSITS [FRESH & RENEWAL] [CALLABLE] (ROI in % as on 01.09.2026)

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.

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-in/ Sweep-out 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 in India. » 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 either to your base branch or nri@pnb.bank.in

Cyber Security Tips

"Your bank will never ask you to reveal your OTP, PIN or password."

7 Digital Safety Rules for NRIs

NRIs are particularly vulnerable to scams because they frequently manage Indian accounts remotely.

Rule 1: Never share OTP/PIN/password.

Rule 2: Don't click unknown banking links received through SMS/WhatsApp/email.

Rule 3: Don't install remote-access applications at someone's request.

Rule 4: Verify calls claiming to be from your bank.

Rule 5: Don't disclose complete account/card details.

Rule 6: Maintain updated mobile/email details with the bank.

Rule 7: Report suspicious transactions immediately.

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 in 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.bank.in

Keep them Updated always!

1. **Passport & Visa/Residence Details**

   Your passport is an important KYC document and should remain valid and updated in the bank's records. If you renew your passport or your visa/residence status changes, inform your bank and submit the required updated documents.

2. **Mobile Number & Email ID**

   Your registered mobile number and email ID are essential for receiving transaction alerts, OTPs, account statements, service notifications and important banking communications. NRIs should ensure that these details remain active and are promptly updated whenever they change.

3. **Residential & Overseas Address**

   If you move to a new city or country, update your current overseas residential address with the bank. An accurate address helps ensure that regulatory communications, statements and other important correspondence reach you without delay.

4. **PAN & Tax Residency Details**

   Keep your PAN and tax-related information updated with the bank, particularly if there is any change in your tax residency. NRIs should also review their FATCA/CRS declarations whenever their country of tax residence or other relevant information changes.

5. **Nomination Details**

   Review the nominee registered for your bank accounts and deposits periodically, especially after major life events. A valid and updated nomination can make the process of settling the account/deposit proceeds considerably smoother for your family.

6. **NRE/NRO/FCNR(B) Account Details**

   Periodically review your NRE, NRO and FCNR(B) accounts, including account status, deposit maturity dates, interest rates and linked instructions. This helps ensure that your accounts continue to meet your current financial requirements.

7. **Investment & Insurance Records**

   Keep details of your mutual funds, demat investments, insurance policies and other financial assets organised and updated. Review nominee details, contact information and maturity/renewal dates periodically so that important benefits are not missed.

8. **Emergency Contact Details**

   Ensure that the bank has a current emergency/contact person wherever applicable. This can be particularly useful when you are residing overseas and the bank needs to communicate with you regarding an urgent account or transaction-related matter.

DiGi-GyAn

1. How can I get a Debit card?

Reply: The following modes may be used to place request for Debit Cards:

- Request for debit card has to be lodged with the branch/NRI Customer Service Centre. Branch/NCSC after due verification shall lodge the request on your behalf.
- For first time card users, request may be placed through IVR.
- For first time card users, the card request can be placed through SMS banking as well by sending SMS DEBCARD<space><16 Digit Account Number> to +91-9264092640.
- Request for debit card may be placed through Internet Banking as well as PNB One App.

2. Whether my Debit Card is enabled for International Usage?

Reply: By default, the International usage feature is disabled in your PNB Debit Card. You may login to your Internet Banking account to enable the same using the process: Value Added Services: Card Related Services > Debit Card Personalization or you can also activate the same through our PNB One App.

3. Whether my Debit Card is enabled for ATM/PoS/E-commerce Transactions?

Reply: By default, the Debit Card is enabled for ATM and PoS transactions. E-commerce mode is disabled as a security feature. You may enable/disable the same as per your requirement by logging into your Internet Banking account and using the process: Value Added Services: Card Related Services > Debit Card Enable/Disable or you can also activate the same through our PNB One App.

Cultural Connect

Krishna Janmashtami celebrates the birth of Lord Krishna, symbolising the triumph of righteousness, love and devotion. This year Krishna Janmashtami is being celebrated on 04th September 2026.

Ganesh Chaturthi marks the auspicious arrival of Lord Ganesha, the remover of obstacles and the harbinger of wisdom and prosperity. This year Ganesh Chaturthi is being celebrated on 14th September 2026.

PNB wishes you a blessed and prosperous Krishna Janmashtami and Ganesh Chaturthi

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:

24X7 NRI Customer Service Centre, 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

NRI BULLETIN

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