PNB NRI BULLETIN

NOVEMBER, 2026



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NRI 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!

As we step into the month of November, I extend my heartfelt wishes to you and your families for a happy, healthy and prosperous festive season. May the auspicious occasion of Dhanteras, Diwali, Govardhan Puja and Bhai Dooj bring happiness, peace and prosperity to your lives. I also convey my warm wishes to all those celebrating Chhath Puja, Guru Nanak Jayanti and other festivals during this month.

The festive season is a time to cherish family bonds, celebrate traditions and renew our hopes for the future. For our NRI customers living across the globe, these occasions hold a special significance, keeping you connected to your roots and the rich cultural heritage of India, wherever you may be.

As we move forward, I encourage you to keep your passport details, registered mobile number, email address and other KYC particulars updated with the Bank. Timely updation of these details enables seamless communication, smoother transactions and uninterrupted access to banking services. We also request you to respond to any pending regulatory documentation requirements, including FATCA/CRS declarations, wherever applicable.

We are pleased to announce the launch of our NRI Campaign w.e.f. 1st November 2026, aimed at further strengthening our engagement with NRI customers and expanding our NRI business. We seek your continued support and association in making this campaign a grand success. We encourage you to explore the various banking opportunities offered by PNB and strengthen your relationship with the Bank. Your trust and continued patronage remain our greatest motivation.

Once again, I wish you and your loved ones a wonderful festive season filled with happiness, good health and prosperity. May the coming months bring new opportunities, success and countless reasons to celebrate.

Warm regards,

Prabhat Ranjan Pradhan
General Manager

FOREIGN CURRENCY NON-RESIDENT DEPOSIT - FCNR (B) - W.E.F. 01.11.2026**.

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 November 2026. Please note that these interest rates are payable for the period of 1st November 2026 to 30th November 2026.

NRE TERM (RUPEE) DEPOSITS [FRESH & RENEWAL] [CALLABLE] (ROI in % as on 01.11.2026)

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 Ordinary (NRO) Account

Eligibility to open the account

- Any person resident of India staying outside India for putting through bonafide transactions in rupees.
- 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
- 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.
- Individual entities of Pakistan nationality/ origin and entities of Bangladesh origin require the prior approval of the Reserve Bank of India
- 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.

Type of Account

- Saving, Current, Recurring and Term Deposit

Currency of Account

- Indian Rupees only.

Period for Fixed Deposits

- Minimum 7 days & maximum 120 months

Joint Account

- May be held jointly in the names of two or more NRIs/ PIOs.
- May be held jointly with residents on "former or survivor" basis.

Permissible Credits

Credits Permitted to NRO accounts are:-

- Inward remittances from outside India, legitimate dues in India and transfers from other NRO accounts are permissible credits to NRO account.
- Rupee gift/ loan made by a resident to a NRI/ PIO relative within the limits prescribed under the Liberalized Remittance Scheme may be credited to the latter's NRO account.

Permissible Debits

Permissible debits are:-

- The account can be debited for the purpose of local payments, transfers to other NRO accounts or remittance of current income abroad.
- Apart from these, balances in the NRO account cannot be repatriated abroad except by NRIs and PIOs up to USD 1 million, subject to conditions specified in Foreign Exchange Management (Remittance of Assets) Regulations, 2016.
- Funds can be transferred to NRE account within this USD 1 Million facility.

Taxability

- Any interest income from the account is Taxable and branches to deposit the TDS to Income Tax Department as per existing guidelines.

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 Home Loan Scheme for NRIs/OCIs

<table>
<tr><td>Eligibility to open an account</td><td>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).</td></tr>
<tr><td>Purpose</td><td>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.</td></tr>
<tr><td>Margin</td><td>
<table>
<tr><td></td><td>Parameters</td><td>Margin</td></tr>
<tr><td rowspan="3">For All purposes except to purchase of Land/Plot for house building on standalone basis.</td><td>Home loan Upto Rs.30 lac</td><td>20%</td></tr>
<tr><td>Home Loan above Rs. 30 lac and Upto Rs.75 lac</td><td>20%</td></tr>
<tr><td>Home Loan above Rs.75 lac</td><td>25%</td></tr>
<tr><td colspan="2">Purchase of Land/Plot for House Building (Standalone Basis)</td><td>25%</td></tr>
</table>
</td></tr>
<tr><td>Extent of Loan*</td><td>

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.

</td></tr>
<tr><td>Repayment*</td><td>

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.

</td></tr>
</table>

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.



Festivities and beyond: Building a Brighter Financial Future

Celebrate the Festive Spirit with Smart Financial Planning

At Punjab National Bank, we believe that sound financial planning is the foundation of lasting prosperity. A few thoughtful financial habits today can help NRIs manage their finances more efficiently while staying connected to their roots in India.

Five Financial Habits for a Prosperous Year Ahead

1. **Make Savings a Priority:** Set clear financial goals, whether it is supporting family in India, purchasing a home, funding your child's education or planning for retirement. Regular savings and disciplined financial planning can help turn these aspirations into reality.
2. **Choose Deposits According to Your Needs:** NRE, NRO and FCNR (B) deposits serve different purposes. Understand their features, tenure, repatriation provisions and applicable tax implications before choosing a deposit. Review prevailing interest rates and deposit terms to make informed decisions aligned with your financial objectives.
3. **Plan Your Remittances Wisely:** Whether you are sending money for family expenses, investments or special occasions, compare applicable exchange rates, charges and transfer timelines. Use authorised banking channels and verify beneficiary details before initiating transactions.
4. **Build a Financial Safety Net:** Maintain an emergency fund to meet unforeseen expenses and review your insurance coverage periodically. A well-planned financial cushion can help protect your long-term savings from unexpected financial pressures.
5. **Keep Your Banking Details Updated:** Ensure that your registered mobile number, email address, passport details, residential status and other required KYC information are current with the Bank. Review nominee details and deposit maturity instructions, and remain alert to digital banking fraud by never sharing your OTP, PIN or passwords.

As your trusted banking partner, Punjab National Bank remains committed to supporting your financial journey through suitable deposit options, convenient digital banking facilities and customer-focused services. We encourage our NRI customers to review their financial goals regularly and make informed decisions based on their individual needs and applicable regulations.

DiGi-Gyan

Digital Account Opening - NRI Abroad

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

Cultural Connect

As the season of festivals is on full bloom, we wish that you and your family celebrate each and every festival with full zeal and enthusiasm.

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

Diwali: Diwali is celebrated to mark the victory of good over evil and light over darkness, It symbolises hope, prosperity and the triumph of righteousness. This year Diwali is being celebrated on 08.11.2026.

Bhai Dooj: Bhai Dooj celebrates the special bond of love, care and protection between brothers and sisters. This year Bhai Dooj is being celebrated on 11.11.2026.

Chhath Puja: Chhath Puja is dedicated to the worship of the Sun God and Chhathi Maiya, expressing gratitude for sustaining life on Earth. Devotees observe fasting and offer prayers for the health, happiness and prosperity of their families. This year Chhath Puja is being celebrated between 13th November to 16th November 2026.

Guru Nanak Jayanti: Guru Nanak Jayanti commemorates the birth of Guru Nanak Dev Ji, the founder of Sikhism and the first Sikh Guru. The occasion celebrates his teachings of equality, honest living, devotion to one God and selfless service to humanity. This year Guru Nanak Jayanti is being celebrated on 24.11.2026

Punjab National Bank wishes you a very happy Dhanteras, Diwali, Govardhan Puja, Bhai Dooj, Chhath Puja and Guru Nanak Jayanti.



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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UAE	+800035770298
Saudi Arabia	+8008500862
Italy	+39800580244
Philippines	+180013120139
Canada	+18555737086

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Official Website:

www.pnb.bank.in

NRI BULLETIN

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