

N[₹] BULLETIN

MAY 2025



...the name you can BANK upon!

N[₹] SERVICES

Facilities for NRIs

REMITTANCES TO INDIA | DEPOSIT ACCOUNTS | LOAN SCHEMES

MESSAGE FROM MD & CEO DESK

Dear Esteemed NRI Customer,

It is my great pleasure to extend our heartfelt appreciation for the trust and relationship you continue to share with us, even from across borders. As a proud part of the global Indian community, you represent a vital link between India and the world, and we are honoured to be your chosen financial partner.

As we continue to navigate the complexities of global banking, we want to assure you that we're committed to providing you with the best possible banking experience.

We understand the unique challenges and opportunities that come with managing your finances across borders. Our NRI banking services are designed to meet your specific needs, whether you're looking to manage your savings, investments, or remittances.

We're proud to offer a range of services tailored to your requirements, including NRE and NRO accounts, foreign currency accounts, and online banking facilities. Our goal is to make it easy for you to manage your finances from anywhere in the world.

To further enhance our services, we have recently introduced several customer centric initiatives, including:

24X7 NRI Customer Service Centre – To address your Banking requirements promptly and efficiently, saving your time and efforts.

PNB Global Prime Account Scheme – A privileged account for NRI customers with exclusive benefits and offers.

PNB WhatsApp Banking for NRIs – Quick access to banking services via WhatsApp.

Digital Account Opening with overseas document pick up facility – Making account opening easier and more convenient.

Thank you for choosing Punjab National Bank as your trusted banking partner. Your contributions are of immense importance both to our Bank and to our country. We look forward to continuing to serve you and your financial needs.

Wishing you continued Success and Good Health.

Ashok Chandra
MD & CEO

MESSAGE FROM EXECUTIVE DIRECTOR

Dear Esteemed NRI Customer,

We sincerely appreciate your unwavering commitment to India and your continued trust in Punjab National Bank. Your contributions have played a significant role in supporting the nation's economic growth and the advancement of our Bank.

With the valued support of our customers, the Bank has expanded its footprint to a robust network of over 10,000 branches across India, offering a comprehensive range of NRI banking services. We operate 259 authorized forex branches to efficiently handle foreign exchange transactions, alongside 50 specialized NRI branches dedicated to providing customized financial and banking solutions.

We are committed to delivering exceptional service to our non-resident clients. To ensure continuous support and timely responses to your banking queries, we have established a **24/7 Dedicated NRI Customer Service Centre** in New Delhi.

As part of our ongoing efforts to enhance customer service, we have introduced several tailored products and services, including **WhatsApp Banking** and **Digital account opening with document pickup from overseas addresses**. One of our latest offerings, the **PNB Global Prime Account**, provides exclusive benefits such as **airport lounge access, air accident cover, airport pick-up and drop-off services, and baggage assistance**.

As a global citizen, you are uniquely positioned to benefit from India's booming economy. Our attractive interest rates on both Indian Rupee and foreign currency deposits make Punjab National Bank a compelling choice for your investments.

To ensure a seamless banking experience, we kindly advise you to keep your account updated with the necessary KYC documents, including your passport, visa, current email address, and mobile number. This will help us maintain effective communication and keep you informed about our latest offerings and services.

I'm wishing you good health and success.

With warm Regards,

Yours sincerely,

Kalyan Kumar
Executive Director

**FOREIGN CURRENCY NON-RESIDENT DEPOSIT - FCNR (B) - W.E.F. 01.05.2025*.
THE RATES SHALL BE EFFECTIVE UPTO 31.05.2025****

(% per annum)

Maturity Period/Currency	USD*	GBP*	EUR*	JPY	CAD	AUD
1yr< 2yrs	5.40%	4.61%	2.52%	0.45%	3.46%	4.30%
2yr< 3yrs	4.14%	3.51%	0.78%	0.45%	2.54%	4.20%
3yr< 4yrs	3.90%	3.06%	0.78%	0.45%	2.29%	3.91%
4yr< 5yrs	3.65%	2.96%	0.78%	0.45%	2.34%	3.71%
5 Years Only	3.65%	2.76%	0.78%	0.45%	2.39%	3.51%

* 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 May 2025. Please note that these interest rates are payable for the period of 1st May 2025 to 31st May 2025.

NRE TERM (RUPEE) DEPOSITS [FRESH & RENEWAL] [CALLABLE] (ROI in % as on 01.05.2025)

Maturity Period/Deposit amount	Term Deposits < Rs. 3 Cr. (% p.a.)	Term Deposits Rs. 3 Crore to Rs. 10 Crores. (% p.a.)
1 year	6.70%	6.70%
>1yr to 389 days	6.80%	6.80%
390 days	7.10%	6.80%
391 days – 505 days	6.80%	6.80%
506 days	6.70%	6.70%
507 days- 2 years	6.80%	6.80%
>2yr-3yr	6.75%	6.50%
>3yr-1203 days	6.25%	6.25%
1204 days	6.15%	6.15%
1205 days-5yr	6.25%	6.25%
>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 has 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-out/ Sweep-In 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.
Penalty for non-maintenance of minimum balance	Rs.1000/- per month Non-maintenance of required MAB for continuous 3 months, will lead to withdrawal of facilities/offers/freebies being offered under the scheme.
Debit Card-	Monthly Average Balance of Rs 5.00 Lakhs & above will be eligible for the card features given below**
Exclusive PNB Global Prime Master World Card	<ul style="list-style-type: none"> Rs. 20 lakh Personal Accident insurance coverage. Rs. 100 lakh Air Accident insurance coverage. Domestic & international lounge facility. Once a year Baggage assistance facility at domestic airport in India. Once a year Baggage assistance facility at international airport in India. Once a year airport pick up & drop facility. ATM cash withdrawal limit- Rs. 150000 per day. PoS/e-Com Limits (combined)- Rs. 500000 per day. <p>** (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.)</p>

*Terms & Conditions apply. For complete details please free to email on nri@pnb.co.in



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Investment in India for NRIs

Why to invest in India?

1. **Attractive interest rates-** India offers 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:

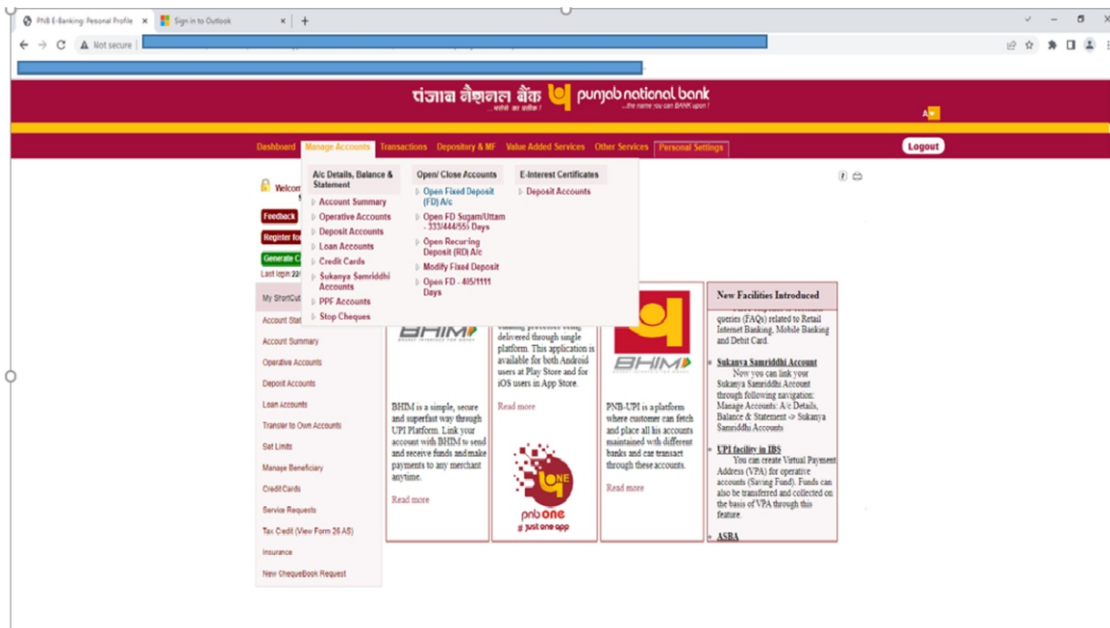
1. **Fixed Deposits-** One of the safest investment option with guaranteed returns providing attractive interest rates to NRIs. Fixed Deposits can be in the form of NRO FD, NRE FD or FCNR (B) FD.
2. **Mutual Funds-** Mutual Funds are an attractive avenue for NRIs, who want to invest in Indian Equity 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 the exposure in 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 schemes 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

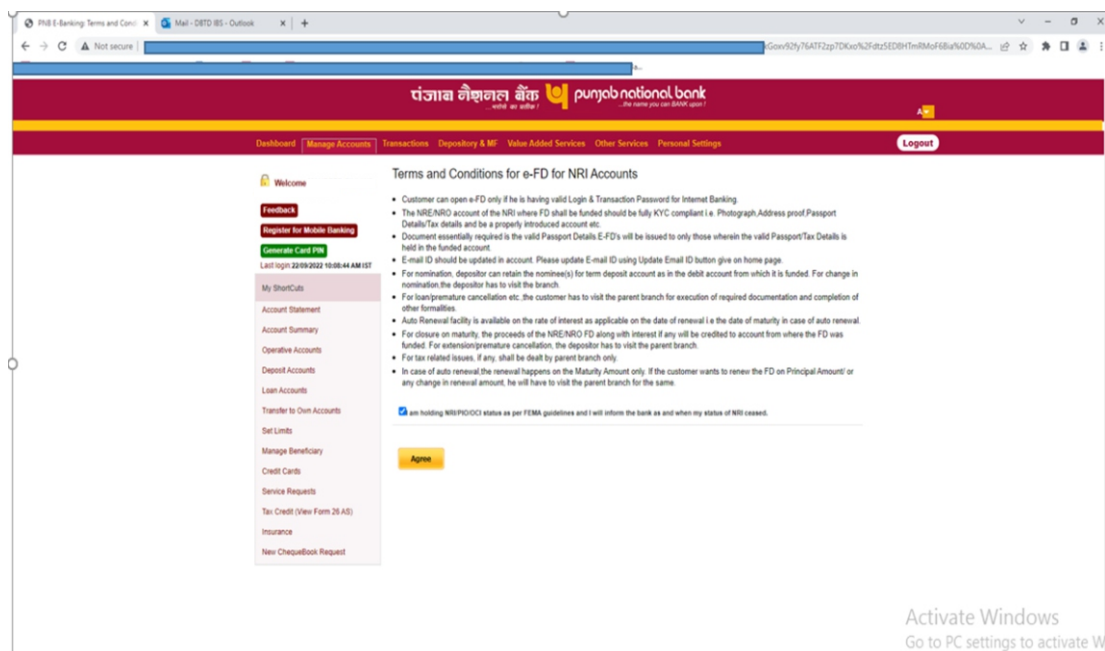
DiGi-Gyan

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 relevant 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

The screenshot shows the Punjab National Bank website interface. The top navigation bar includes links for Dashboard, Manage Accounts, Transactions, Depository & MF, Value Added Services, Other Services, and Personal Settings. The main heading is "Open a Fixed Deposit Account". Below this, there are sections for "Account Preferences" and "FD opened under PND Utkam will not be eligible for New Latest Interest Rates". The form includes fields for "Partial Withdrawal" (Yes/No), "Maturity Instructions" (Auto Renew/Auto Close), "FD Interest Payment Option" (Maturity/Income), "FD Interest Payment Frequency" (Monthly/Quarterly), "FD Duration" (Years, Months, Days), "Account Opening Date (ddMMyyyy)", "Debit Account", and "Retain the nominee details of selected operative a/c" (Yes/No). A "Submit" button is at the bottom right. A sidebar on the left contains links for Welcome, Feedback, Register for Mobile Banking, Generate Card PIN, My Shortcuts, Account Statement, Account Summary, Operative Accounts, Deposit Accounts, Loan Accounts, Transfer to Own Accounts, Set Limits, Manage Beneficiary, Credit Cards, Service Requests, Tax Credit (View Form 26 AS), Insurance, and New ChequeBook Request.

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

The screenshot shows the Punjab National Bank website interface. The top navigation bar includes links for Dashboard, Manage Accounts, Transactions, Depository & MF, Value Added Services, Other Services, and Personal Settings. The main heading is "Request Confirmation". Below this, there are sections for "Fixed Deposit Account Details" and "Confirmation Details". The "Fixed Deposit Account Details" section includes fields for "Deposit Scheme" (FMHRO), "Deposit Amount" (INR 10,001.00), "Deposit Duration(years)" (1), "Deposit Duration(months)" (1), "Deposit Duration(days)" (1), "Account Opening Date" (06/10/2022), "Debit Account" (00052), "Retain the Nominee details of selected operative a/c" (Yes), and "Maturity Instructions" (Auto Renew). The "Confirmation Details" section includes fields for "Transaction Password" and "One Time Password". A "Submit" button is at the bottom right. A sidebar on the left contains links for Welcome, Feedback, Register for Mobile Banking, Generate Card PIN, My Shortcuts, Account Statement, Account Summary, Operative Accounts, Deposit Accounts, Loan Accounts, Transfer to Own Accounts, Set Limits, Manage Beneficiary, Credit Cards, Service Requests, Tax Credit (View Form 26 AS), Insurance, and New ChequeBook Request.

Cultural Connect

World Laughter Day- 04.05.2025

World Laughter Day was created by Dr. Madan Kataria, founder of worldwide Laughter Yoga movement and was first celebrated on 10th May, 1998. The celebration of World Laughter Day is a positive manifestation of world peace and is intended to build up friendship and brotherhood through laughter. It has grown up exponentially through years and is celebrated every year on the first Sunday of May. Punjab National Bank wishes you endless moments of laughter and joy and wishes you a Happy World Laughter Day.



Buddha Purnima - 12.05.2025

Buddha's birthday, also known as Buddha Purnima or Buddha Jayanti is a Buddhist festival celebrated primarily in South, Southeast and East of Asia, Commemorating birth of the prince Siddhartha Gautama who later on became Gautama Buddha and found Buddhism. This year Buddha Purnima will be celebrated on 12th May Punjab National Bank wishes you a Happy Buddha Purnima





The advertisement features a central smartphone displaying the WhatsApp interface with the text "Send Hi to 92640-92640". The phone is held by a man and a woman sitting on the ground. Surrounding the phone are six circular icons with text labels: "50+ Dynamic Banking Services" (bank building icon), "Sleek UI/UX for Effortless Banking" (calendar icon), "Quick Service Selection and Queries" (document icon), "Interactive Online Experience" (circular arrows icon), and "Easy Access" (hand icon). The background is a warm orange-red gradient with faint circular patterns. The PNB logo is in the top left, and a circular icon with a person and a gear is in the top right.

PNB WhatsApp Banking
has just got better

Don't delay your banking activities for later

Immerse in Seamless Banking

50+ Dynamic Banking Services







Sleek UI/UX for Effortless Banking

Quick Service Selection and Queries

Interactive Online Experience

Easy Access

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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**



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nri@pnb.co.in



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