

FAQs on Internet Banking Services (IBS) for NRIs

1. What types of accounts are provided with Internet Banking facility?

The facility of Internet Banking is extended to NRI Customers in the capacity of Individuals/Joint Accounts only.

2. What are the facilities available to me through Internet Banking?

i. Accounts menu -> Account details /quick view/last 10 transactions/statement of A/c
ii. Funds Transfer -> Own A/c s and other accounts, with following combinations

- i. NRE to domestic accounts
- ii. NRO to domestic accounts
- iii. NRE to NRO accounts
- iv. NRE to NRE accounts

The NRI Customers would also have the facility of making online payments towards utility bills/taxes/donations by direct debit to account.

Fund transfer is allowed only to operative accounts i.e. SF, CA, CA-OD and not to FD/Term loan etc. There is transfer limit of Rs. 5 lac per day in transfer to other accounts.

- iii. Customise
- iv. Mails
- v. Bills
- vi. Requests

- Account opening Request
- Cheque Book Request
- DD Request
- Breaking an FD
- FD Account Opening
- FD Renewal
- Statement of Account
- Request for Transaction Password/resetting of Transaction password

The Request for RTGS & NEFT is presently not available for NRI customers.

3. What is the procedures getting transaction facility if I an existing Internet Banking User with “View Option” facility?

- Login into Internet banking services with a valid User-id & password.
- Click on the Requests option
- Select “Request for Transaction Password”
- Submit the details for transaction passwords (like address, user-id etc.)
- The transaction password will be created at HO and sent directly on the address mentioned in the request.

- On receipt of transaction password, login into the services
- Select “Request for activation of Transaction password”.
- Submit the details.
- Activation would be done within 24 hours of receiving the request.

4. What is the procedure if I do not have Internet Banking facility but maintain account/accounts with a CBS branch and want to avail Internet banking “View Option” or with “Transaction option” facility?

- Download the IBS request form (PNB 1063), fill in the details and submit it to the following identified centralized location through post/FAX/email (enclosing scanned signed copy of PNB 1063)

E-BAY (D.No. 1120)-CBOTF
2nd Floor, PUNJAB NATIONAL BANK,
ECE HOUSE
28-A, KASTURBA GANDHI ROAD,
DELHI – 110 001 (INDIA)
E-MAIL ADDRESS: ebaydelhiaof@pnb.co.in
/ cbotf@pnb.co.in
Phone No. 91 11 2375 5643 / 2375 5649 /
2375 5640
FAX: 91 11 23755647

- The password(s) would be generated and sent to you or to Bank’s representative offices.
- On receipt of the password, you would have the option of confirming receipt of password to the centralized location (e-bay centre) through FAX/email/post. In case confirmation through email, then it has to be sent from email-id already communicated on the request form.
- Based on the activation request, the users would be activated within 24 hrs of receiving the request.

5. What is the procedure of getting user-id/passwords where I am opening new account with bank ?

- Request for opening new account and opt for Internet Banking facility at the branch.
- User-id/passwords would be provided as per the procedure defined above.
- Activation of the users would be as per the above procedure.

FOR QUERRIES / HELP PLEASE FEEL FREE TO MAIL

ibshelpdesk@pnb.co.in / ibsretail@pnb.co.in
