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NRI BULLETIN September 2022



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.**

I am delighted to bring to you our September edition of the Year 2022 "NRI Bulletin" for your kind perusal.

Highlights of this edition are as under:

- Bank's prevailing interest rates on FCNR (B) and NRE deposits for the month of September 2022.
- Special Non-Resident Rupee Account (SNRR)
- Important information for our NRIs.
- DiGi-GyAn.
- Contact details of NRI cell.

Our Bank has increased the rates on FCNR (B) deposits in all the currencies and offering highly competitive rates. For example, in USD rates ranges from 4.25% to 4.38%, in GBP ranging from 2.89% to 3.34% etc. Further, upward interest rates may also be provided in case of Bulk deposit (1 Mio and above) on case to case basis.

Also, we are offering one of the best interest rates in NRE term deposits ranging from 5.75% to 6.35%. Kindly take full advantage of this limited offer and lock the rates by booking your deposits with us.

I request you to ensure updation of your recent passport details, Mobile number, Email ID, Present address in your account with us in order to enjoy hassle free services and to help us stay connected with you for providing any kind of information, updates, offers etc. which may interest you.

We are committed to provide seamless and hassle free services to you. To improve further, we continuously seek your feedback and suggestions in this regard. Please feel free to write to us at nri@pnb.co.in

I assure you of the best services at all the time and I hope you would find Punjab National Bank as your preferred banking partner for looking after all your financial needs.

With Warm Regards,

Yours sincerely,

Vibha Aren

General Manager

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**FOREIGN CURRENCY NON-RESIDENT DEPOSIT - FCNR (B) - W.E.F. 01.09.2022*.
THE RATES SHALL BE EFFECTIVE UP TO 30.09.2022****

(% per annum)

Maturity Period/Currency	USD*	GBP*	EUR*	JPY	CAD	AUD
1yr< 2yrs	4.25%	2.89%	0.57%	0.11%	3.50%	2.60%
2yr< 3yrs	3.93%	3.24%	0.62%	0.11%	4.00%	3.10%
3yr< 4yrs	4.18%	3.39%	0.67%	0.11%	4.25%	3.35%
4yr< 5yrs	4.28%	3.39%	0.67%	0.11%	4.25%	3.35%
5 Years Only	4.38%	3.34%	0.67%	0.16%	4.25%	3.35%

* 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 2022. Please note that these interest rates are payable for a period of 1st September 2022 to 30th September 2022.

NRE TERM (RUPEE) DEPOSITS [FRESH & RENEWAL] [CALLABLE] (ROI in % as on 01.09.2022)

Maturity Period/ Deposit amount	Less than Rs.2 crore ROI (% p.a.)	Rs. 2 Crore to upto Rs. 10 crores ROI (% p.a.)
1 Year	5.75%	6.50%
> 1 Years to 404 days	5.75%	6.50%
405 days	6.35%	6.50%
406 days to 2 Years	5.75%	6.50%
> 2-3 Years	5.85%	6.50%
> 3-5 Years	6.00%	6.25%
> 5-10 Years	5.90%	5.85%
1111 days	6.00%	--

Note: Interest is payable only on Fixed Deposits that has run for 1 year and above.



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Special Non-Resident Rupee Account (SNRR)

What is an SNRR account? How is it different from a NRO account?

Answer: Any person resident outside India, having a business interest in India, can open a Special Non-Resident Rupee Account (SNRR account) with an authorized dealer for the purpose of putting through bona fide transactions in rupees which are in conformity with the provisions of the Act, rules and regulations made thereunder.

The differences between SNRR account and NRO account are:

Feature	SNRR Account	NRO Account
Who can open	- Any person resident outside India, having a business interest in India for putting through bona fide transactions in Rupees - Opening of SNRR accounts by Pakistan and Bangladesh nationals and entities incorporated in Pakistan and Bangladesh requires prior approval of Reserve Bank.	- Any person resident outside India for putting through bonafide transactions in rupees. - Individuals/ entities of Pakistan nationality/ origin and entities of Bangladesh origin require the prior approval of the Reserve Bank of India. - However, a citizen of Bangladesh/Pakistan belonging to minority communities in those countries i.e. Hindus, Sikhs, Buddhists, Jains, Parsis and Christians residing in India and who has been granted LTV or whose application for LTV is under consideration, can open one NRO account with an AD bank subject to the conditions mentioned in Notification No. FEMA 5(R)/2016-RB dated April 01, 2016, as updated from time to time.
Type of Account	Non-interest bearing	Current, Savings, Recurring or Fixed Deposit;

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Permissible Transactions	• Debits and credits specific/ incidental to the business proposed to be done by the account holder	Credits- • Inward remittances, legitimate dues in India, transfers from other NRO accounts and any amount received in accordance with the Rules/Regulations/Directions under FEMA, 1999. Debits- Local payments, transfer to other NRO accounts, remittance of current income, settlement of charges on International Credit Cards.
Tenure	• Concurrent to the tenure of the contract / period of operation / the business of the account holder and in no case should exceed seven years, other than with approval of the Reserve Bank. • Restriction of seven years is not applicable to SNRR accounts opened for the purposes stated at sub. paragraphs i to v of paragraph 1 of Schedule 4 of FEMA 5(R).	• No such restrictions on tenure.
Repatriability	• Repatriable	• Not repatriable except for current income; and remittances by NRIs/ PIOs up to USD 1 million per financial year in accordance with the provisions of FEMA 13(R).



Worries of the past don't last with PNB NRI Accounts



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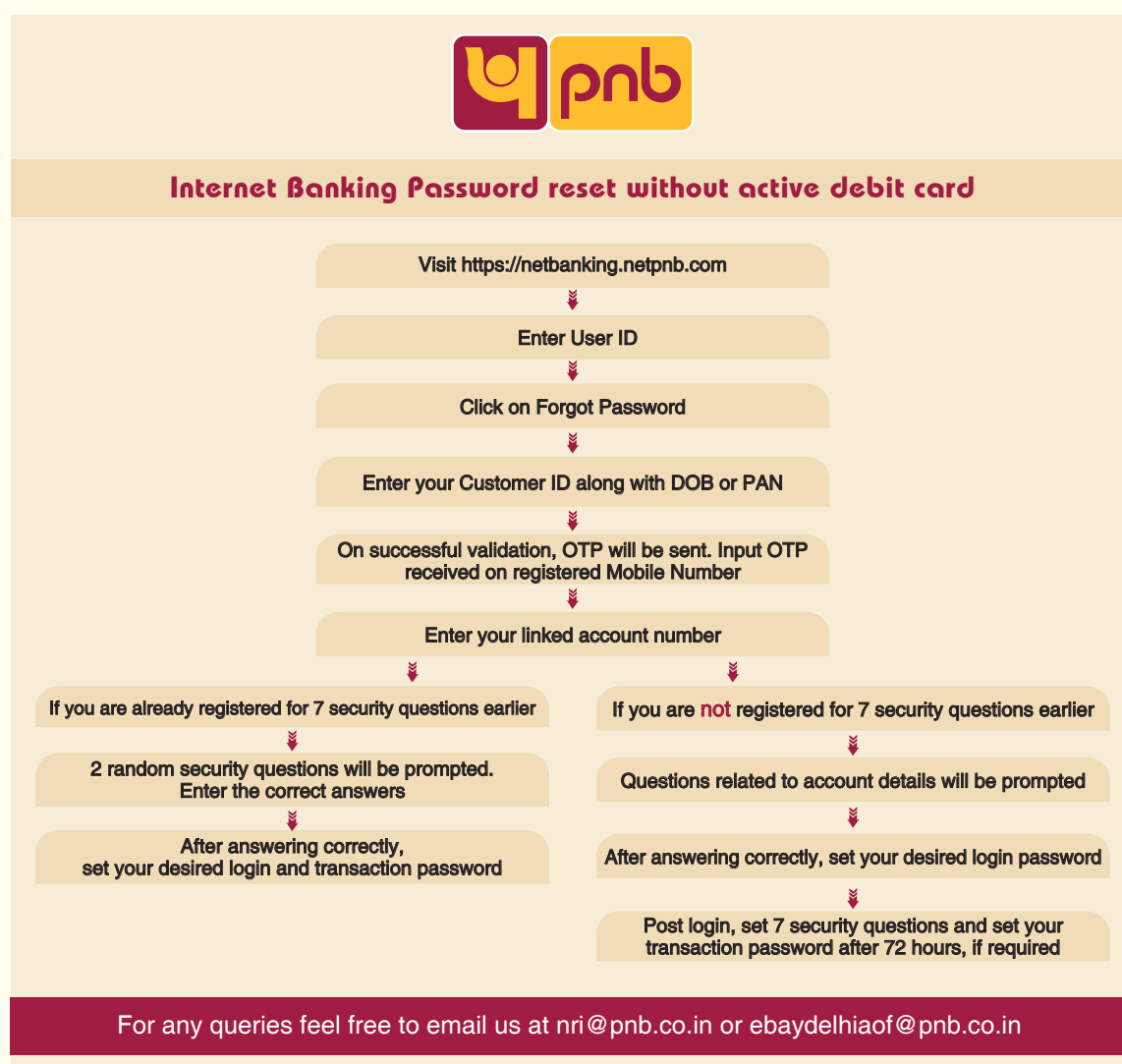
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Important information for our NRIs

KYC DOCUMENTATION

NRI customers are required to submit KYC documents at their home branch in every two years. Passport renewal copy shall be sent immediately to the home branch for updation at their end. In case valid KYC documents are not submitted on or before expiry of two years from the last date of submission of KYC documents or passport is expired then account will be debit frozen by the system.

Do you know you can reset passwords of internet banking even if you don't have an active debit card aswell. Here's how:



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DiGiGyan

1. How can we enable/disable transactions through Internet Banking?

Reply: 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 can we register for PNB E-Statements?

Reply:

- Login to PNB Internet Banking >> click on Other Services >> Service Requests >> New Requests>>Email Statement Registration.

OR

- Contact our Contact Centre at 1800 180 2222 or 1800 103 2222 to register for Email Statements

OR

- Send following SMS to 9264092640 or 5607040 via registered mobile no: ESTMT space last 4 digit of a/c no space Email ID.



The advertisement for the PNB One Mobile App features a dark red background. At the top left is the PNB logo. The main headline reads "Countless features. One app!" followed by "PNB One Mobile App" in yellow. A list of four features is shown in numbered boxes: 01 Voice assistant, 02 Open Demat Account, 03 Positive Pay System, and 04 Pay to Contact. To the right, a yellow smartphone displays the app's interface, including a QR code and the text "Scan to download". A circular logo in the top right corner commemorates the 75th Azadi Ka Amrit Mahotsav (15th August 2022). At the bottom, it says "Head to our YouTube channel to watch PNB One tutorials".

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अपने साथ धोखाधड़ी होने का इंतजार न करें,
सतर्क रहें और सुरक्षा के सभी उपाय अपनायें
10 लाख रूपए से ज्यादा के चेक के लिए
पॉजिटिव पे सिस्टम अब अनिवार्य है



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और पी. पी. एस के बारे में जानें

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with M-passbook App**




- 01 STEP: Download m-passbook from play store or app store
- 02 STEP: Open app
- 03 STEP: Enter Customer ID
- 04 STEP: Enter OTP (delivered on registered mobile number of the customer)
- 05 STEP: Set 4 digit m-pin
- 06 STEP: Login and view statements



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Call 1-800-180-2222 or 1-800-103-2222 Toll Free

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Stay in touch

Dedicated NRI help desk to attend to the queries / grievances of our esteemed NRI customers.

Queries/ suggestions/ feedback are most welcome

Address and contact details:

NRI Cell (Retail Liability Banking division)
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New Delhi-110075, India

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International Toll Free Nos. for NRI Customers:

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United Kingdom: +448000318030
UAE: + 800035770298

Dedicated Email ID:

nri@pnb.co.in
ebaydelhiaof@pnb.co.in

Official Website:

www.pnbindia.in



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