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NRI

BULLETIN

November 2021



NRI services



Facilities for NRIs

REMITTANCES TO INDIA | DEPOSIT ACCOUNTS | LOAN SCHEMES

Message From CGM's Desk

**Dear Esteemed NRI Customer,
Warm Greetings from Punjab National Bank!**

I am delighted to bring to you November 2021 edition of our "NRI Bulletin". As always I thank you for maintaining trust and Banking with us.

In this edition, we are highlighting as under:

- Bank's prevailing interest rates on FCNR (B) and NRE deposits for the month of November 2021.
- Special Non-Resident Rupee Account (SNRR)
- DiGiGyAn.
- Contact details of NRI cell.

I hope and wish that you enjoy the upcoming festivals with full zeal and enthusiasm. As always, I request you to keep your details like Mobile number, Email ID, present address updated in our Bank's record in an effort to help us stay connected with you for providing any kind of information, updates, offers etc. that may interest you. **Also, please update your recent passport details in your account in order to enjoy hassle free services.**

Your chosen Bank is committed to get better each passing day to provide seamless and hassle free services to our prestigious customers and we continuously seek your feedback and suggestions in this regard. Please feel free to write to us at nri@pnb.co.in

I hope you would find Punjab National Bank as perfect & preferred banking partner for all your financial needs.

Wish for your safety and good health always!

With Warm Regards,

Yours sincerely,

Sunil Soni

Chief General Manager

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**FOREIGN CURRENCY NON-RESIDENT DEPOSIT - FCNR (B) - W.E.F. 01.11.2021*.
THE RATES SHALL BE EFFECTIVE UP TO 30.11.2021****

Maturity Period/Currency	USD*	GBP*	EUR*	JPY	CAD	AUD
1yr< 2yrs	1.07%	1.40%	0.11%	0.11%	1.00%	0.98%
2yr< 3yrs	1.44%	1.76%	0.31%	0.15%	2.04%	1.60%
3yr< 4yrs	1.72%	1.84%	0.45%	0.15%	2.28%	1.93%
4yr< 5yrs	1.89%	1.84%	0.53%	0.16%	2.38%	2.18%
5 Years Only	2.01%	1.81%	0.59%	0.17%	2.44%	2.31%

* 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 2021. Please note that these interest rates are payable for a period of 1st November to 30th November 2021.

NRE TERM (RUPEE) DEPOSITS [FRESH & RENEWAL] [CALLABLE] (ROI IN %)

Maturity Period/ Deposit amount	Less than Rs.2 crore	Rs. 2 Crore to upto Rs. 10 crores
1 Year	5.00%	3.50%
> 1 Year to 2 Years	5.00%	3.50%
> 2 Years to 3 Years	5.10%	3.50%
> 3 Years to 5 Years	5.25%	3.50%
> 5 Years to 10 Years	5.25%	3.50%

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	<ul style="list-style-type: none"> 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. 	<ul style="list-style-type: none"> 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	<ul style="list-style-type: none"> Non-interest bearing 	<ul style="list-style-type: none"> Current, Savings, Recurring or Fixed Deposit;

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<p>Permissible Transactions</p>	<ul style="list-style-type: none"> • Debits and credits specific/ incidental to the business proposed to be done by the account holder 	<p>Credits-</p> <ul style="list-style-type: none"> • 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. <p>Debits-</p> <p>Local payments, transfer to other NRO accounts, remittance of current income, settlement of charges on International Credit Cards.</p>
<p>Tenure</p>	<ul style="list-style-type: none"> • 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). 	<ul style="list-style-type: none"> • No such restrictions on tenure.
<p>Repatriability</p>	<ul style="list-style-type: none"> • Repatriable 	<ul style="list-style-type: none"> • 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).

TAX-FREE*

Interest earnings with **PNB NRE/FCNR** account

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*T&C apply

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DiGiGyan

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**.

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.

Investments - a lot more convenient!

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Now you can reset your Internet Banking password online even in the absence of an active Debit Card:



Internet Banking password reset for customers with an active debit card

- For resetting password, Please click on "Forgot Password"
- On next Screen, enter your CUSTOMER ID & DOB or PAN.
- On successful validation of above details, OTP will be delivered on registered mobile number in customer id.
- After verifying OTP, enter linked "Debit Card Details"- Debit Card number & ATM PIN.
- On verifying details, set your desired password- Login & Transaction on next screen as per his "User Profile" (Login only or both- Login & Password).

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Presenting our Alternate Delivery Channels

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PNB PNB to 5007040 or 9854092640

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mPassBook
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It's time to get connected

**Care
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PNB NRI Dedicated Help-Desk: +91-11-28044202, +91-11-28044201

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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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