

PNB GLOBAL DEPOSIT SCHEMES

Our Bank has introduced 2 Schemes i.e PNB Global Foreign Currency Deposit Scheme and Rupee Deposit Scheme. Under these Schemes, NRIs are entitled to following addL. benefits/concessions provided min. deposit equivalent to USD 5000 in FCNR(B) scheme or INR 2,50,000 in Rupee Dep. Scheme is maintained.

- i) Free remittance up to Rs.1 lac per annum from his account to anywhere in India, subject to recovery of out of pocket expenses.
- ii) No collection charges on any instrument collected in account holder's account, up to Rs.1 lac per annum, from anywhere in India subject to recovery of out of pocket expenses.
- iii) Depository services: 50% concessions on service charges of our bank till the deposits remain with our bank.
- iv) Free multicity chequebook for CBS branch customers.
- v) Free Lockers facility for the customers maintaining a minimum balance of US\$ 10000 or its equivalent under FCNR(B) Scheme or Rs. 5,00,000 under rupee deposit scheme.
- vi) No Inter-branch (Intersol) transaction charges for the account holders, in the CBS branches.
- vii) Free Internet Banking, ATM/Debit Card facility.
- viii) Bank will bear foreign bank charges on transfer of funds to our nostro accounts subject to minimum deposit of USD 10000 or its equivalent.
- ix) Foreign Currency funds will be converted into Rupees with exchange margin of only 2 paise per unit of foreign currency in case remittance is received through SWIFT for opening accounts under Rupee Deposit Scheme.
- x) Facility of automatic renewal of Fixed Deposits on maturity.
- xi) Linkage with saving account for family at home by allowing overdraft by marking lien in their FCNR account.