

## **OSD (IBS), HO-CIR. 20/2008 dated 12.09.2008**

### **FOR QUERRIES / HELP PLEASE CONTACT....**

**[ibshelpdesk@pnb.co.in](mailto:ibshelpdesk@pnb.co.in) / [ibsretail@pnb.co.in](mailto:ibsretail@pnb.co.in)**

### **INTERNET BANKING SERVICES (IBS) FOR NRIs.**

#### **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.

#### **What are the facilities available to me through Internet Banking?**

1. **Accounts menu** -> Account details /quick view/last 10 transactions/statement of A/c
2. **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.

3. **Customise**
4. **Mails**
5. **Bills**
6. **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.

#### **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.

**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**  
**2<sup>nd</sup> Floor, PUNJAB NATIONAL BANK,**  
**ECE HOUSE**  
**28-A, KASTURBA GANDHI ROAD,**  
**DELHI – 110 001 (INDIA)**  
**E-MAIL ADDRESS: [ebaydelhiaof@pnb.co.in](mailto:ebaydelhiaof@pnb.co.in) / [cbotf@pnb.co.in](mailto: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.

**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.