

### **The facility of INDO Nepal Remittance is available as under:**

- At all branches of Punjab National Bank in India,
- Through KIOSK Banking Solution (KBS) at BC locations of PNB,
- Through Internet Banking
- Through Mobile Banking

### **Types of Remittances**

- Cash Payment to Beneficiary on ID Basis.
- Payment through account maintained with EBL branches.
- Payment through account maintained with any Bank in Nepal.

### **Maximum ceiling**

1. Maximum ceiling for Indo Nepal remittance at all PNB Branches by tender of cash is less than Rs 50000/-. If amount to be remitted is Rs 50000/- or more, the remittance can be made by tendering cheque of any bank in India. In case the remitter is maintaining account with PNB, Cheque will be drawn in favour of "Yourself" with beneficiary detail on reverse. In case the remitter maintaining account with any bank other than PNB, Cheque will be drawn in favour of "PNB EBL Collection Account" with beneficiary detail on reverse.
2. Maximum ceiling for Indo Nepal remittance has been fixed at Rs.25000 from BC locations per day per person (remitter).
3. Maximum ceiling for INDO NEPAL Remittance through Internet/Mobile Banking is less than Rs. 50,000/-.

### **Through PNB Branches:**

Remitter needs to submit 'INERMIT SLIP' containing Beneficiary details & Remitter details along with cash or cheque in any of the PNB Branch.

Bank will provide UIN after initiating the transaction.

- Remitter Details: Name, Address, Mobile Number, ID Proof (CC/PP/DL/PAN etc.)
- Beneficiary Details: Name, Address, Ben. Account Number (Ben. Mobile No. & Email is optional) Ben. ID number for cash payment, bank details in case the remitter is to be made to bank other than EBL.

Charges: Rs. 3/- per thousand subject to minimum of Rs. 50/- plus applicable service tax

### **Through BC Locations.**

- The remitter has to submit "**Registration form**" along with KYC documents.
- Remitter to provide the details of up to **5 beneficiaries** to whom the remitter will frequently send money.
- BC, after capturing all the details, will provide a reference number which will be used in future for remitter's reference.

- Charges

| S. No. | Amount of Remittance        | Charges proposed at BC locations |
|--------|-----------------------------|----------------------------------|
| 1      | Up to Rs.5,000/-            | Rs.25/-                          |
| 2      | Rs.5,001/- to Rs.10,000/-   | Rs.50/-                          |
| 3      | Rs. 10,001/- to Rs.15,000/- | Rs.75/-                          |
| 4      | Rs. 15,001/- to Rs.20,000/- | Rs.100/-                         |
| 5      | Rs. 20,001/- to Rs.25,000/- | Rs.125/-                         |

### **INDO Nepal Remittance through Internet Banking**

- Login into the PNB Retail Internet Banking.
- Go to the Transactions menu option, under the **“Transfer to other Bank Accounts”** menu, you may find sub menu options for making Indo Nepal remittance using following modes:
  - Indo Nepal Remittance using Account ID
    - **EBL Account Transfer (if beneficiary had the account in EBL)**
    - **Non EBL Account Transfer (if beneficiary had Non EBL account)**
  - Indo Nepal Remittance using National Identity
    - **Pass port**
    - **Driving license**
    - **Citizen ship card.**
- To continue with Account id transfers click on **“Indo Nepal Remittance using Account ID”** menu option. In the case beneficiary should have either EBL/Non EBL account.
- A typical user screens will be displayed for EBL account transfer, Fill all the details and click on submit button.
- A typical user screens will be displayed for Non EBL account transfer, Fill all the details and click on submit button.
- Enter the Transaction password to confirm the request.
- To continue with Nation id transfer clicks on “Indo Nepal Remittance using National Identity” menu option.

- A typical user screens will be displayed for National Identity transfer, Fill all the details and click on submit button.
- Select the payout branch
- To check the status of your previous request kindly click on the “**Indo Nepal Status**” Menu option.
- Displayed screen contains all the requested transaction details.

Click on the request id link then you will be displayed status

#### **INDO Nepal Remittance through Mobile Banking:**

- Use the “**Indo Nepal Remittance**” using the Mobile banking login in to the mobile banking (app/browser).
- A typical screen shot of login page of Browser based Mobile Banking will be displayed
- Go to the Main Menu.
- Click on Funds transfer Menu option.
- Click on Indo-Nepal Remittance Menu option
- Following links will be displayed
- ***EBL account ID transfer***
- ***Non EBL Account ID transfer***
- ***National Identity payment***
- ***Status enquiry***
- Click on the “EBL Account Id transfer” Menu option to if beneficiary account id pertains to EBL.
- A typical screen for EBL account id transfer will be displayed. Fill all the details and click on proceed button.
- Click on the “EBL Account Id transfer” Menu option to if beneficiary account id pertains to Non EBL.
- A typical screen for Non EBL account id transfer will be displayed. Fill all the details and click on proceed button.
- To continue with National Id payment, kindly click on the “***National Id Payment***” menu option.
- A typical screen for National id transfer will be displayed. Fill all the details and click on proceed button.

- To check the status of Indo Nepal transactions click on the **“Status Enquiry”** Menu option.
- Enter the form and to data to get the transactions done for indo Nepal remittance.
- A typical screen for Status enquiry will be displayed.
- Click on the “Transaction status” link to know the status of your transaction.