



# NRI News Letter

## September 2025

Dear NRI customer,

I am glad to connect with you through our newsletter. Central Bank of India has embarked on a digital transformation project to empower the customers for all their Banking needs, enhancing customer engagement and customer convenience i.e. Ease to transact, digitizing the whole business of the Bank, converting traditional business models into seamless Digital Platform.

We always value NRI customer service and it is one of our prime focuses. We thrive to serve our Indian diaspora which has been reliable partners of India's growth. We always assure you of our best and prompt services.

Bank is pleased to inform that NRE Non – Callable Term Deposits rate is revised and at present the maximum Rate of interest on NRE Non-Callable deposit for **444** and **555** days is **6.60%** for deposits above Rupees One Crore.

You may earn additional interest by parking funds with us and reap maximum benefits. Our interest rate on FCNR (B) deposits are one of the best in the market and we request you to kindly visit our website or nearest branch and take benefits by remitting your funds. We are presently offering interest rate of **5.50%** on USD FCNR (B) deposits which is one of the best in the industry.

We solicit valuable references from you for opening new accounts and deposits. Online savings accounts facility is available on our website. Bank has also started dedicated customer care no **1800 30 30** for our NRI customers. Our banks dedicated email ID for queries and suggestions is [helpdesknicell@centralbank.co.in](mailto:helpdesknicell@centralbank.co.in).

We value your association with us and are committed to deliver best services to you and we will be happy to assist you in your financial endeavors.

**Vasti Venkatesh**  
**General Manager**  
**International Division**

**CENT FCNR (B) ACCOUNT**

Secure your savings in foreign currency, globally.

**Tenure - 1 TO 5 YEARS**

**Fixed Deposit Scheme in USD, GBP, EUR, CAD & AUD**



## Latest FCNR (B) Term Deposit Interest Rates

Period of Deposit	USD	GBP	EUR	CAD	AUD
1 year to less than 2 years	5.50	4.50	3.00	2.21	2.95
2 years to less than 3 years	4.50	4.00	2.00	1.96	2.75
3 years to less than 4 years	4.25	3.50	1.50	1.71	2.45
4 years to less than 5 years	3.80	3.00	1.50	1.71	2.45
5 years only	3.80	3.00	1.50	1.71	2.45

## Latest NRE Term Deposit Interest Rates

Period of Deposit	Less than ₹ 3 Crores	₹ 3 Crores to ₹ 10 crores
1 year to less than 2 years	6.40	6.40
2 years to less than 3 years	6.50	6.50
3 years to less than 5 years	6.25	6.25
5 years & above upto 10 years	6.25	6.25



## Special NRE Term Deposit Interest Rates

Period of Deposit	Callable	Non-Callable (above ₹ 1 Crore)
444 Days	6.50	6.60
555 Days	6.50	6.60





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Central Bank of India

1911 से आपके लिए “केंद्रित” “CENTRAL” TO YOU SINCE 1911

NRIs,  
Love for Festive Season  
Remains Wherever You Are

NRI Business Campaign Period  
08/09/2025 to 30/09/2025



GROW YOUR WEALTH WITH  
**5.50%**  
USD FCNR(B) RATE OF INTEREST  
Tenure of 1 to 2 years\*

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NRIs,  
Celebrate Onam  
with prosperity that lasts.

Happy Onam!

NRI BUSINESS CAMPAIGN PERIOD  
08/09/2025 to 30/09/2025



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## Understanding OCI & PIO

### **Overseas Citizen of India (OCI)**

The Overseas Citizen of India (OCI) scheme allows registration as an OCI for all Persons of Indian Origin (PIOs) who were citizens of India on or after January 26, 1950, or were eligible to become Indian citizens on that date. However, this excludes individuals who are or have been citizens of Pakistan, Bangladesh, or any other country that the Indian government may specify in an official notification.

- The Overseas Citizen of India (OCI) status should not be mistaken for dual citizenship.
- OCIs do not have political rights. However, registered OCIs receive a multi-entry, multi-purpose, lifelong visa for travel to India.
- OCIs are also exempt from registering with the Foreign Regional Registration Officer or Foreign Registration Officer, regardless of their length of stay in India.
- In general, OCIs have the same rights and privileges as Non-Resident Indians (NRIs).

### **Person of Indian Origin (PIO)**

A Person of Indian origin who is a citizen of any other country other than Bangladesh or Pakistan or such other country as may be specified by the central government, satisfying the following conditions:

1. Who is a citizen of India by virtue of the constitution of India or Citizenship Act 1955; or
2. Who belonged to a territory that became a part of India after 15 AUG 1947; or
3. Who is a child or a grandchild or a great grandchild of a citizen of India or of a person referred to in clause (I) or (II); or
4. Who is a spouse of foreign origin of a citizen of India or spouse of foreign origin of a person referred to (I) or (II) or (III).

### ***Difference between OCI & PIO***

The Government of India announced vide Gazette Notification No.26011/01/2014-F.I dated 09.01.2015 that all PIO cards issued till 09.01.2015 are deemed to be OCI cards. Henceforth applicants may apply for OCI card only, as PIO card scheme is no longer in existence.

*Disclaimer: This article is for informational purposes only. It provides information and should not be considered a substitute for professional advice on any specific issue. The Information is subject to change, may not be complete, and requires verification. Furthermore, relevant regulations are subject to frequent revisions.*



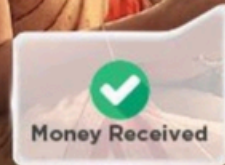
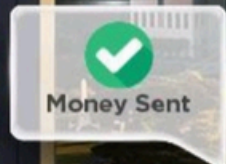
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**Central Bank of India**



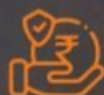
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Now send money between  
**India and Singapore with**

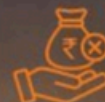
**UPI - PAYNOW**  
UNIFIED PAYMENTS INTERFACE



Real time transfers  
& 24/7 accessibility



Secure &  
Simplified Process



Cost effective  
rates & lower fees