







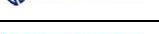













Correspondent Banks

Currency	Name & Address of Correspondent Banks	SWIFT Code	Account No
US Dollar	 Bank of America, New York, USA	BOFAUS3N	6550691700
US Dollar	 Standard Chartered Bank Ltd., New York, USA	SCBLUS33	358-202-171-9001
US Dollar	 Standard Chartered Bank Ltd., Singapore	SCBLSGSG	01-7-005970-7
US Dollar	 Standard Chartered Bank Ltd., Kathmandu, Nepal	SCBLNPKA	01185233751
US Dollar	 Kasikornbank PCL, Bangkok, Thailand	KASITHBK	0999214045
US Dollar	 Export-Import Bank of Thailand, Bangkok, Thailand	EXTHTHBK	999-6-00369-0
US Dollar/ AMU	 Standard Bank Ltd., Dhaka, Bangladesh	SDBLBDDH102	43500393
US Dollar/ AMU	 Bank Asia Ltd., Dhaka, Bangladesh	BALBBDDH008	843500289
Euro	 Standard Chartered Bank Ltd., Frankfurt, Germany	SCBLDEFX	18155200 IBAN-DE05512305000018155200
Great Britain Pound	 Standard Chartered Bank Ltd., London	SCBLGB2L	01706885901 IBAN-GB21SCBL60910417068859
Japanese Yen	 Standard Chartered Bank Ltd., Japanese Yen	SCBLJPJT	2342855-1110
India Rupee	 Bank of America, Mumbai, India	BOFAIN4X	72816014
India Rupee	 Axis Bank Ltd., Siliguri, India	AXISINBBUTIBINBB035	035-010200004879 035-010200012537
India Rupee	 We understand your world HDFC Bank Ltd., Siliguri, India	HDFCINBB	1510390000013
India Rupee	 ICICI Bank Limited, Mumbai, India	ICICINBB	000405026227
India Rupee	 IDBI Bank Limited, Siliguri, India	IBKLINBB	182102000003711
India Rupee	 Standard Chartered Bank Ltd., Mumbai, India	SCBLINBB	32205122969
India Rupee	 THE BANKER TO EVERY INDIAN State Bank of India, Hasimara, India	SBININBB	11128915605
India Rupee	 THE BANKER TO EVERY INDIAN State Bank of India, Siliguri, India	SBININBB	10364271723
India Rupee	 IndusInd Bank, Mumbai, India	INDBINBB	0001-W81467-050



Your Relationship Bank



**Non-Resident
Bhutanese Account**

Contact Details
+975-02-323111 or twangmo@bnb.bt

NON-RESIDENT BHUTANESE ACCOUNT (NRB ACCOUNT)

Introduction:

NRB account is especially designed for those Bhutanese residing outside Bhutan and earning in foreign currency to maintain Foreign Currency (FC) accounts in Bhutan. This account does not require NRBs to be physically present to open account in Bhutan. He/She can avail two types of account:

- Non-resident Bhutanese Foreign Currency Account (NRBFC)
- Non-resident Bhutanese Ngultrum Currency Account (NRBNC)

Purpose

- To route all foreign currency remittances through the banking channels.
- To enable NRBs to maintain FC accounts in Bhutan.
- To make FC remittances by NRBs easier, safer, cheaper, reliable and profitable.

Currencies

NRBFC account can be opened in the following currencies:

- US dollar (US\$)
- Australian Dollar (AUD)
- Euro (EUR)
- Great Britain (GBP)
- Japan (JPY)

Opening NRB Account

a. Physical visit to Bank while in Bhutan:

He/she must first seek RMA's approval and then visit BNB with all necessary documents to initiate the process. BNB will verify using its KYC norms to determine eligibility and will initiate to open an account.

b. Online Application

He/she can open account by filling up online application at www.remitbhutan.bt portal. Please select your bank as BNB and upload all necessary documents for verification to be done by RMA. Once completed, an application reference number will be provided to track the application.

Benefits

- One can withdraw in \$ while travelling abroad
- No charges while remitting money
- 100% Repatriation

Types of Accounts and Facilities:

	Savings Account	Fixed Deposit Account
Minimum Deposit	<ul style="list-style-type: none"> \$500 or equivalent in designated currency. \$1000 or equivalent to earn interest 	\$ 1,000 or equivalent in designated currency
Interest rate	0.25%p.a	<ul style="list-style-type: none"> 1 year 0.50%p.a 2 year 0.75% p.a 3 year 1% p.a
Interest payable	Monthly	<ul style="list-style-type: none"> On Maturity along with Principal Tax on interest as per RGOB
Facility Available	<ul style="list-style-type: none"> Cheque facility Internet Banking mPAY Mobile banking facility for NRBNC account Account statement via email on request BTN loan against NRB FD accounts Money Gram to send money to relatives in Bhutan 	
Charges	<ul style="list-style-type: none"> No inward remittances charges No annual maintenance charges 	
Remittance channel	SWIFT SWIFT Code BNBTBTBT	
Time taken for Fund Transfer	<ul style="list-style-type: none"> T+1 days for SWIFT 10 minutes for Money Gram 	

* Interest Rates are subject to change

Other Products & Services



Piggy Bank Account



Savings Account



Pensioners Account



B-Wallet, mPAY, Internet Banking & SMS Services



Debit Card, INR & Credit Cards



Term Deposits (FD, RD)



Consumer Loan



Transport Loan



Business Loan



Housing Loan