

## 2. SELECT PRODUCTS AND SERVICES OF OUR BANK.

<p><b>A. DEPOSIT PRODUCTS:</b></p> <p><b>1. Savings Bank</b></p> <ul style="list-style-type: none"> <li>a. Normal SB</li> <li>b. SB Smart Kid</li> <li>c. SB Power</li> <li>d. SB Platinum</li> <li>e. SB Gold</li> <li>f. SB Silver</li> <li>g. Vikas Savings Katha (No Frills A/c)</li> <li>h. Capital Gains Deposit</li> <li>i. SB NRO (Non resident ordinary)</li> <li>j. SB NRE ( Non resident External)</li> <li>k. Resident Foreign Currency (RFC) (In foreign currency)</li> </ul> <p><b>2. CURRENT ACCOUNT:</b></p> <ul style="list-style-type: none"> <li>a. Normal CA</li> <li>b. CA Premium</li> <li>c. CA (NRO)</li> <li>d. CA (NRE)</li> </ul> <p><b>3. TERM DEPOSITS:</b></p> <ul style="list-style-type: none"> <li>a. Fixed Deposits</li> <li>b. Reinvestment Plan</li> <li>c. Recurring Deposit</li> <li>d. Insured RD</li> <li>e. RD (NRO)</li> <li>f. RD (NRE)</li> <li>g. Facility deposit</li> <li>h. Variable RD</li> <li>i. IB Tax Saver Scheme</li> <li>j. Capital Gains Deposit</li> <li>k. Deposit for Senior Citizens.</li> <li>l. NRO (can also be opened with foreign currency)</li> <li>m. NRE</li> <li>n. FCNR (can be held in USD, GBP, EURO, AUD and CAD)</li> <li>o. Resident Foreign currency ( In foreign currency)</li> </ul> <p><b>B. FACILITIES &amp; SERVICES.</b></p> <ul style="list-style-type: none"> <li>a. Demand drafts</li> <li>b. Multicity cheques</li> <li>c. Internet Banking</li> <li>d. Phone Banking</li> <li>Corporate Net Banking</li> </ul>	<ul style="list-style-type: none"> <li>e. Global ATM/Debit Card (Master/Maestro)</li> <li>f. VISA Gold Credit Card</li> <li>g. VISA Classic Credit Card</li> <li>h. VISA Bharat Card</li> <li>i. Demat Account</li> <li>j. Online Trading (with IBMBS)</li> <li>k. Swarna Mudra (Sale of Gold Coins)</li> <li>l. Safe Deposit Lockers</li> <li>m. Ind Jet Remit (RTGS)</li> <li>n. NEFT</li> <li>o. ECS</li> <li>p. CMS Plus (Cash Management Services)</li> <li>q. Remittances to Direct taxes</li> <li>r. Remittances to Indirect taxes</li> <li>s. Remittances to MCA 21</li> <li>t. E payment of Direct, Indirect and MCA 21 taxes.</li> <li>u. Payment Gateway</li> <li>v. EDI/ ICEGATE</li> <li>w. FOREX Remittances: <ul style="list-style-type: none"> <li>➤ IND REMIT</li> <li>➤ DD Drawing arrangements</li> <li>➤ XPRESS MONEY</li> <li>➤ MONEY GRAM</li> <li>➤ Speed Remit</li> </ul> </li> <li>x. <b>Corporate Agency</b> <ul style="list-style-type: none"> <li>➤ HDFC Standard Life Insurance</li> <li>➤ United India Insurance Company</li> <li>➤ UTI Mutual Fund</li> <li>➤ Reliance Mutual Fund</li> <li>➤ ECGC of India Ltd</li> </ul> </li> <li>y. <b>Group Insurance Product (with LIC of India &amp; United India Insurance Co.)</b> <ul style="list-style-type: none"> <li>➤ Jeevan Kalyan(Life insurance up to 55 years)</li> <li>➤ Varishta (Life cover above 55 years)</li> <li>➤ Jeevan Kalyan Plus (Jeevan kalyan+Chhatra)</li> <li>➤ Chhatra (Per.Accident)</li> <li>➤ Grihajeevan(Home loan insurance)</li> <li>➤ Jeevan Vidya (Education loan insurance)</li> <li>➤ Janashree Bima Yojana (Life Insurance – BPL)</li> <li>➤ Universal Health Care(Mediclaim BPL)</li> </ul> </li> </ul>
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## C. LOANS

### a. Personal Loans

- i. Home Loan
- ii. NRI Home Loan
- iii. Plot loan
- iv. NRI Plot loan
- v. Home Improve
- vi. Vehicle Loan
- vii. Salary loans
- viii. Pension loans
- ix. Ind Mortgage
- x. Rentencash
- xi. Reverse Mortgage
- xii. OD/Loan on NSC/ LIC Policy
- xiii. Education Loan
- xiv. Happy Holidays
- xv. Trade well Scheme
- xvi. Jewel loans
- xvii. Loan/OD against Deposits

### b. SME

- i. Doctor Plus
- ii. Professional Special
- iii. IB Ayushman for GYMs
- iv. Ind SME Secure
- v. Ind Star Rice mill
- vi. Ind Art Tools
- vii. BYST Scheme

### c. Agricultural Loans:

- i. Crop Loans
  - Kisan Credit Card
  - Golden Harvest
  - Sugar Premium
  - Jewel loans
- ii. **Tractor loans**
  - New Tractor Loans
  - Second hand Tractors
  - Maintenance of Tractor
- iii. **SHG Products**
  - SHG Bank Direct Linkage
  - Vidhya Shobha Education Loan

### iv. Special Products

- Agri Produce Marketing
- Kamadhenu Milk Vendor
- Godown/ Cold Storages
- Agriclinic/ Business Center

### d. Trade

### e. Transport

### f. Corporate Credit

### g. Export Credit

## D. CUSTOMER SERVICE:

### a. Information through

- [www.indianbank.in](http://www.indianbank.in)
- Touch Screen Kiosks at selected branches.
- Toll Free No.18004251400
- [indbank@vsnl.com](mailto:indbank@vsnl.com)

## E. Avenues for the customers to lodge their complaints/ grievances / suggestions.

- Complaint cum suggestion boxes are placed in the banking halls of branches, at prominent places.
- Toll free number of the Bank is displayed.
- Name, address and phone numbers of the concerned Circle Head & Nodal Officer of the Bank are displayed.

Through our website, [www.indianbank.in](http://www.indianbank.in) by sending:

- email to [ibhocustomerservice@indianbank.co.in](mailto:ibhocustomerservice@indianbank.co.in) and also to, Nodal Officer/General Manager in charge of customer service 'lakshmanan@indian-bank.com'
- A complaint format has also been ported in our website.