

NRI Info Beam

AUGUST 2025



Dear NRI Customers,

“ We are delighted to meet you through our monthly newsletter – NRI Info Beam, August 2025 edition. We request you to please share with us your valuable feedback and suggestions as we strive to take our services to the next level. ”

Key Highlights of Indian Bank Financial Results for the Quarter ended 30th June 2025

For the Quarter ended Jun'25

- Net Profit up by 23.69% YoY at ₹2973 Cr in Jun'25 from ₹2403 Cr in Jun'24
- Operating Profit improved by 5.97% YoY to ₹4770 Cr in Jun'25 from ₹4502 Cr in Jun'24
- Net Interest Income increased by 2.93% YoY to ₹6359 Cr in Jun'25 from ₹6178 Cr in Jun'24
- Total Business of the Bank crossed ₹13.45 Trillion
- Total Deposits increased by 9.26% YoY and reached to ₹744289 Cr in Jun'25 as against ₹681183 Cr in Jun'24
- Domestic CASA ratio stood at 38.97% as on 30 thJun'25
- Earnings Per Share (EPS) increased by 23.69% to ₹88.28 in Jun'25 from ₹71.37 in Jun'24
- Book Value per Share increased to ₹448.29 in Jun'25 from ₹423.39 in Mar'25
- Cost to Income ratio stood at 45.78% in Jun'25

IND Rupee Gain, a deposit par excellence

IND Rupee Gain (IRG) Deposit continues to offer unmatched return. As the readers will recall, IRG is a Deposit in Foreign Currency coupled with a Forward Contract. The maturity proceeds of IRG is paid in proceeds of IRG is paid in INR into NRE SB Account. What makes it a unique product is the unmatched return it gives vis-à-vis the traditional Term Deposits. For instance, while the NRE Fixed deposit gives an average return of 6.88% presently (for the 'one day less than 2 Years' maturity), IRG in USD gives a corresponding return around 8.54% as per the prevailing Forward Premium for USD. What is more, just like NRE Deposit, IRG too is tax free in India and is freely repatriable – it gives the best of both worlds. Minimum amount of IRG is USD 10,000 or its equivalent in other eligible currencies. We urge you take advantage of the attractive return currently available.



IND RUPEE GAIN

Are you an NRI or PIO?

Are you keen on earning higher returns on the funds deposited with the bank?

Are you looking for a product which gives higher return than a fixed deposit, with 100% repatriation option and free of Income Tax and Wealth Tax in India?

Present market condition makes 'IND Rupee Gain' deposit all the more attractive.

Contact-Back facility for NR Customers

With a view to providing the customers an easy way of raising queries and airing suggestions, and thus paving the way for enhanced customer experience, a Contact-Back portal has been put in place. The queries and suggestions the customers make on this portal instantly hit our email inbox and they are responded / acted upon with a TAT of 24 hours.

In addition to using this option, the customers can also write to the dedicated email nri@indianbank.co.in, and the queries / suggestions received are disposed of with the same TAT of 24 hours.

Change of 24*7 Customer Care No

Our 24*7 Customer Care No. +91 44 2888 2999 for Non-Resident patrons is changing from 1 st Sept. 2025. Please make a note of this new No. +91 22 4444 2888. We are happy to announce that patrons of many countries will soon have Toll-Free Customer Care Number. Details follow.

RBI Updates

RBI – Digital Payments Index for March 2025

The Reserve Bank of India (RBI) has been publishing a composite Reserve Bank of India – Digital PaYments Index (RBI-DPI) since January 1, 2021 with March 2018 as base to capture the extent of digitization of payments across the country. The index for March 2025 stands at 493.22 as against 465.33 for September 2024, which augurs well for India's digital transformation.

RBI's announced Monetary Policy Committee (MPC) decisions

Important announcements of RBI after the MPC held during August 4-6 of 2025:

1. To continue the Policy Repo Rate at 5.50%, without any change
2. Real GDP rate for 2025-26 is projected at 6.50%. Real GDP growth for the first quarter of 2026-27 is projected at 6.60%.
3. CPI Inflation outlook for 2025-26 is projected at 3.10%. CPI Inflation for the first quarter of 2026-27 is projected at 4.90%.
4. India's Current Account Deficit (CAD) moderated to 0.60% of GDP in 2024-25, due to robust services exports and strong remittance receipts. Similar trend is expected during 2025-26 also.
5. India's foreign exchange reserves stood at USD 688.9 billion as on August 1, 2025, sufficient to cover more than 11 months' of merchandise imports.

Recent Happening

Key Provisions of the Banking Laws (Amendment) Act, 2025 to come into effect from 1st August 2025

The Banking Laws (Amendment) Act, 2025, seeks to improve governance standards in the banking sector, ensure enhanced protection for depositors and investors, improve audit quality in public sector banks, and increase the tenure of directors (other than the chairperson and whole-time directors) in cooperative banks. The implementation of these provisions marks a significant step towards strengthening the legal, regulatory, and governance framework of the Indian Banking Sector.

Link for Gazette Notification dated 15th April 2025 is as below

https://financialservices.gov.in/beta/sites/default/files/2025-05/Gazettee-Notification_1.pdf

Interest Rate on FCNR (B) Deposit

Foreign Currency Non- Resident Deposit FCNR (B) rates w.e.f. 03.07.2025

CCY	1 yr to <2 yrs	2yrs & above to< 3 yrs	3 yrs& above to<4Yrs	4 yrs& above to<5Yrs	Exactly 5 Years
USD	5.70	4.20	3.75	3.75	3.80
GBP	4.75	3.00	3.00	3.00	3.00
EUR	1.50	1.80	1.50	1.50	1.50
JPY	0.10	0.13	0.12	0.13	0.14
CAD	4.00	4.00	3.80	3.50	3.30
AUD	3.60	3.50	2.05	2.30	2.45
CHF	0.01	0.01	0.02	0.03	0.05
SGD	3.60	0.40	0.49	0.55	0.61

Interest Rate on RFC Term Deposit

RFC Term deposit rates w.e.f. 03.07.2025

CCY	1 yr to <2 yrs	2yrs & above to < 3 yrs	3 yrs
USD	5.70	4.20	3.75
GBP	4.75	3.00	3.00
EUR	1.50	1.80	1.50
JPY	0.10	0.13	0.12
CAD	4.00	4.00	3.80
AUD	3.60	3.50	2.05
CHF	0.01	0.01	0.02
SGD	3.60	0.40	0.49

NRE/NRO Term Deposit rates

Period	REVISED INTEREST RATE (PER ANNUM)
	Less Than RS. 3 Crore
1 year	6.10
Above 1 <2 Yrs	6.50
2 < 3 Yrs	6.40
3 < 5 Yrs	6.25
5 Yrs	6.00
Above 5Yrs	6.00

* minimum period of NRE deposit is 1 year. NRO term deposit is available for 7 days onwards.

Interest rate for deposit more than 3 crore updated on our website

PERIOD (available till 30.06 .2025)	Interest Rate LESS THAN RS. 3 Cr
IND Secure 444 Days Term Deposit(NRO and NRE)	6.70
IND Green 555 Days Term Deposit(NRO and NRE)	6.60

We are here to serve you:

- › Availability of 24/7 secure digital banking service.
- › Dedicated desk to serve NRI customer.
- › Remittance/Deposits can be made in a range of currencies like USD, GBP, EUR, AUD, CAD, JPY, CHF and SGD.
- › Attractive interest rates for FCNR and NRE term deposit.

Incase of any queries/assistance, please contact - Our NRI Desk

24 X 7 NR Customer care numbers below

Till 31 st August, 2025	+91 44 2888 2999
From 1 st September, 2025	+91 22 4444 2888

NRI Desk

Phone : +91 44 2813 4346

E-mail : nri@indianbank.co.in

Disclaimer:

Please do not share your Banking / Financial credentials with anyone (including Bank officials) or on any mail received as such communications are sent with malicious intent to dupe the customers. Bank never asks for such details.

This communication is confidential, intended solely for select existing customers of the bank and is not an unsolicited commercial communication or spam. Any unauthorized disclosure, copying, distribution or use of this message is strictly prohibited, and if done, will result in strict legal action. This message is not guaranteed to be complete or error free. No liability is assumed for any errors and/or omissions in the contents of this message.

Please do not reply to this mail as it is a computer generated mail. Please discard the mail if you are not the intended recipient of the mail or the mail has reached you inadvertently. For more information and to read our Privacy Policy, please visit https://www.netbanking.indianbank.in/jsp/Privacy_Policy.pdf

Corporate Office: 254-260, Avvai Shanmugam Salai, Royapettah, Chennai - 600 014.

 **1800 425 000 00** |  **www.indianbank.in** | Follow us on:     