

NRI Info Beam

MAY 2025



Dear NRI Customers,

“ We are delighted to meet you through our monthly newsletter – NRI Info Beam, May 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. ”

Indian Bank Financial Results for the Year ended 31st March 2025 (Key Highlights)

The Bank is dedicated to fostering growth through strategic initiatives such as quality credit expansion, enhanced focus on deposits, digital innovation, exceptional customer service, improved asset quality and increased profitability. To ensure sustainable development, the Bank prioritizes employee motivation by acknowledging their contributions. Furthermore, it aims to unlock the unique potential of various locations through strategic branch expansion, paving the way for holistic growth and enduring success. The key highlights of Financial Results for the year ended 31st March 2025 are as below.

- The overall business of the Bank grew 8.5% to ₹13.25 lakh crores.
- Net Profit is up by 35% YoY to ₹10918 Cr, crossing ₹10,000 Crores for the first time.
- Operating Profit increased by 13% YoY to ₹18998 Cr in FY25 from ₹16840 Cr in FY24
- Net Interest Income grew by 8% YoY to ₹25176 Cr in FY25 from ₹23274 Cr in FY24
- Fee based income grew by 7% YoY to ₹3528 Cr in FY25 from ₹3298 Cr in FY24
- Return on Assets (RoA) improved by 25 bps to 1.32% in FY25 from 1.07% in FY24

- Return on Equity (RoE) increased by 152 bps to 20.76% in FY25 from 19.24% in FY24
- Cost-to-Income Ratio reduced by 115 bps to 44.77% in FY25 from 45.92% in FY24
- Slippage Ratio improved by 38 bps to 1.11% in FY25 from 1.49% in FY24
- Number of Mobile Banking users has grown by 16% year over year, reaching 1.94 Cr
- UPI users and Net Banking Users have seen a 25% & 8% YoY increase respectively, reaching 2.18 Cr and 1.15 Cr respectively in the same period.

OTP through Registered e-Mail and Mobile Number

We have pleasure to inform that our Non Resident patrons now have the option to get the OTP through email and mobile phone simultaneously for transactions done via Mobile Banking and Internet Banking. What is more, the facility of email OTP can be enabled / disabled through IndSMART application (Both Mobile & Web version) by the following navigation:

Click on Three Lines (Left Side Top Corner) >> Service Request >> Email Services >> Enable/Disable OTP on Email >> Select Toggle Button to enable or disable >> Enter Transaction PIN.

This facility comes as a perfect hedge against the chance of mobile phone OTP failing to reach you. Do go ahead and enjoy this value-addition.

IND Secure deposit (NRE and NRO) – 444 days



Special Term Deposit Product “IND SECURE” with a fixed maturity tenor of 444 days launched with effect from 08.05.2025. This product is available in both NRE and NRO form. On Maturity of the deposit, if the scheme is continuing, matured deposits will be renewed automatically under the same scheme with same tenor at the rate of interest prevailing on maturity date. If the scheme stands discontinued on the date of maturity, matured deposits will be automatically renewed to exact one year at the rate of interest prevailing on maturity date. Scheme will be open up to 30.09.2025 or until further review.

IND Flexi Recurring Deposit – NRE / NRO

As is well known, Recurring Deposit is a one-of-a-kind savings vehicle in that it helps the depositor save at his choice pace and quantum for a target maturity value. Interest is earned at a higher rate as applicable to term deposit. More importantly, the interest rate is protected throughout the term of RD and it is thus free from the shock of interest rate going south. If opened as RD-NRE, it has the added attraction of being tax-free in India and repatriable. What if the instalment can be varied according to the convenience and affordability? Surely, there is nothing like that.

A promotional graphic for the IND Flexi Recurring Deposit. The background shows a modern city skyline with tall buildings and a waterfront promenade with a railing. Overlaid on the right is a blue circular badge with white text that reads 'IND FLEXI RECURRING DEPOSIT - NRE / NRO'. Below the badge is a small illustration of a money bag with a red arrow pointing upwards. To the left of the badge, the text 'Any Amount Anytime Anywhere' is written in a bold, red, sans-serif font. At the bottom, there is a list of bullet points and a QR code.

**Any Amount
Anytime
Anywhere**

**IND FLEXI
RECURRING
DEPOSIT -
NRE / NRO**

- Flexible remittance options
- Interest rate protection for the entire term
- Term Deposit product with high interest rate
- Deposit from ₹1,000 & in multiples of ₹1,000
- Max deposit of ₹1,00,000
- Term: 1 to 3 years
- Tax-free in India & freely repatriable (for NRE Flexi RD)

Scan to know more

We are happy to unveil (a) IND Flexi Recurring Deposit – NRE and (b) IND Flexi Recurring Deposit – NRO, which provide the NR customer with all the benefits of RD plus the option to vary the instalments.

IND Millionaire Recurring Deposit Account

An exclusive product for NR customers, “IND Millionaire Recurring Deposit –NRE” an attractive investment scheme for accumulating higher amounts by saving a small portion of earnings with maturity value in Million & multiples of Million.

Instalments for a maturity value of Rs.10.00 lacs and Rs.1.00 CRORE are given below: -

| RD Term | ROI% | Maturity Value | Monthly Instalment In Rs | RD Term | Maturity Value | ROI (%) | Monthly Instalment In Rs |
|----------|------|----------------|--------------------------|----------|----------------|---------|--------------------------|
| 10 Years | 6.10 | Rs. 10 Lakhs | 6,049/- | 10 years | Rs.1 Crore | 6.10 | 60,486/- |
| 9 Years | 6.10 | | 6,948/- | 9 years | | 6.10 | 69,472/- |
| 8 Years | 6.10 | | 8,077/- | 8 years | | 6.10 | 80,767/- |
| 7 Years | 6.10 | | 9,536/- | 7 years | | 6.10 | 95,359/- |
| 6 Years | 6.10 | | 11,490/- | 6 years | | 6.10 | 1,14,898/- |
| 5 Years | 6.25 | | 14,181/- | 5 years | | 6.25 | 1,41,801/- |
| 4 Years | 6.25 | | 18,310/- | 4 years | | 6.25 | 1,83,095/- |
| 3 Years | 6.25 | | 25,210/- | 3 years | | 6.25 | 2,52,095/- |
| 2 Years | 6.70 | | 38,852/- | 2 years | | 6.70 | 3,88,518/- |
| 1 Year | 6.10 | | 80,633/- | 1 years | | 6.10 | 8,06,328/- |

ROI and instalment applicable for current month.

Higher Interest on FCNR(B)/RFC Deposit

To the benefit of our NR customers, Interest offered on FCNR(B)/RFC USD and SGD Term Deposit for the period of 1 year to less than 2 years by our Bank is retained at 5.80% and 3.60%, one of the best in the industry.

FCNR/RFC USD

★ ★ ★

5.80%

1 Year to less than 2 Years

FCNR/RFC USD

★ ★ ★

3.60%

1 Year to less than 2 Years

For making remittances from abroad to your Indian Bank account, the SWIFT channel can be used. The correspondent Bank details required for remitting foreign currency funds through the SWIFT channel are available on our website in the below link.

<https://www.indianbank.in/departments/remit-of-india/>

For opening of **FCNR(B)** or **IND Rupee Gain deposit** through inward remittance, please mention **"For opening FCNR(B), do not convert"** in the Purpose/Remarks/Sender information column.

High Interest Rate on NR Rupee deposits

In deference to the wishes of our dear NR customers, the high interest rates for the following Deposit schemes/ maturity are provided.



Opening of NR Term Deposit (e-TDA) through Digital channels

Providing better customer experience and ease of accessing banking services is our continuous endeavour. In keeping with this saga, basic transactions, including opening of NR Term Deposit are available in alternate self-delivery channels – **Internet Banking**. The highlights of NR e-TDA facility are as below.

- Opening of NRE and NRO TD account through Internet Banking
- Funding of the NR e-TDA account opened
- Closure of NR e-TDA account opened under e-TDA channel

Navigation for opening e-TDA in Internet Banking

My Accounts >> Online Term Deposit >> e-TDA opening

RBI Updates

RBI Launches Verified WhatsApp Channel for Public Awareness

The Reserve Bank of India has been conducting public awareness campaigns across various mediums such as text messages, television and digital advertisements, under the 'RBI Kehta Hai' (RBI Says) initiative. The RBI has further expanding its outreach by adding WhatsApp as an additional means to deliver public awareness messages.

Important financial information is more accessible to everyone, regardless of their geographical location through the verified 'Reserve Bank of India' account on WhatsApp. This initiative will ensure that vital information reaches people in a simple, direct, and effective manner, strengthening trust and resilience in digital financial ecosystem.

Indian Bank Customer Service Helpline numbers



WhatsApp Banking

Say "Hi" to **+91 87544 24242**

- ◆ Balance Enquiry ◆ Account Statement
- ◆ Lodging of Complaint ◆ Card Blocking
- ◆ Product Features ◆ Fastag Services
- ◆ Rate of Interest on Deposits/ Loans, Service Charges



NRI Helpline Number

+91 44 2888 2999

24x7 Helpline for NRIs to avail various services



ADYA Chat Bot

Available on Net Banking / Website/App

Say "Hi" to avail Services



National Cyber Crime Helpline Number **1930**

Report fraudulent Transaction



Blocking of Digital Channel via SMS

9231000001

Send a sms <BLOCK> from registered mobile number to block all digital channels



Balance Enquiry via Missed Call

96776 33000

Give missed call from registered mobile number and get Balance Details via SMS

Interest Rate on FCNR (B) Deposit

Foreign Currency Non- Resident Deposit FCNR (B) rates w.e.f. 02.02.2025

| 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 | 5.80 | 4.30 | 3.95 | 3.95 | 3.95 |
| GBP | 4.75 | 3.20 | 3.25 | 3.25 | 3.25 |
| EUR | 1.50 | 1.90 | 1.60 | 1.60 | 1.65 |
| JPY | 0.00 | 0.13 | 0.12 | 0.13 | 0.14 |
| CAD | 4.00 | 4.10 | 3.90 | 3.70 | 3.50 |
| AUD | 3.60 | 3.50 | 2.05 | 2.30 | 2.45 |
| CHF | 0.00 | 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. 02.02.2025

| CCY | 1 yr to <2 yrs | 2yrs & above to< 3 yrs | 3 yrs |
|-----|----------------|------------------------|-------|
| USD | 5.80 | 4.30 | 3.95 |
| GBP | 4.75 | 3.20 | 3.25 |
| EUR | 1.50 | 1.90 | 1.60 |
| JPY | 0.00 | 0.13 | 0.12 |
| CAD | 4.00 | 4.10 | 3.90 |
| AUD | 3.60 | 3.50 | 2.05 |
| CHF | 0.00 | 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 | 7.10 |
| 2 < 3 Yrs | 6.70 |
| 3 < 5 Yrs | 6.25 |
| 5 Yrs | 6.25 |
| Above 5Yrs | 6.10 |

* 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 (NRO and NRE) | 7.15 |
| IND Green 555 Days Term Deposit(NRO and NRE) | 6.80 |

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

Phone : +9144 - 2813 4346

24/7 Helpline number : +91 44-28882999

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.

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