Dear Valued Customer,

our IND NAVYA newsletter.





August 2025 A monthly newsletter by Indian Bank

We are delighted to present to you the August 2025 edition of

& OFFERINGS \checkmark Bank has revised the interest rates on Retail Domestic & NRO Term Deposit with effect from 01.08.2025. Click here for the details. √ Bank has tied-up with M/s Niva Bupa Health Insurance for distribution of comprehensive health insurance products to the customers. Bank has announced the launch of a new health insurance product "Sehat Suraksha" from M/s Niva Bupa Health Insurance to offer a low-cost health insurance plan, designed for the wellbeing of the customers with combination of Health Insurance, Accidental Insurance and Hospital Daily Cash for individual Savings Account Holders.

https://online.indianbank.in/CorpBanking) for to its dealers, Bank has on boarded M/s. Somany Ceramics Limited (SCL), one of the largest players in the ceramic tile industry in the country ,M/s. Somany Piastrelle Private Limited (SPPL) a subsidiary of SCL, established to carry out the

manufacturing of glazed vitrified tiles, Jindal Steel

the country and Jindal Steel Odisha Limited (JSOL) a subsidiary of JSPL, focusing on Odisha based mining and steel production. shall finance Drones equipped for agricultural purposes—such as spraying pesticides, fertilizers, antilocust treatments, and mapping farmland. √ Bank has introduced Singara Chennai Prepaid Card. Singara Chennai Prepaid Card is a unified National Common Mobility

Limited (JSPL), one of the leading integrated steel producers in

√ Bank IND MSME DIGI, a fully has launched digital, customer-facing loan journey aimed at quick sanction of MSME loans. Click here for the details. continuation of various √ In initiatives under Digital Transformation of Bank -, IND DIGI KCC , was launched in Tamil Nadu, 4 Districts in Uttar Pradesh and Madhya Pradesh. Now IND DIGI KCC is being extended in States of Andhra Pradesh, Odisha,

Chhattisgarh, Maharashtra and remaining Districts of Uttar Pradesh, whereby the customers would be able to avail KCC up to Rs 2.00 lacs hassle free through omni-channels without

Balance/MAB in Savings Bank Deposits (Domestic) with effect from 07.07.2025. √ The Rate of interest payable on Savings Bank Deposits stands revised with effect from 7th July 2025, on existing three tier interest rate structure. Click here to know revised rate of interest. As part of Bank's commitment to continuous improvement and

customer-centric innovation, Bank has now announced the revamped digital journey of IND GST Advantage, covering Fresh Sanctions, Enhancement, and Renewals. Click here to know

√ Bank has revised interest rates on RFC – SB deposits for the period 03.07.2025 to 30.09.2025. Click here to know more. \checkmark Bank's interest rates on <u>FCNR(B)</u> and <u>RFC Term Deposits</u> stand revised with effect from 03.07.2025.

√ Bank has revised ATM service charges on ATM/BNA transactions. The revised charges are effective form 01.07.2025. Click here to

 \checkmark In order to address the gaps and to effectively leverage the Bank's specialist manpower for the development of a high-quality agriculture Investment loan portfolio, bank has approved the establishment of a dedicated vertical by the name ABC (Agri Business Cell) for Agri Business at select centers.

- \checkmark The Ministry of Housing and Urban Affairs (MoHUA) has launched a pilot phase of the new mission on urban poverty alleviation - Deendayal Jan Aajeevika Yojana - Shehri (DJAY-S) from 1st October 2024 in selected cities, to address the multifaceted vulnerabilities of the urban poor, with a focused approach on six identified vulnerable occupational groups (VOGs), viz., transport workers, domestic workers, gig workers,
- ✓ Bank has introduced new collateralised Loan To Value (LTV) based Jewel Loan Product, with revised loan limit, income assessment, and ROI. Click here to know more.

Note: For more details, please visit our website: https://www.indianbank.in/

Empower your finances this August

across mobile, internet, and web platforms. Now manage your operations smartly with features like bulk payments, QR-based collections, STP(Straight Through Processing) loan applications, stock statement uploading, trade finance services and real-time forex rates, all in one seamless platform. Learn more DIGITAL INSURANCE PLATFORM (DIP) T&C Apply Bank's Digital Platform(DIP) brings you a one-stop solution for all your insurance needs with absolute convenience. Explore a wide range of health, motor, and other general insurance products from trusted partners,

all under one digital roof. The platform offers seamless policy comparisons,

issuance, ensuring you make informed decisions. Whether it's safeguarding your family's future or protecting your assets, this digital platform simplifies insurance

buying with ease, speed, reliability—anytime, anywhere.

transparent information

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IND GST ADVANTAGE

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Officer of the Bank.

India.

Learn more

disbursement-is completed

Take advantage of the fully digital loan product IND GST Advantage offering instant MSME loans, enhancement and renewals to GST-registered customers. The process-from application

eliminating the need for physical forms, branch visits, or manual intervention. Customers can apply through Mobile Banking, Internet Banking, or the Indian Bank website. Avails the benefits of zero collateral requirements, instant sanction and disbursement, automated appraisal, prefilled documentation, and seamless account opening and take your business to

and

Indian Rupees on your foreign currency earnings while protecting against exchange rate fluctuations. This fully repatriable FCNR(B)-linked INR deposit ensures higher yields, zero conversion

online,

Bank Buzz - Top Story

Indian Bank waives off Minimum Balance Charges on Savings Accounts; Reduces MCLR to 9.00% Your MONEY Your RULES No Minimum Balance, No Penalty! In a significant customer-centric initiative, Indian Bank has announced the complete waiver of minimum balance charges across all Savings Bank accounts, effective July 7, 2025. This move is aimed at fostering financial inclusion and making banking more accessible and affordable for all sections of

In a significant step towards enhancing customer convenience and embracing

digital transformation, Indian Bank on July 11, 2025 at Chennai, virtually inaugurated a dedicated branch for senior citizens— 'Senior Konnect'—alongside a unique concept for the digitally native customers the

"Virtual Banking Experience" (VBX). Bank also dedicated 50 new branches PAN

Read more

Indian Bank MD & CEO Shri Binod Kumar handed over a dividend cheque of ₹1616.14 Crore for the financial year 2024-25 to Hon'ble Union Finance Minister Smt. Nirmala Sitharaman in the presence of Shri M Nagaraju, Secretary, Department of Financial Services, Dr. Alok Pande, Additional Secretary & Govt.

Nominee Director of the Bank and Shri Ashish Madhaorao More, Joint Secretary, Department of Financial Services. Shri. Binod Kumar was accompanied by Shri Ashutosh Choudhury, Executive Director and Shri Sunil Jain, Chief Financial

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Indian Bank Launched a bouquet of banking products: 'Senior Konnect' branch to Digital Journey

- **NEW INITIATIVES**
 - To deliver seamless, convenient, highly personalized banking services to all MSME customers, and to meet their fast-evolving business needs, Bank has developed a next-generation, one-stop unified mobile application "IndSMAZT BIZ", under omni
 - channel framework (Mobile App, Internet Banking, and Web App customer engagement and business empowerment. Click here In the series of onboarding of Anchors for providing SCF facility
 - Card (NCMC) design adopted by Chennai Metro Rail Limited (CMRL) and Metropolitan Transport Corporation (MTC), Chennai under the "Singara Chennai - One City One Card" initiative for enabling convenient and cashless travel in Chennai. It is accepted for travel in MTC buses, metro rail and for paying parking fees in metro stations.
 - √ Bank has revised ATM Debit card membership fees and IMPS Service Charges w.e.f 08.08.2025. <u>Click here</u> to know more. ✓ Bank has completely waived the Minimum Balance Charges being levied for Non maintenance of stipulated Minimum

necessitating branch visit.

know more.

- Bank has revised the Marginal Cost of funds based Lending Rate (MCLR), Treasury Bills Linked Lending Rates (TBLR), Base Rate & BPLR and Repo Based Lending Rate (RBLR) with effect from 03.08.2025. Click here to know more.
- waste workers, construction workers, and care workers.FI&ED of the mission aims component to micro-entrepreneurship through affordable loans to individuals and groups, backed by credit guarantee and interest subvention. This component will have two sub-components for

providing Bank loans: a) Bank loans to Individual and Joint Liability Groups (JLGs) belonging to Vulnerable Occupational Groups (VOGs) and b) Bank loan to Self Help Groups (SHGs).

- IND SMART BIZ T&C Apply Take your business to the next level with Indian Bank's IndSMA₹T BIZ ,a unique mobile app offering personalized banking solutions for MSMEs. Built on an omni-channel framework, it provides lending and non-lending services
 - IND Rupee Gain by Indian Bank is a specialized NRI scheme that combines a Foreign Currency Non-Resident Deposit with a Forward (FCNR) Contract, offering attractive returns in

IND RUPEE GAIN

India's growth story.

Learn more

loss, and tax-free interest in India. Tailored for NRIs/PIOs seeking secure and profitable investment avenues, scheme empowers you to maximize your global earnings effortlessly while staying connected to

*T&C Apply

Read more Indian Bank handed over a dividend cheque of ₹1616.14 Crore to the Government of India

Indian Bank Organizes Mega SHG Credit Outreach Programme in Madurai

In a continued effort to drive financial inclusion and rural empowerment, Indian Bank hosted a Mega SHG Credit Outreach Programme on July 12, 2025 at the Tamukkam Convention Centre, Madurai extending financial support to Self

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BLOG

NEW BLOG PUBLISHED

Empowering your dreams with tailored financial products

Crafted for women from all walks of life

Learn more in our latest blog post

Help Groups (SHGs) across the state of Tamil Nadu.

Fraud Alert

Protect Your Money from Phishing Scams

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Please do not share your Banking / Financial credentials with anyone (including Bank officials) or on

- Scammers often create panic using messages like "Your account will be blocked" or "Unusual activity detected." Always verify such claims directly with bank. Avoid conducting banking transactions over public Wi-Fi.

 - any mail received as such communications are sent with malicious intent to dupe the customers. Bank never asks for such details.
- Do not click on suspicious links received via SMS, email, or social media, especially those urging urgent action like account suspension or payment confirmation. Always confirm the authenticity of messages claiming to be from your bank. Check the official email address, sender name, or contact number. Do not enter personal or banking details in forms or links received through unofficial channels such as Google Forms, WhatsApp forwards, or social media. Look for "https://" and the padlock icon in the browser address bar. Install banking and payment apps only from official app stores (Google Play Store or Apple App Store). Avoid downloading APKs or apps shared through links. Fraudsters may pose as police, CBI, or cybercrime officials on phone or video call, threatening arrest or legal action unless money is transferred. This is a scam. Disconnect immediately and report.
 - www.cybercrime.gov.in Also notify bank through National helpline number - 1800 425 00 000

If you suspect fraud, report immediately on cybercrime.gov.in. Helpline 1930

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