

इंडियन बैंकIndian Bank

आपका अपना बैंक, हर कदम आपके साथ

YOUR OWN BANK, ALWAYS WITH YOU

ALLAHABAD

ALLAHABAD

INDIA'S MOST RESPECTED WORKPLACE

2023

30th ANNIVERSARY

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IND NAVYA

June 2024

A monthly newsletter by Indian Bank

Dear Valued Customer,

We are delighted to present to you the June 2024 edition of our IND NAVYA newsletter.

NEW INITIATIVES & OFFERINGS

- ✔ **"IND SUPER 400 DAYS"** (@ 8.00 % p.a.) and **"IND Supreme 300 days"** (@7.80%) deposit schemes have been extended till 30.06.2024. The facility of auto rollover is also activated, in which Deposits will automatically renew under the same scheme with same tenor at the prevailing rate of interest on maturity date, only if the scheme is continuing on the date of maturity, else matured deposits will automatically renew for exact one year (for **IND SUPER 400 DAYS**) and for 270 days to less than 1 year (for **IND Supreme 300 DAYS**) at the prevailing card rate on the date of maturity.
- ✔ **PM-Surya Ghar: Muft Bijli Yojana, Roof Top Solar Loan Scheme** modified by including moratorium period of 6 months (from date of disbursement) in tenor and Insurance of assets financed through bank loan is made non-mandatory for Roof Top Solar Capacity between 1 kw to 3 kw.
- ✔ Top-Up facility introduced in **"IB PROFESSIONAL"** subject to availability of limit after meeting total outstanding balance in existing IB Professional Account plus Interest Accrued. The Net Take Home Pay criteria of 40% shall continue and account should not have been reported as irregular at any time.
- ✔ A dedicated **Customer Care No. +91 44-2888 2999** has been set up for our **Non-Resident customers**. This is aimed at empowering our NR patrons to contact Customer Care Centre round the clock on 24*7 basis and avail of the services.
- ✔ Sukanya Samriddhi Account can now be opened through Net Banking to enhance the customer convenience. The navigation on Internet Banking platform is through: **Government Scheme → SSY → SSY Account Opening**.
- ✔ IB Produce Marketing Loan (IBPML) is now available against **electronic Negotiable Warehouse Receipts (e-NWRs)**.
- ✔ Modified MSME LAP Scheme is now available in the form of Term Loan and Overdraft. For OD accounts, 1% additional ROI will be applicable over and above term loan rate of interest. Repayment period also extended from 90 months to 120 months which can further be extended up to 180 days on case to case basis.
- ✔ Introduction of new functionality to regularize the Public Provident Fund Account has been made live in Internet Banking. The navigation to regularise the PPF account in Internet Banking is through: **Government Scheme → PPF → PPF Account Re activate**
- ✔ A new feature of applying for ATM card through our Mobile Banking application has been introduced. The navigation in the app is through: **Home → Cards → Debit Card → Apply for New Debit Card → Select Account Number, Debit Card Variant, PIN Type → Proceed Confirm → Enter TPIN → Submit**
- ✔ Ind Krishi Vaahan is made available digitally with customer initiated and branch assisted journey to ensure better customer experience by simplification of the process both for customer and branch. The customer can apply for the loan through Bank's website, Mobile Banking or Net banking.

*T&C Apply

Experience financial growth this June

IND GURUDEV

Moving a step ahead in showing respect to our educators, Indian Bank offers Ind Gurudev, an exclusive salary savings account packed with benefits and privileges for teachers to make banking a delight for them. Empower your financial future while you shape the leaders of tomorrow.

[Learn more](#)

IND PENSION PRIME

Experience the ease and security you deserve with the IND PENSION PRIME savings account by Indian Bank. Specifically designed for pensioners aged 60 and above, this account offers a seamless banking experience with additional features of free personal accident insurance and overdraft facility.

[Learn more](#)

IND DIGI AGRI JEWEL LOAN

Put your gold to good use with our easy, hassle-free Agricultural Jewel Loan Scheme. Avail benefit of low interest rates, convenient repayment schedules, and transparent charges. Use the funds for crop cultivation, farm repairs, dairy, fisheries, poultry, or essential inputs. Enjoy the convenience of a fully digital process, making your loan experience smoother and faster.

[Learn more](#)

SUPPLY CHAIN FINANCE

Streamline your business with our digitized Supply Chain Finance. Access PO/invoice financing, track invoices effortlessly, and ensure transparent payments. With competitive rates and minimal collateral, fulfill your short-term working capital needs effortlessly. Optimize your finances with Indian Bank's Supply-Chain Finance today.

[Learn more](#)

Fraud Alert, Be Vigilant!

Do not click on link or download apps from unknown or unauthorised sources

Are you doing digital transactions? Take a note of these important points :

- ☛ Don't share sensitive credentials like Mobile number, User ID, Password, PIN etc. by clicking link / downloading apps from unknown or unauthorised sources.
- ☛ Be cautious when you get messages with urgency or warning like "Your account will be blocked" or "Your card will be blocked" etc. Please contact your bank or Bank's National Toll Free Number 1800-425-000-00 to validate such messages.
- ☛ Avoid using search engines (like google) to get information about Bank's Toll free number or Branch Address. Use only Bank's official website <https://indianbank.in/> for such information.

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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