

IND
NAVYAJuly
2025

A monthly newsletter by Indian Bank

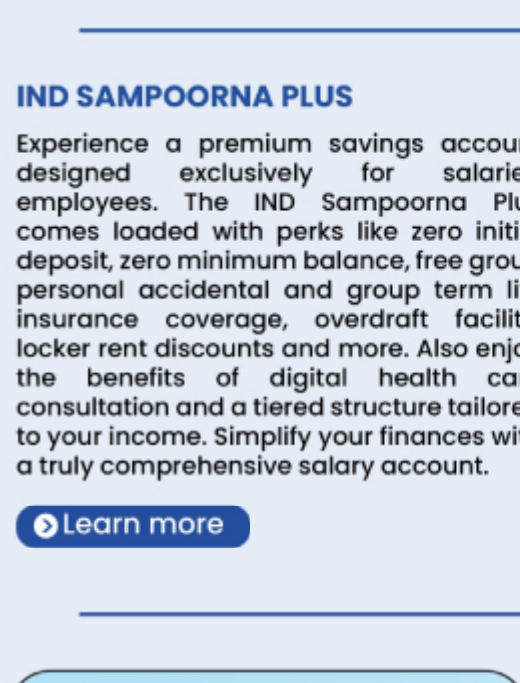
Dear Valued Customer,

We are delighted to present to you the July 2025 edition of our IND NAVYA newsletter.

NEW INITIATIVES
& OFFERINGS

- ✓ Bank has revised the Marginal Cost of funds based Lending Rate (MCLR), Treasury Bills Linked Lending Rates (TBLLR) with effect from 03.07.2025. For more details, [click here](#).
 - ✓ The interest rates on Small Savings Schemes for the second quarter of financial year 2025-26 shall remain unchanged from those notified for the first quarter of FY 2025-26. For more details, [click here](#).
 - ✓ In order to provide innovative and customer-centric banking solutions, Bank has launched "IND ASPIRE" Current Account, with an aim to "Empower Small Businesses with Smart Banking". "IND ASPIRE" has been designed with three variants viz. Silver, Gold and Platinum and offers features such as Free QR Sound box, Concessions on POS terminals, Sweep facility for customers, Complimentary features for Gold and Platinum customers, special offers under RuPay Select Debit Card and more.
 - ✓ Bank has introduced a new SB account product "IND SHAKTI" - an exclusive product designed for women. The account comes in two variants viz. Silver and Gold and offers benefits like Group Personal Accidental Insurance coverage, Cancer Insurance coverage, free premium RuPay Select Debit card, Auto-Sweep facility, concession on Locker Rent & Priority Allotment and more.
 - ✓ Bank has introduced "IND PRO" - an exclusive and comprehensive SB Product for Professionals like doctors, lawyers, engineers, architects, Chartered Accountant, Company Secretary etc., who run independent business or provide consulting services. The account comes in 3 variants viz. Silver, Gold and Platinum and offers benefits like free Online Health Care Consultation facility, Group Personal Accidental Insurance coverage, Free RTGS/NEFT via digital channels, free SMS alerts and email statements, free QR code generation, free premium RuPay Select Debit Card, Auto-Sweep facility and more.
 - ✓ Bank has modified its existing Ind Sampoorana Salary Package and launched "IND SAMPOORNA PLUS" with 2 new variants to cater low salaried class along with existing 3 variants linked to Net Salary of prospective salaried class customers. The account offers benefits such as free premium RuPay Select Debit Card, Complimentary Insurance Coverage including Group Personal Accidental Insurance, Group Term Insurance and add-on insurance, Complementary Zero Balance Savings Account for spouse and minor children of a/c holder, Online free Health Care Consultation facility for A/c holder & 4 family members, Auto-Sweep facility and more.
 - ✓ Bank has introduced an exclusive Savings Bank Product "IND PENSION-PRIME PLUS" in place of existing Ind Pension Prime with the features of Insta OD facility, Group Personal Accidental Insurance cover, Free of cost RuPay Select Debit Card, Free online consultation facility for a/c holder and 4 family members, Free annual Health Checkup, Life certificate digitally through Jeevan Pramaan App, Special offer on Locker Rent & Priority Allotment, Vouchers of pharmacy, Auto-Sweep facility and more.
 - ✓ As a part of digitalization and to provide a facility to our Corporate Customers for applying Initial Public Offering/Follow-on Public Offering without visiting the branch, a new online ASBA (Application Supported by Blocked Amount) facility is enabled in our Corporate Internet Banking application. Now Customers who have availed the Corporate Internet Banking facility can login with their credentials and apply for IPO/FPO. The pathway to access it on Corporate Internet Banking is Login -> Value added services -> ASBA -> Apply IPO/FPO.
 - ✓ Bank has revised the exemption limit for levying service/inspection charges on Priority Sector loans. [Click here to know more](#).
 - ✓ Bank has Revised Card Rate of Interest for Retail Term Deposits w.e.f 09.06.2025. [Click here](#) for the details.
 - ✓ Bank has revised ROI of IND Secure - Retail Term Deposit product for maturity Tenor of 444 days from the existing 7.15 % to 6.90 % w.e.f 09.06.2025. [Click here](#) for the details.
 - ✓ Bank is running "MSME RISE" Campaign uptill 30.09.2025 with various concessions on ROI and procession charges on MSME Loans.
- Note: For more details, please visit our website: <https://www.indianbank.in/>

Shape a stronger financial future this July



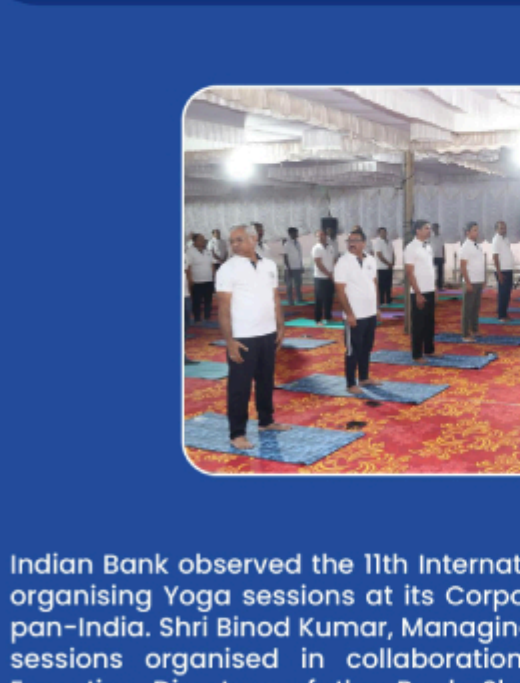
IND ASPIRE

Unlock your business potential with Indian Bank's IND Aspire current account offering smart banking solutions to empower small businesses. The account offers tailored benefits like waiver of charges on QR Sound Box, concession in cash deposits and withdrawal charges, discount on POS terminals, concession on RTGS/NEFT commission, premium debit card perks and more. Now manage your funds effortlessly, boost business efficiency and grow confidently.

[Learn more](#)

IND SHAKTI

A 'Smart Banking' initiative, 'IND Shakti' savings account empowers women with comprehensive financial solutions. It provides exclusive free Cancer Insurance cover alongside unlimited digital health consultations. It also offers free personal accidental insurance, discount on Locker Rent and sweep facility for higher returns. Further enhancing well-being, it offers curated lifestyle perks like spa sessions, lounge access and more. This holistic product redefines banking while truly supporting women's financial independence and convenience.

[Learn more](#)

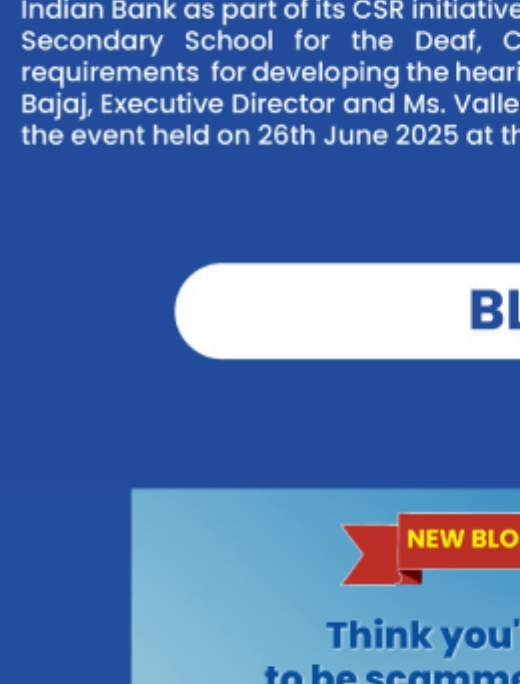
IND PRO

Elevate your professional journey with Indian Bank's IND Pro savings account. Exclusively designed for doctors, engineers, chartered accountants, lawyers and other professionals. The account offers free group personal accidental insurance, exclusive debit card perks like lounge access & OTT, sweep facility, locker rent discounts and more. It's a smart savings solution designed to achieve your professional goals.

[Learn more](#)

IND SAMPOORNA PLUS

Experience a premium savings account designed exclusively for salaried employees. The IND Sampoorna Plus comes loaded with perks like zero initial deposit, zero minimum balance, free group personal accidental and group term life insurance coverage, overdraft facility, locker rent discounts and more. Also enjoy the benefits of digital health care consultation and a tiered structure tailored to your income. Simplify your finances with a truly comprehensive salary account.

[Learn more](#)

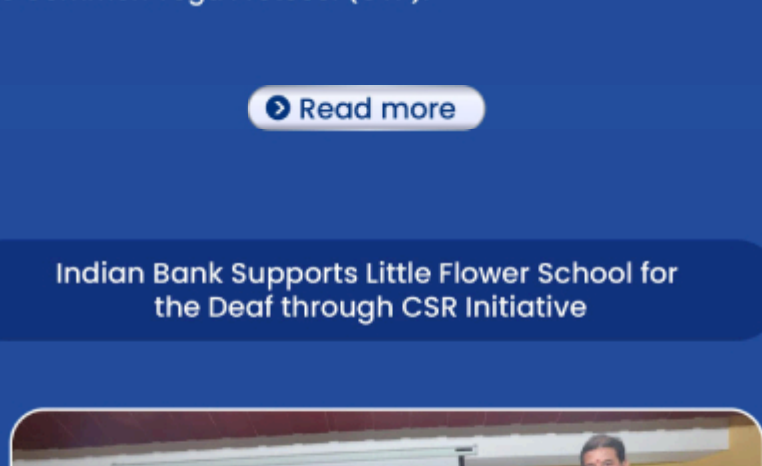
IND PENSION-PRIME PLUS

IND Pension Prime Plus by Indian Bank is tailored savings account for government and EPF pensioners. It provides financial freedom with in-built overdrafts and pension loans, along with a robust personal accidental insurance cover. Enjoy free digital banking and premium RuPay debit card perks like lounge access, health benefits, and entertainment. With zero minimum balance, digital life certificate facility, locker rent discounts and more, it's your comprehensive companion for a secure, convenient, and enriched retirement.

[Learn more](#)

Bank Buzz - Top Story

Indian Bank celebrates International Day of Yoga



Indian Bank observed the 11th International Day of Yoga, on 21st June 2025 by organising Yoga sessions at its Corporate Office, Chennai and various offices pan-India. Shri Binod Kumar, Managing Director & CEO participated in the yoga sessions organised in collaboration with Ananta Yoga Centre, Chennai. Executive Directors of the Bank Shri Mahesh Kumar Bajaj, Shri Ashutosh Choudhury and Shri Shiv Bajrang Singh along with senior officials of the Bank practiced the Common Yoga Protocol (CYP).

[Read more](#)

Indian Bank Supports Little Flower School for the Deaf through CSR Initiative



Indian Bank as part of its CSR initiatives extended support to Little Flower Higher Secondary School for the Deaf, Chennai assisting them to meet their requirements for developing the hearing impaired children. Shri Mahesh Kumar Bajaj, Executive Director and Ms. Vallery Rath, Chief General Manager attended the event held on 26th June 2025 at the school premises.

BLOG

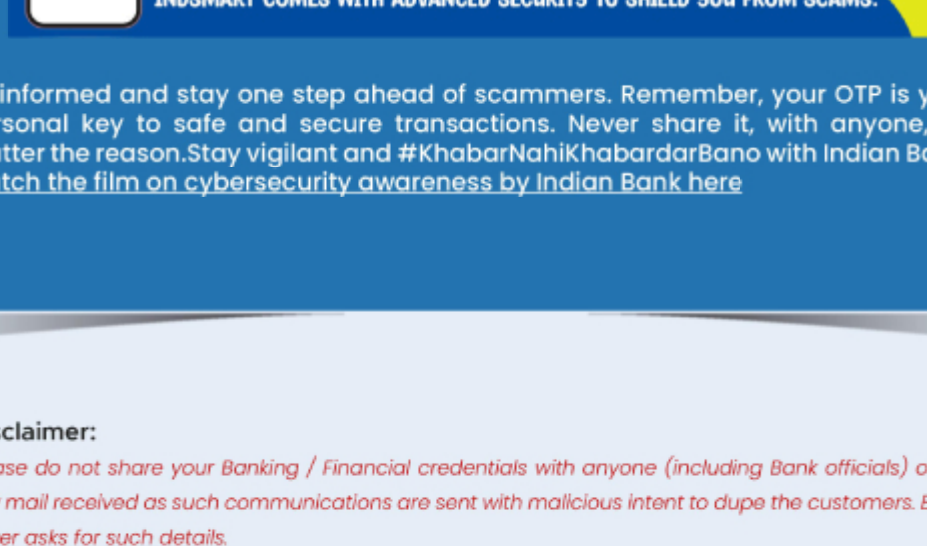
NEW BLOG PUBLISHED

Think you're too smart
to be scammed? Think again.

Learn 7 simple steps to protect your money online

[Learn more in our latest blog post](#)

Fraud Alert

When numbers lie, only awareness protects
Don't share OTPs or passwords on any call.

Be informed and stay one step ahead of scammers. Remember, your OTP is your personal key to safe and secure transactions. Never share it, with anyone, no matter the reason. Stay vigilant and #KhabarNahiKhabardarBano with Indian Bank. Watch the film on cybersecurity awareness by Indian Bank [here](#)

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