INDSMART Indian Bank

Dear Valued Customer,

We are delighted to present to you the April 2026 edition of our **IND NAVYA newsletter.**

THIS FINANCIAL YEAR, GIVE YOURSELF A SMARTER BANKING PLAN.

VCIP (VIDEO KYC)

Start the new financial year by opening your Bank account through Video KYC in minutes. No paperwork, no branch visits, just a simple and convenient way to begin banking.

Open Now

Variable Recurring Deposit

Variable Recurring Deposit lets you increase or reduce your monthly savings based on your convenience, while continuing to build your savings over time. Start with as little as ₹500 and save at your own pace.

Start Saving

Personal Loan

Get quick financial support for life's important needs, from education and family functions to medical expenses and personal commitments, with flexible repayment options.

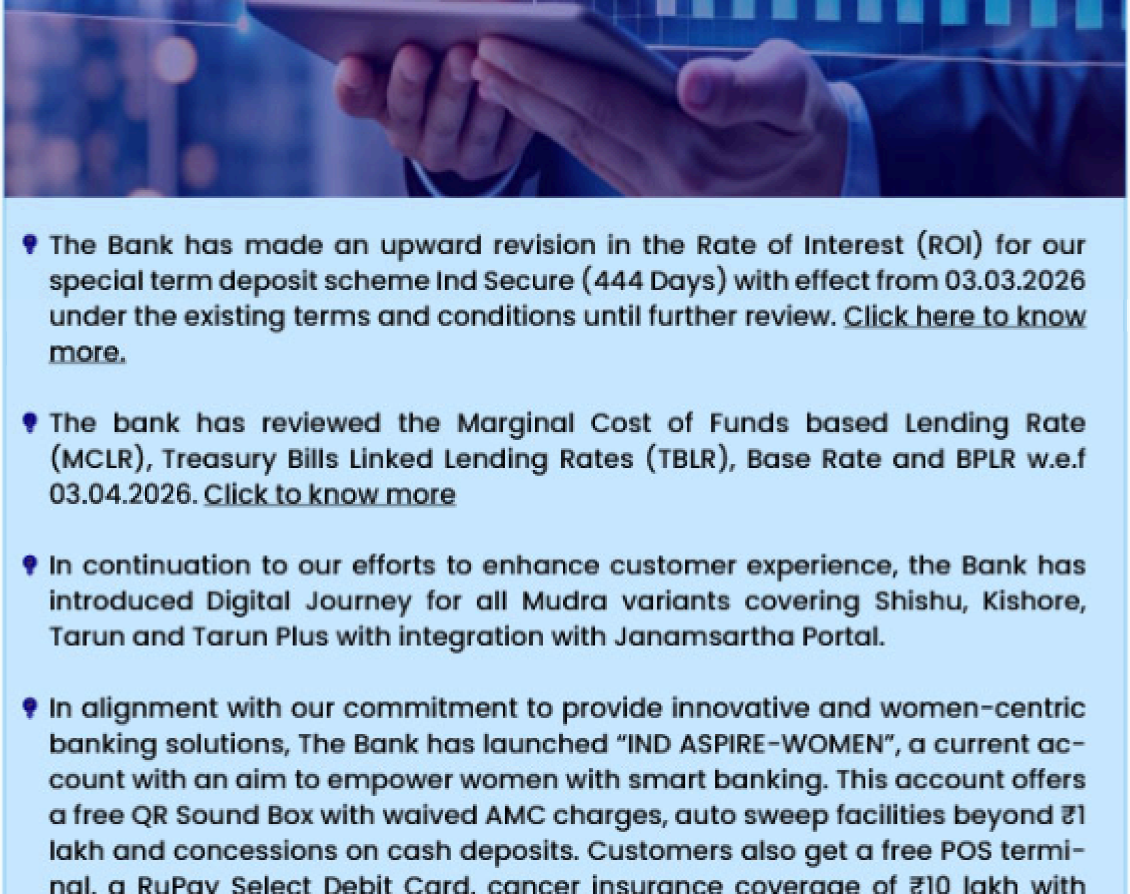
Apply Now

WhatsApp Banking

Banking doesn't have to be complicated. Access key services on WhatsApp anytime, anywhere. From balance checks to quick requests, just a message, and you're sorted in seconds.

Know more

★ NEW INITIATIVES & OFFERINGS ★



- The Bank has made an upward revision in the Rate of Interest (ROI) for our special term deposit scheme Ind Secure (444 Days) with effect from 03.03.2026 under the existing terms and conditions until further review. Click here to know more.
- The bank has reviewed the Marginal Cost of Funds based Lending Rate (MCLR), Treasury Bills Linked Lending Rates (TBLR), Base Rate and BPLR w.e.f 03.04.2026. Click to know more
- In continuation to our efforts to enhance customer experience, the Bank has introduced Digital Journey for all Mudra variants covering Shishu, Kishore, Tarun and Tarun Plus with integration with Janamsartha Portal.
- In alignment with our commitment to provide innovative and women-centric banking solutions, The Bank has launched "IND ASPIRE-WOMEN", a current account with an aim to empower women with smart banking. This account offers a free QR Sound Box with waived AMC charges, auto sweep facilities beyond ₹1 lakh and concessions on cash deposits. Customers also get a free POS terminal, a RuPay Select Debit Card, cancer insurance coverage of ₹10 lakh with income protection and special GPA insurance linked to the debit card. Click here to know more.
- The Bank has revised guidelines on Green Deposit. Click here to know more.
- The Bank has modified the Mutual Credit Guarantee Scheme for MSMEs (MCGS-MSME). Click here to know more.
- The IND-StartUp Scheme has been modified by the Bank. Click here to know more.
- To enhance customer convenience, promote the welfare of the girl child and embrace digital transformation, the Bank is now offering the facility to open Sukanya Samriddhi Account Opening (SSA) through IndSMART. The navigation for opening of Sukanya Samriddhi account through IndSMART platform is as under.

  IndSMART -> Menu -> Government Savings Schemes -> Sukanya Samriddhi Yojana
- The Bank is pleased to announce the Mega e-Auction of properties under the SARFAESI Act. The schedule for Mega e-Auctions for Q1 of FY 2026-27 is as under.Click here to know more.

April 2026	May 2026	June 2026
17th April, Friday	15th May, Friday	5th June, Friday 24th June, Wednesday

- The Bank has published the consolidated operational guidelines incorporating all relevant instructions, notifications and clarifications issued by DGFT and RBI for the operationalisation of the Interest Subvention Scheme for Pre-and Post-Shipment Export Credit under the Export Promotion Mission (EPM) – Niryat Protsahan. Click here to know more.
- The Bank has proposed to close two USD Nostro accounts of the Bank of New York Mellon and Barclays Bank Nostro account in Euro. Know the updated list of available Nostro accounts in USD and other currencies, click here.
- The Bank has revised the service charges on ATM debit card membership fees, AMC and ATM /BNA transaction charges w.e.f 20.04.2026. Click here to know more.
- The Bank has onboarded Mahindra & Mahindra Ltd (Farm Equipment Division), Vedanta Limited (VL) and Patanjali Foods Limited (PFL), for providing Supply Chain Finance (SCF) facility to their dealers.
- The cash letter services and cheque collection services by Barclays Bank (GBP currency), London and Barclays Bank , Frankfurt (EUR currency) stands withdrawn.
- The Bank has launched a new product, RBD Secured OD, designed to meet working capital requirements through a simplified procedure, backed by SARFAESI-compliant property. This product offers flexibility, security and ease of access to credit. Click here to know more.
- In its bid to serve agripreneurs the bank has made modifications in IND Agro Mortgage and IND Agro Mortgage Monthly Dropline OD Scheme. Click here to know more.
- The Bank has launched IND-GIG Champion saving account, an exclusive product for Gig Workers. Click here to know more.
- The interest rates on Small Savings Schemes for the first quarter of financial year 2026-27 shall remain unchanged from those notified for the Fourth quarter of FY 2025-26. Click here to know more.
- The bank has extended the IND SUPREME 2.0 (300 Days), retail term deposit scheme up to 04.05.2026.

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

*T&C Apply

Bank Buzz - Top Story

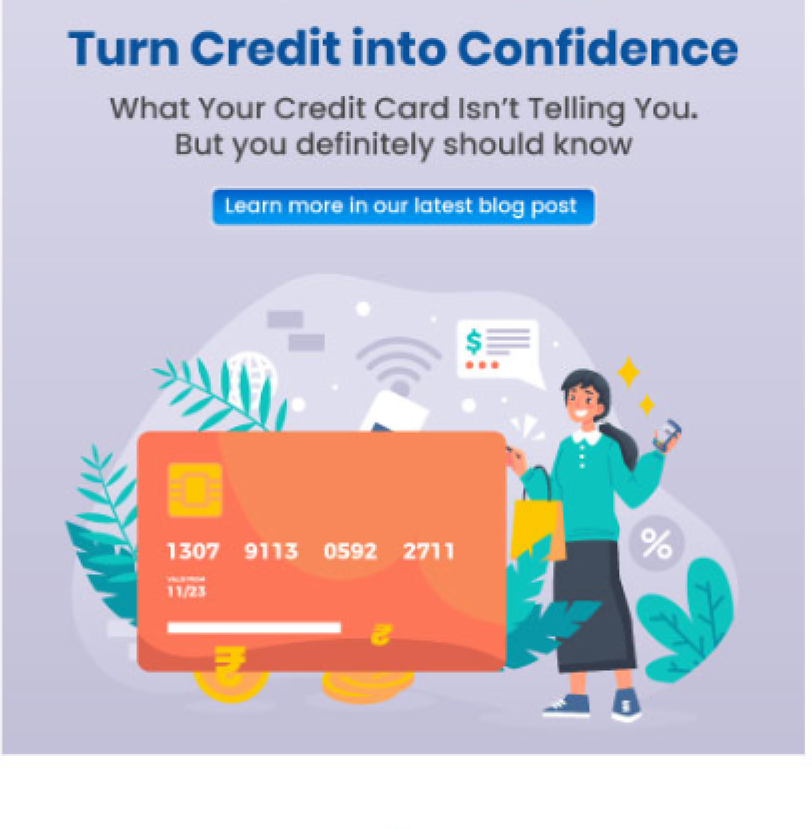
Indian Bank Launched 'IND ASPIRE-Women'

A Current Account For Women Entrepreneur

Reinforcing its commitment to women empowerment and inclusive banking on the eve of International Women's Day, Indian Bank launched 'IND ASPIRE–Women', a specially curated current account designed to support the financial and business needs of women entrepreneurs. The launch was announced at a special event celebrating inspiring women achievers and their contributions to society and the economy.

Read more

BLOG



Fraud Alert

Dial 1930 or visit www.cybercrime.gov.in to report cybercrime