Dear Valued Customer,

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

Nurturing Aspirations, Driving Financial Progress.

IB Harit

Banking that grows with your agri business. Built exclusively for agri entrepreneurs, traders, and marketing societies, IB Harit is a current account designed to keep your business moving without any banking burden. Enjoy free QR Sound Box, zero cash handling charges, free GPA insurance cover and much more. From seeds to sales, your finances, sorted.

Know More

RBD Secured OD

Working capital that works as hard as your harvest. For agro processing units, food processing businesses, and agriculture infrastructure developers, the RBD Secured OD is a flexible overdraft facility designed to meet your working capital needs without disruption. With an exposure ceiling of up to ₹2.00Cr, it ensures that liquidity never stands between you and your next growth step.

Know More

IND ECLGS 5.0

Helping businesses stay future-ready, IND ECLGS 5.0 from Indian Bank offers guaranteed credit support to address short-term liquidity challenges. Eligible MSME, Non-MSME enterprises and Scheduled Passenger Airline sector businesses can benefit from affordable rates, nil guarantee fee, nil processing fee, nil margin and enhanced financial assistance.

Know More

IND START-UP SCHEME

Your idea is ready. So is the funding. The IND Start-Up Scheme is built for DPIIT-recognised startups looking for financial support to grow, innovate, and scale. From working capital to term loans, the scheme offers structured credit support with flexible terms, so nothing holds back a great idea whose time has come.

Know More

★ NEW INITIATIVES & OFFERINGS ★

- The Bank has extended the "IND SUPREME 2.0 (300 days) term deposit scheme up to 30.06.2026. All other terms and conditions of the scheme will continue as per the existing guidelines.
- The bank has introduced Next Generation Contact Center (NGCC) with the objective of enhancing customer experience through seamless, centralized and technology-driven service delivery. Customers can avail NGCC services by calling 24 ×7 Phone Banking Toll-Free Number: 1800 1700. At present customers can avail 26 services at IVR level (self-service) and 57 services at Phone Banker Level.
- 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 03.06.2026. Click here to know more.
- As part of its ongoing digitization initiatives, the Bank has now implemented Digital Document Generation with Aadhaar authenticated e-Signing in the Outward Remittance (other than Imports) and Import Advance payment modules of the Ind Trade NeXT portal in addition to Export Collection and Export Advance Payment modules. This is a significant step toward paperless trade transactions and aligns with the broader digitization push in banking. It reduces manual handling, ensures compliance, and speeds up turnaround time.
- The bank has Integrated Individual Enterprise Bank Loan Scheme (Lakhpati Didi) with Jan Samarth Portal. The women SHG members can apply for Lakhpati Didi loan through the Jan Samarth Portal and applications where our Bank is selected will be routed to the respective branch in the National Portal.
- In view of the ongoing geopolitical disruptions arising out of the West Asia conflict and the resulting impact on global supply chains, Government of India has now approved implementation of Emergency Credit Line Guarantee Scheme(ECLGS) 5.0. The scheme aims to provide timely liquidity support to eligible borrowers for meeting additional working capital requirements and sustaining business continuity, employment generation, projects, and supply-chain resilience during the present challenging environment.
- As part of Bank's ongoing digital transformation initiatives across retail lending products, an end-to-end digital solution titled Online Personal Loan (OLPL) is introduced to provide eligible salaried customers a swift and convenient personal loan experience through a fully digital journey. The digital process ensures quick approval, minimal documentation, fully digital processing and instant access to funds, thereby enhancing customer convenience and operational efficiency.
- To better serve our customers and respect their preferences, the following options are made available at the time of creation as well as during the currency of term deposit.

  A - Auto Rollover - On maturity, principal and interest after deduction of applicable TDS will be renewed as per guidelines.

  T - Closure and Transfer to account - On maturity, principal and interest after deduction of applicable TDS will be credited to the customer's account.

  P- Transfer amount other than principal - On maturity, principal will be renewed and interest after deduction of applicable TDS will be credited to the customer's account.

  The capturing of maturity instruction facility is enabled for domestic term deposits except Capital Gain Scheme, MACAD, EMD and NRE deposits (NRO, NRE, Foreign currency deposits). Maturity Instruction can be set and modified until one day prior to its maturity. Multiple modifications are allowed, however, the latest instructions will be executed on maturity.
- As part of the Bank's commitment to enhancing customer experience through digitization, the Personal Loan Digital Journey has been introduced to simplify and transform loan processing. This branch-assisted journey integrates advanced digital tools and secure consent-based data retrieval, enabling faster application handling, seamless document execution and efficient loan disbursement.

  The digital journey has been introduced for the following Personal Loan products:

  - IB Clean Loan to Salaried Class (IBCLS)
  - IBCLS Plus
  - IB Pension Loan (IBPLS)
  - Pension Loan to IB Retirees
- The Bank has introduced the Micro Credit Card product named "IND SUVIDHA"- Micro Credit Card. The scheme is designed to provide easy, quick and collateral-free credit support for meeting the day-to-day business requirements of micro units.
- In continuation of its efforts to enhance customer experience, the Bank has launched the Digital Journey for Emergency Credit Line Guarantee Scheme(ECLGS) 5.0.
- The Bank has renamed IND SAMPOORNA PLUS salary account as "IND SALARY SAMPOORNA PLUS". All other features and terms and conditions of the product shall remain unchanged.
- As an authorized agency bank, we are pleased to inform that our institution is entitled to collect the following taxes. By using our convenient tax payment channel, customers can complete their payments with ease while enjoying a seamless banking experience.

  We currently facilitate the following tax collections:

  - **Income Tax**
    - Offline: Over the Counter (Cash, Cheque, Demand Draft)
    - Online: Internet Banking
  - **GST Collection**
    - Offline: Over the Counter (Cash, Cheque, Demand Draft)
    - Online: Internet Banking, Debit Card
  - **Icegate**
    - Online: Internet Banking

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

Bank Buzz - Top Story

Mega RAM Disbursement & Outreach Camp

Indian Bank organised a Mega RAM Disbursement & Outreach Camp on 8th May, 2026 across FGMO Mumbai, covering Maharashtra, Gujarat and Goa. The event was graced by Shri Binod Kumar, Managing Director & CEO, and held in hybrid mode with participation from customers and officials.

Read more

Indian Bank Wins Golden Peacock Award for Excellence in Artificial Intelligence – 2026

Indian Bank has been conferred with the prestigious Golden Peacock Award for Excellence in Artificial Intelligence – 2026, recognising the Bank's leadership in leveraging AI-driven innovations to transform banking services and enhance customer experience. The award was formally presented at the Golden Peacock Awards Presentation Ceremony on Thursday, May 14, 2026, at The Ashok Hotel, New Delhi, during IOD's National Convention on Business Excellence & Leadership. Ms. Mini T. M, Executive Director along with Smt. Vallery Rath, Chief General Manager and Mr. Venkat Yellapantula, Chief Digital Officer received the award on behalf of the Indian Bank.

Read more

Indian Bank partners with OpenText for advanced AI infrastructure & IT Service Management Solutions

Indian Bank announces the adoption of advanced observability and service management from OpenText (NASDAQ: OTEX) (TSX: OTEX), a global leader in secure information management for AI on May 27, 2026, to further strengthen Bank's digital transformation journey and modernise enterprise-wide IT and service management .

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BLOG

Fraud Alert