

Dear Valued Customer,

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

GOVERNMENT SCHEMES FOR EVERY STEP OF YOUR FINANCIAL JOURNEY.

PMJDY

Launched to promote financial inclusion, PMJDY helps you take your first step towards formal banking. With access to savings, deposits, remittances, credit, insurance and pension services, it brings essential financial services closer to you.

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PMJJBY

PMJJBY offers life insurance cover of ₹2 lakh, giving your family financial support in the unfortunate event of your death. With renewable annual coverage, it helps you add an extra layer of protection to your financial plan.

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PMSBY

PMSBY provides affordable accident insurance with cover of up to ₹2 lakh against accidental death and disability. It's a simple way to add financial protection for unforeseen circumstances.

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APY

Atal Pension Yojana helps you prepare for your retirement with a government-backed pension scheme. By planning ahead, you can build towards a regular income and greater financial confidence for your later years.

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NPS Sanchay

NPS Sanchay helps eligible Indian citizens plan for retirement through flexible contributions towards their pension corpus. With the freedom to contribute as needed, it helps you take steady steps towards a financially secure future.

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NEW INITIATIVES & OFFERINGS - SEPTEMBER 2026

- The bank has reviewed the Marginal Cost of Funds based Lending Rate (MCLR), Treasury Bills Linked Lending Rates (TLBR), Base Rate and BPLR w.e.f. 03.09.2026. [Click here to know more](#)
- The Bank has revised and updated the list of 1425 Quality Higher Educational Institutions (QHEIs) eligible under PM Vidyalaxmi Scheme. [Click here to know more](#)
- The bank has revised the Rate of Interest (ROI) of Special Retail Term Deposit Schemes except IND Green 555 days with effect from 03.08.2026. [Click here to know more](#)
- The Bank is pleased to announce the Mega e-auction schedule for the third quarter of FY 2026-27 under the SARFAESI Act, as under:

October 2026	November 2026	December 2026
28th October, Wednesday	18th November, Wednesday	9th December, Wednesday 23rd December, Wednesday

- The National Credit Guarantee Trustee Company (NCGTC), has informed that the credit guarantees issued to Member Lending Institutions (MLIs) for MSME and Non-MSME borrowers have reached the allocated limit of ₹25,00,000 crore as of 20.08.2026. Accordingly, issuance of fresh credit guarantee cover under ECLGS has been stopped by NCGTC.

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

BANK BUZZ-TOP STORIES

Indian Bank conducts Blood Donation camps pan India as part of the Bank's 120th Foundation Day fortnight celebrations

Indian Bank as part of its 120th Foundation Day fortnight celebrations conducted the Blood donation camps at its Corporate Office & Head office in Chennai and pan India on 07.08.2026. Shri. Binod Kumar, MD & CEO inaugurated the Blood donation camp and donated blood. The camp witnessed enthusiastic participation from the staff members. The Bank's Executive Directors, Shri Ashutosh Choudhury and Shri Shiv Bajrang Singh were also present on the occasion.

[Read more](#)

Indian Bank conducts Financial Literacy camps & CSR activities in the state of West Bengal

Indian Bank as part of its 120th Foundation Day fortnight celebrations conducted the Financial Literacy camps and CSR activities in the state of West Bengal on 10.08.2026. Shri Ashutosh Choudhury, Executive Director, Indian Bank inaugurated the Financial Literacy camp at Darozio Memorial College, Rajarhat and addressed the gathering. He also handed over skill development kits to the beneficiaries under CSR initiatives. Shri Neelmani Bhardwaj, Field General Manager-Kolkata and other staff members of the Bank were also present on the occasion.

[Read more](#)

Indian Bank disburses ₹1,220 crore under Retail, Agriculture and MSME (RAM) segments

Mumbai, August 12, 2026: Indian Bank distributed sanction letters aggregating to ₹1,220 crore across the Retail, Agriculture and MSME sectors at a Mega Disbursement and Customer Outreach Camp organised in Mumbai covering the regions of Maharashtra, Gujarat and Goa as part of its 120th Foundation Day fortnight celebrations.

[Read more](#)

Indian Bank Reaffirms Commitment to Nation-Building and Inclusive Growth While observing 120th Foundation Day & 80th Independence Day

Chennai, August 15, 2026: Indian Bank celebrated the 80th Independence Day of India and Bank's 120th Foundation Day with a series of commemorative, employee-engagement and community-focused initiatives, reaffirming its enduring commitment to nation-building, financial inclusion and inclusive growth.

[Read more](#)

Indian Bank Celebrates Customers' Day, Reaffirms Commitment to Customer-Centric Banking Leadership Goes Beyond the Boardroom to Connect with Customers

Chennai, August 20, 2026: Reinforcing its customer-first approach, Indian Bank celebrated Annual Customers' Day on August 20, 2026, across all its branches in India and overseas. The initiative provided an opportunity for direct interaction with customers, gathering their valuable feedback and understanding their expectations to further strengthen customer service.

[Read more](#)

Indian Bank organises MEGA Retail, Agri & MSME Credit Campaign in Chennai

Chennai, August 21, 2026: Indian Bank's Field General Manager's Office (FGMO), Chennai, led by Smt. Padmavathy Srikanth, FGM, successfully organised a Mega Retail, Agri & MSME Credit Campaign on August 21, 2026, in the gracious presence of Shri Binod Kumar, MD and CEO, along with Shri Sujay Mallik, CGM – Retail & MSME.

[Read more](#)

Indian Bank sanctioned ₹1,020 crore under Retail, Agriculture and MSME (RAM) segments

Visakhapatnam, August 29, 2026: Indian Bank sanctioned credit aggregating to ₹1,020 crore across the RAM segments at a Mega Credit Camp organised in Visakhapatnam under the aegis of its Field General Manager's Office (FGMO), Hyderabad.

[Read more](#)

120th Foundation Day

Grand Mnemonic Launch

The grand unveiling of our 120th Foundation Day Mnemonic sparked a celebration filled with excitement, unity, and purpose. From taking the Foundation Day pledge to planting hope, releasing balloons, and giving back through Ann Sewa Abhiyan, every moment reflected the spirit of Indian Bank and the journey that continues to inspire.

Fortnight Celebrations

As part of the 120th Foundation Day Fortnight Celebrations, Bank organized a Mega MSME Credit Outreach Programme in Delhi. Our MD & CEO Shri Binod Kumar handed over sanction letters to beneficiaries under MSME and other loan schemes, reaffirming the Bank's commitment to empowering MSMEs and supporting the vision of Viksit Bharat.

The Times Freedom Run 2026

The Times Freedom Run 2026, proudly sponsored by the Indian Bank, witnessed an electrifying celebration of freedom, fitness and the unstoppable spirit of India! The run was flagged off by Shri Binod Kumar, MD & CEO, Indian Bank, along with our esteemed Executive Directors, setting the stage for an inspiring journey of strength, unity and determination.

Family Sports Day

The games were on. The smiles were bigger. The spirit was unstoppable! Celebrating 120th year of Indian Bank with a Family Sports Day filled with energy, enthusiasm and plenty of memorable moments. A day that reminded us that the best celebrations are the ones we share together.

Foundation Day Celebrations

The 120th Foundation Day of the Bank marked a remarkable journey of 120 years of trust, service, and excellence. This special milestone celebrated the Bank's glorious legacy while reflecting on its achievements and looking ahead to an even brighter future.

Foundation Day Recap

We relived the unforgettable moments from our Foundation Day—a celebration of our remarkable journey, marked by the excitement of a special product launch, vibrant colours, heartfelt cheers, and the incredible spirit that brought us all together. From cherished memories to new beginnings, every moment reflected the legacy, passion, and togetherness that had shaped our journey and made this Foundation Day truly magical and unforgettable.

BLOG

NEW BLOG PUBLISHED

Indian Bank VBX (Virtual Banking Experience)
Banking Virtual, Rewards Actual
Discover more value with VBX

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