Dear Valued Customer,

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

PATRIOTIC PRIDE, INDEPENDENCE & FOUNDATION DAY CELEBRATIONS.

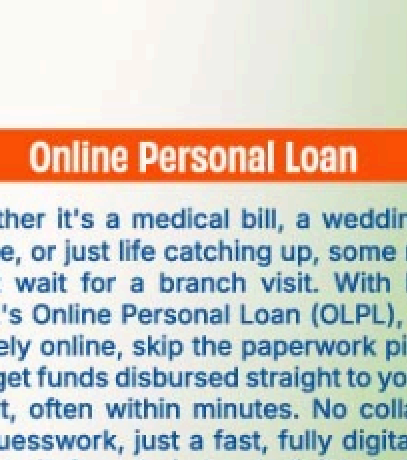
IND MSME Gold Secure

Your business needs cash flow, not delays. Pledge your gold and unlock up to ₹50 lakh for working capital or business asset purchases, no lengthy paperwork, no waiting on collateral valuations. Available to individuals and sole proprietors with a valid Udyam Registration, with flexible repayment (bullet or EMI, up to 35 months) and rates starting at 8.75% p.a. Your gold stays yours, it just works harder for your business.

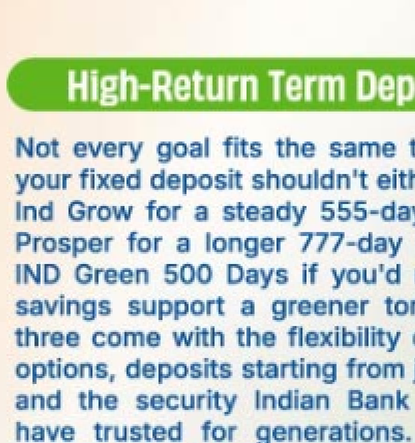
Know More

IND Digi SH e-bike Loan

Make everyday mobility easier with a loan designed exclusively for eligible women farmers and SHG/JLG members engaged in agriculture and allied activities. Get financing of up to ₹2 lakh towards the cost of an electric two-wheeler, with digital sanction, monthly EMIs and repayment tenure of up to 48 months. With CGFMU coverage and direct digital disbursement to the dealer, getting on the road can be simpler than ever.



Know More



Online Personal Loan

Whether it's a medical bill, a wedding expense, or just life catching up, some needs can't wait for a branch visit. With Indian Bank's Online Personal Loan (OLPL), apply entirely online, skip the paperwork pile-up, and get funds disbursed straight to your account, often within minutes. No collateral, no guesswork, just a fast, fully digital process built for salaried and eligible individuals who need money to move as quickly as they do.

Know More

High-Return Term Deposits

Not every goal fits the same timeline, so your fixed deposit shouldn't either. Choose Ind Grow for a steady 555-day plan, IND Prosper for a longer 777-day horizon, or IND Green 500 Days if you'd rather your savings support a greener tomorrow. All three come with the flexibility of FD/MMD options, deposits starting from just ₹1,000, and the security Indian Bank customers have trusted for generations. Pick your path, we'll help it grow.

Know More

NEW INITIATIVES & OFFERINGS - AUGUST 2026

- 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. 03.08.2026. Click here to know more
- To meet the evolving financial needs of our global travellers Indian Bank has launched a strategic partnership with M/s Ebix Cash to offer Multi Currency Forex Cards.
- The Bank has extended the MSME PRAGATI campaign offering concession in ROI & charges on MSME loans upto 30.09.2026. To know more contact your nearest Indian Bank branch.
- In order to make the product more competitive and aligned with prevailing customer requirements the Bank has made modifications to its IND Health Care Scheme. Click here to know more
- The interest rates on RFC – SB deposits stand revised for the period from 01.07.2026 to 30.09.2026. Click here to know more
- In order to strengthen India's export ecosystem and enhance the global competitiveness of Indian exporters "IND Niryat e-Comm", a new MSME loan product, has been launched to meet the working capital requirements of MSMEs engaged in direct e-commerce exports through postal or courier modes and to enable eligible borrowers to avail the benefits of the Government's credit guarantee and interest subvention support. Click here to know more
- The Bank has revised the Rate of Interest (ROI) and continued the waiver of processing fee for Retail Jewel Loans effective w.e.f. 23.07.2026. Click here to know more
- The Bank has introduced a new initiative, Aadhaar-based Biometric Authentication, as an additional mode for the submission of Life Certificates by pensioners visiting branches in person. This measure is intended to simplify pensioner services, enhance the integrity of the Life Certificate submission process, reduce the risk of fraud.
- The bank has launched a Digital Journey for "IND MSME Gold Secure" Loans above ₹2.20 Lakhs. Click here to know more
- The RBI has issued A.P. (DIR Series) Circular No. 19 dated July 17, 2026 on Special Rupee Vostro Accounts (SRVAs), consolidating and rationalizing the instructions contained in earlier circulars on settlement of international trade in Indian Rupees (INR).
- The bank has launched a new Product – RBD Sh e-bike. It is a women-centric digital loan product designed to provide financial assistance to eligible women farmers for the purchase of eco-friendly electric two-wheelers (e-bikes). The product aims to enhance mobility, improve operational efficiency in farm-related activities, and support sustainable green energy financing.
- The Bank celebrated Customers' Day on 20th August 2026(Thursday) at 4:00 pm at all branches globally to interact with our customers, create awareness about the Bank's products and services, showcase best practices followed by the Bank and seek valuable suggestions. It served as an opportunity to thank our customers for their continued patronage, reaffirm our commitment to delivering superior customer service, listen to their valuable feedback and strengthen our relationship by promoting products and solutions that meet their evolving needs.
- The Bank has introduced Floating Rate of Interest linked to overnight MIBOR for Savings Bank Deposit. Click here to know more
- They bank has revised the Rate of interest payable on Savings Bank Deposits w.e.f 04.07.2026. with the introduction of an additional interest rate slab, the existing three tier interest rate structure has been revised to four tier interest rate structure. Click here to know more
- They bank has revised the Rate of interest of Special Retail Term Deposit Schemes except Ind Green w.e.f 03.08.2026. Click here to know more.
- The total number of services available at New Generation Contact Center increased from 84 to 97, out of which service available at IVR level is 26 and services available at agent level is 71.
- Customers can enquire their account level status for the following functions by dialing Contact Center (1800 1700):
  - ASBA Enquiry
  - Loan Interest Rate History
  - Transaction Threshold Limit (TTL) Enquiry
  - MNRL Enquiry
  - CC / OD Closure Enquiry
  - ATM User Code Enquiry
  - Deposit Short Enquiry
  - Loan Disbursement History
  - Locker Account Enquiry
  - Credit Mandate Enquiry (Inward)
  - IndSmart / IndSmart Web Registration Status

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

BANK BUZZ TOP STORIES

Indian Bank & VIT Chennai Conclude PSBS Hackathon Series 2026 on Fraud Prevention

Chennai, July 8, 2026 – Indian Bank, in collaboration with VIT Chennai, hosted the grand felicitation ceremony for winners of the PSBS Hackathon Series 2026, a nationwide initiative by Public Sector Banks. The event carried the theme "IntelliTrace: Protect – Detect – Prevent Fraud" and the spotlight was on innovative solutions to strengthen fraud detection in the banking ecosystem.

Read more

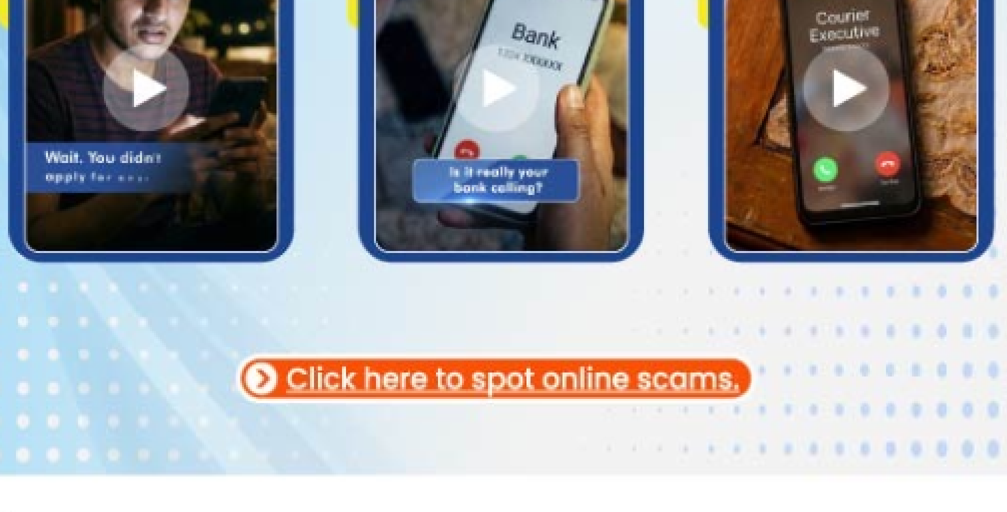
INDIAN BANK SUPPORTS CHENNAI HIGHER SECONDARY SCHOOL, ALWARPET UNDER CSR INITIATIVES

As part of its Corporate Social Responsibility (CSR) initiatives under Financial Literacy & Women Empowerment, Indian Bank distributed school bags and notebooks to students of Chennai Higher Secondary School, Alwarpet. The program aims to support underprivileged students by encouraging education and empowerment.

Read more

BLOG

Fraud Alert



Click here to spot online scams.

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