INDSMART Indian Bank

IND NAVYA

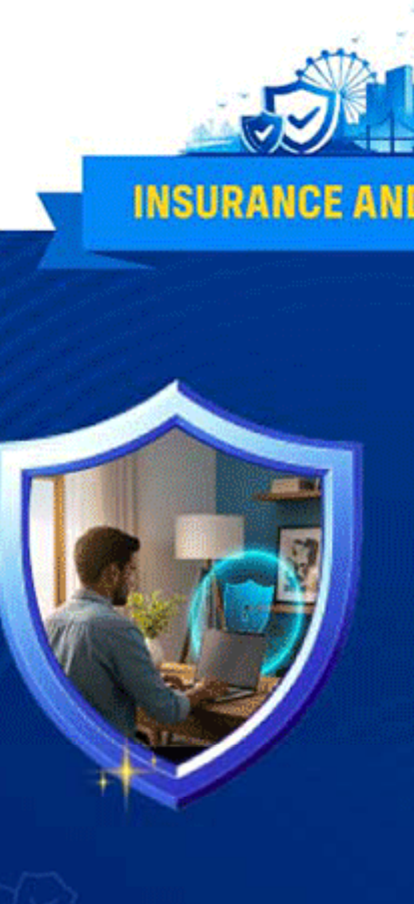
July 2026

A monthly newsletter by Indian Bank

Dear Valued Customer,

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

INSURANCE AND SOCIAL SECURITY PRODUCTS



DIGITAL INSURANCE PLATFORM

Getting insurance no longer requires paperwork, agents, or branch visits. Compare quotes from multiple insurers, choose your coverage, and get your policy issued instantly on the spot through IndSMART or Internet Banking. Protection, simplified.

Know More

IB CLEAN LOAN

Whether it's a medical emergency, a family function, or an unplanned expense, IB Clean Loan gives permanent salaried employees access to funds up to ₹50 lakhs with no collateral, minimal documentation, and repayment tenure of up to 84 months. Your salary is your strength. Let it work for you when you need it most.

Know More

NPS SANCHAY

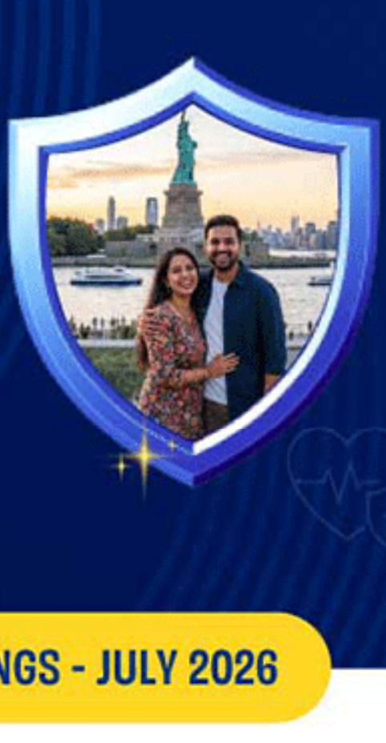
Designed for every Indian who wants a government-regulated pension framework, without the confusion of choosing funds or asset classes. Open to citizens aged 18 to 85, it's especially suited for gig workers, self-employed individuals, and those in the informal sector. Start small today, and let decades do the rest.

Know More

SPECIAL FCNR(B) DEPOSIT SCHEME

Park your USD deposits for 3 to 5 years at attractive interest rates, up to 6.50% p.a. with principal and interest fully repatriable. No rupee risk, no conversion worry, and a loan facility against your deposit if needed. Available until 30th September 2026.

Know More



NEW INITIATIVES & OFFERINGS - JULY 2026

- Rate of interest payable on Savings Bank Deposits stands revised with effect from 4th July 2026. 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
- 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. 03.07.2026. Click here to know more
- The bank has launched special retail term deposit schemes for its customers viz. IND SUPREME 2.0 (300 Days), IND GROW (555 Days) and IND PROSPER (777 Days).
- The interest rates on Small Savings Schemes for the second quarter of financial year 2026-27 shall remain unchanged from those notified for the first quarter of FY 2026-27. Click here to know more
- A Special Credit Guarantee Scheme– Collateral Support for Export Credit has been introduced under the Niryat Protsahan sub-scheme of the Export Promotion Mission. The scheme provides government-backed credit guarantee coverage to enable Member Lending Institutions (MLIs) to extend export-linked working capital facilities to eligible MSMEs without insisting on additional collateral security.
- The bank has launched a new product, Demand Loan Credit Facility, to be sanctioned by Gift City and Singapore branches with FCNR (B) deposit received at domestic branches in India as collateral. This facility is designed exclusively for Non-Resident customers.
- The bank has launched a new product, Margin Based Credit Facility, to be sanctioned against the security of initial deposits maintained at our Gift City and Singapore Branches. This facility is designed exclusively for Non-Resident customers.
- The NPS Sanchay, a simplified variant of NPS, has been launched under All Citizen Model and Multiple Scheme Framework (MSF). The default design of this scheme is intended to reduce complexities associated with selection of investment options and determination of asset allocation, while also addressing constraints arising from limited advisory support at the last-mile level.
- The Bank has enabled the National Savings Time Deposit Scheme (NSTDS) and National Savings (Monthly Income Account) Scheme (NSMIS) across all branches in the Core Banking System (CBS).
- To facilitate wider adoption and further ensure timely delivery of benefits to affected businesses, the Bank has Further waived Documentation Charges and Extension of EM Charges for all loans sanctioned under ECLGS 5.0.
- The Bank has launched its Foreign Currency Term Deposit Product-FCNR Wealth designed exclusively for Non-Resident customers seeking enhanced returns on their Overseas Savings. It offers secure, attractive long-term returns on their USD funds with safety and reliability.
- The Bank has entered into a Memorandum of Understanding with International Tractors Limited (ITL) on 17.06.2026.
- The Bank has launched a Special FCNR(B) Deposit scheme for new FCNR Deposits. Click here to know more
- The Credit Guarantee Scheme for Microfinance Institutions- 2.0 (CGSMFI-2.0) has been introduced to provide guarantee coverage to eligible Member Lending Institutions (MLIs) for financial assistance extended by them to Non-Banking Financial Company Microfinance Institutions (NBFC-MFI) and MFIs for on-lending to eligible small borrowers within the regulatory definition of micro finance as prescribed by RBI from time to time.
- The guidelines pertaining to IB Home Loan to Non-Resident Indians have been modified. Click here to know more
- The bank has introduced a retail term deposit product - "IND GREEN 500" to facilitate mobilisation of deposits towards financing environmentally sustainable projects. Click here to know more
- The Bank has introduced a new loan product "IND MSME Gold Secure" to meet the credit needs of MSME customers.
- The Bank has revised the Rate of Interest (ROI) effective from 03.06.2026 for all IND-KGFC (Kisan Gold backed Farm Credit) products. Click here to know more
- The Bank has discontinued the IND Secure 444 Days and IND Green 555 Days Products with effect from the close of business hour on 04.06.2026.
- The Bank is pleased to announce the Mega e-auction schedule for the second quarter of FY 2026-27 under the SARFAESI Act, as under:

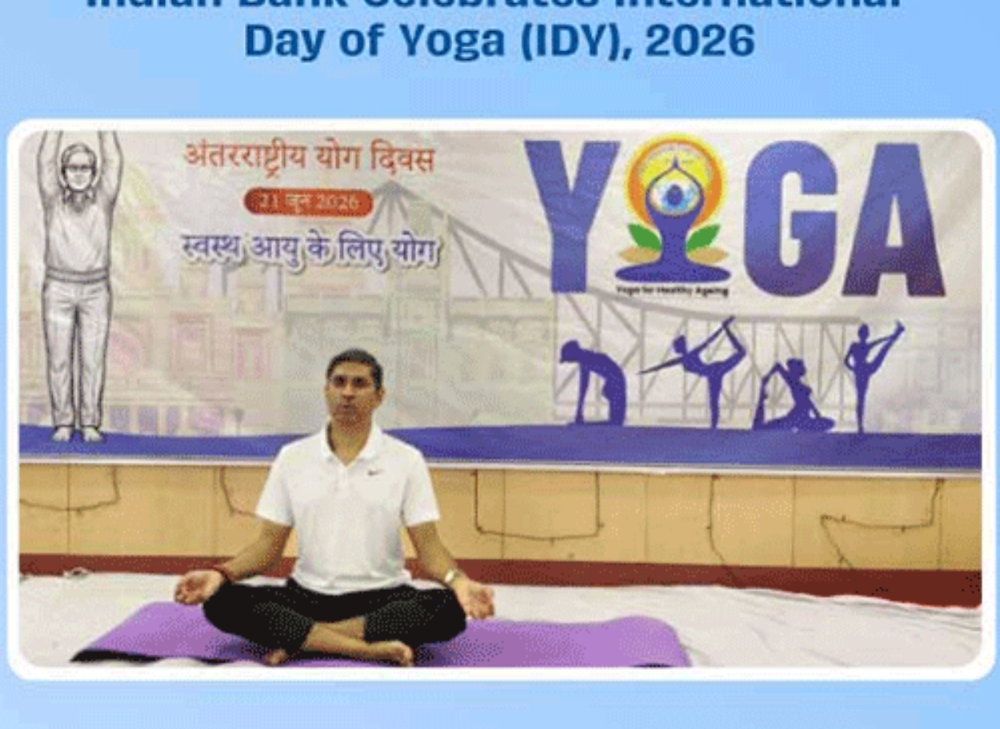
July 2026	August 2026	September 2026
• 27th July, Monday	• 7th August, Friday • 27th August, Thursday	• 7th September, Monday • 25th September, Friday

- The Bank has discontinued the IND Secure 444 Days & IND Green 555 Days schemes with effect from the close of business hour on 04.06.2026.

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

Bank Buzz - Top Story

Indian Bank Celebrates International Day of Yoga (IDY), 2026



On 21st June, 2026 Indian Bank celebrated the 12th International Day of Yoga (IDY) by organizing yoga sessions with the association of Krishnamacharya Yoga Mandiram at its Corporate Office in Chennai and across its offices nationwide.

Read more

Indian Bank Supports Chennai High School, Teynampet, Chennai Under CSR Initiatives

CSR Initiatives

Ms. Mini T.M., Executive Director, Indian Bank distributed School bags and notebooks to students of Chennai High School, Eldams Road, Teynampet as part of the Bank's CSR initiatives.

Read more

Indian Bank Observes Nasha Mukt Bharat Abhiyaan with Pledge-Taking Ceremony

Indian Bank participated in the Nasha Mukt Bharat Abhiyaan, a nationwide awareness campaign conducted from June 17 to June 26, 2026, under the aegis of the Department of Social Justice & Empowerment (DoSJE), Ministry of Social Justice & Empowerment, Government of India.

Read more

Indian Bank handed over a dividend cheque of ₹ 1,815.05 Crore to the Government of India

PRESIDENT OF INDIA

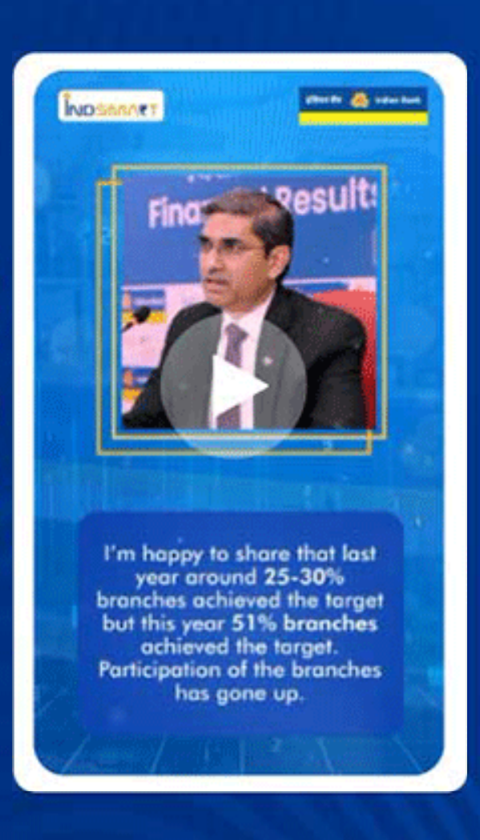
On 29th June, 2026 Indian Bank handed over a dividend cheque of ₹ 1,815.05 crore for the financial year 2025-2026 to Hon'ble Union Minister of Finance & Corporate Affairs Smt. Nirmala Sitharaman. The cheque was presented by Shri Binod Kumar, MD & CEO, Indian Bank, in the presence of Shri Sanjay Lohiya I.A.S (Secretary, DFS, MoF, GoI), Shri Ashutosh Choudhury, Executive Director and Shri Sunil Jain, Chief Financial Officer of Indian Bank.

Read more

Financial Results for the Q1 ended 30th June 2026

On 10.07.2026, we announced our Financial Results for FY2026, showcasing strong performance across key business segments. From robust growth in CASA to steady progress across other business areas despite a challenging environment, this year has further strengthened our momentum.Hear from our MD & CEO, Shri Binod Kumar, as he shares the Bank's key achievements and highlights from the year.

We are pleased to announce our financial results for Q1FY2026–27, reflecting strong growth across key business parameters. Backed by a robust performance and a clear focus on the future, the Bank continues to build on its growth momentum.



I'm happy to share that last year around 25-30% branches achieved the target but this year 51% branches achieved the target. Participation of the branches has gone up.

FINANCIAL RESULTS FOR THE QUARTER ENDED 30TH JUNE 2026

वित्तीय परिणाम - 30 जून 2026 को समाप्त
Financial Results – Quarter ended 30th
10.07.2026 | Chennai
वित्तीय परिणाम - 30 जून 2026 को समाप्त तिमाही
Financial Results - Quarter Ended 30th

- Total business increased by 13.66%, reflecting broad-based momentum
- Gross Advances increased by 13.89%, while Deposits rose 13.47% anchored by a robust CASA share of 39.73%
- Net profit recorded a 10.09% YoY rise, reflecting efficiency and sustained growth
- Share of Digital transactions stood at 95%, highlighting the Bank's technology-led customer engagement
- Asset quality remained resilient, with GNPA ratio reduced to 1.86%, driving consistent profitability

KEY HIGHLIGHTS (QUARTER ENDED JUNE 2026 OVER JUNE 2025)

- Net Profit up by 10.09% YoY at ₹3273 Cr in June 2026 from ₹2973 Cr in June 2025
- Operating Profit improved by 16.50% YoY to ₹5557 Cr in June 2026 from ₹4770 Cr in June 2025
- Net Interest Income increased by 16.92% YoY to ₹7435 Cr in June 2026 from ₹6359 Cr in June 2025
- Domestic Net Interest Margin (NIM) improved to 3.41% in June 2026 from 3.35% in June 2025
- Cost to Income Ratio reduced by 98 bps to 44.80% in June 2026
- Cost of Deposits (CoD) reduced by 34 bps to 4.80% in June 26 from 5.14% in June 2025
- Cost of Funds (CoF) reduced by 40 bps to 4.83% in June 2026 from 5.23% in June 2025
- Yield on Investments (YoI) stood at 6.96% in June 2026
- Gross Advances increased by 13.89% YoY to ₹684623 Cr in June 2026 from ₹601147 Cr in June 2025
- RAM (Retail, Agriculture & MSME) advances grew by 14.80% YoY to ₹416992 Cr in June 2026 from ₹363221 Cr in June 2025
- RAM contribution to gross domestic advances increased to 66.00%. Retail, Agri & MSME advances grew by 18.74%, 9.96% and 17.03% YoY respectively. Home Loan (including mortgage) grew by 13.36% YoY
- Priority sector advances as a percentage of ANBC stood at 45.36% at ₹236720 Cr in June 2026 as against the regulatory requirement of 40%
- Total Deposits increased by 13.47% YoY and reached to ₹844578 Cr in June 2026 as against ₹744289 Cr in June 2025
- Domestic CASA ratio increased to 39.73% in June 2026 from 38.97% in June 2025
- CD ratio improved to 81.06% in June 2026 as against 80.77% in June 2025
- GNPA decreased by 115 bps YoY to 1.86% in June 2026 from 3.01% in June 2025, NNPA reduced by 3 bps to 0.15% in June 2026 from 0.18% in June 2025
- Provision Coverage Ratio (PCR, including TWO) improved by 2 bps YoY to 98.22% in June 2026 from 98.20 % in June 2025
- Slippage Ratio reduced to 0.77% in June 2026 in comparison to 0.94% in June 2025
- Credit Cost improved by 5 bps YoY to 0.23% in June 2026 from 0.28% in June 2025
- Capital Adequacy Ratio stood at 17.58%. CET-I at 16.51% and Tier I Capital stood at 16.51% in June 2026

AWARDS & ACCOLADES

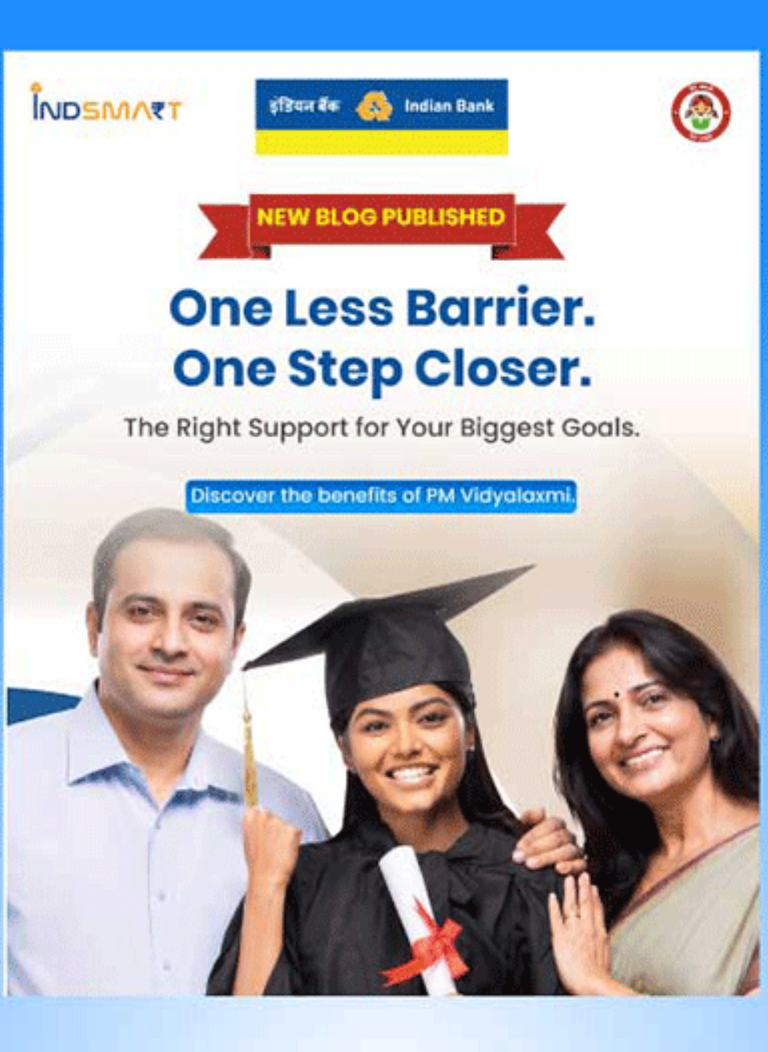
HIGHWAY TO GROWTH
presents
FE
INDIA BEST BANKS AWARDS
co-presented by
Nxt
EY

Indian Bank Bags Best Public Sector Bank Award At The FE India's Best Banks Awards

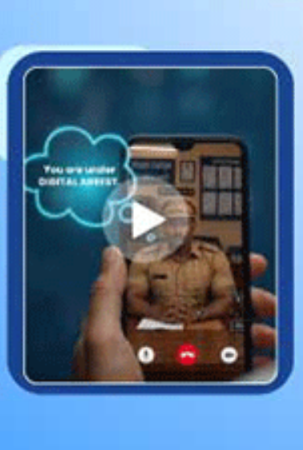
इंडियन बैंक Indian Bank
Indian Bank
Chennai

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

BLOG

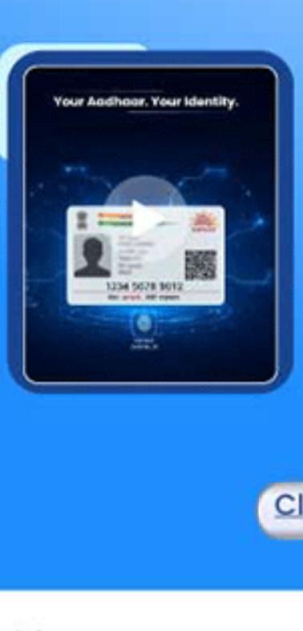

INDSMART
इंडियन बैंक Indian Bank
NEW BLOG PUBLISHED
One Less Barrier.
One Step Closer.
The Right Support for Your Biggest Goals.
Discover the benefits of PM Vidyalaxmi.

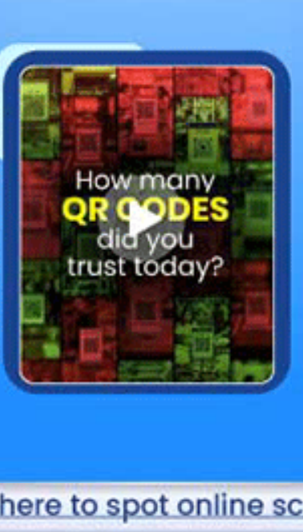
Fraud Alert

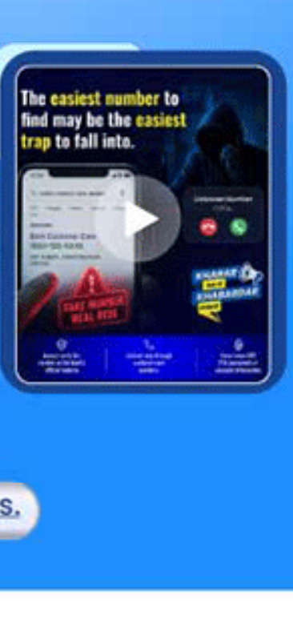

You are under DIGITAL ARREST

Small Habits. Big Risks.

Scammers lure you with Guaranteed returns


Your Aadhaar. Your Identity.


How many QR CODES did you trust today?


The easiest number to find may be the easiest trap to fall into.

Click here to spot online scams.

Disclaimer:

Please do not share your Banking / Financial credentials with anyone (including Bank officials) or on any mail received as such communications are sent with malicious intent to dupe the customers. Bank never asks for such details.

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