

# NRI Info Beam

DECEMBER 2025

Dear NRI Customers,

“ We are delighted to reach you through our monthly newsletter – NRI Info Beam, December 2025 edition. We request you to please share with us your valuable feedback and suggestions as we strive to take our services to the next level. ”

## IND Rupee Gain – A deposit par excellence

IND Rupee Gain (IRG) Deposit continues to stand tall with its unmatched return. The readers will recall that IRG is a Deposit in Foreign Currency coupled with a Forward Contract. The maturity proceeds of IRG is paid in INR into NRE SB Account. What makes it a unique product is the superior return it gives compared to the traditional Term Deposits. For instance, while the NRE Fixed deposit gives an average return of 6.65% presently (for the ‘one day less than 2 Years’ maturity), IRG in USD gives a corresponding return of around 8.69% as per the prevailing Forward Premium for USD. It has the added attraction of being tax free in India and freely repatriable, just like NRE Deposit. Minimum amount of IRG is USD 10,000 or its equivalent in other eligible currencies. It does pay to go for IRG.



**Present market condition makes ‘IND Rupee Gain’ deposit all the more attractive.**

## Indian Bank – initiative to Safeguard deposits

In the wake of increasing incidence of cyber frauds, Bank has implemented a new functionality in Saving/Current accounts wherein if the total transaction value exceeds the declared income/turnover, the Bank may be required to exercise caution. During such situations, customers may face some restrictions on their transactions in the account. This system helps the Bank to ensure that the account activity remains consistent with the customer’s declared annual income/turnover, nature of business and source of income. This measure is taken to protect customers from potential fraud and safeguard their hard-earned money.

To avoid such restrictions, the Bank sends periodic communication requesting customers to update or revise their income/turnover details in the Bank’s records. Providing updated information ensures smooth functioning of the account without interruptions.

If any restriction is placed by the Bank on the operations in your account, please contact your home branch and provide the required details, so that the Bank can update your details and re-activate your account, which the Bank is committed to doing promptly.

We sincerely appreciate your understanding and cooperation.

We reiterate that INDIAN BANK never asks for sensitive personal information over phone calls, SMS, or emails. Please stay alert and do not share confidential details with anyone.

## RBI Updates

### RBI updates the Alert List of unauthorised forex trading platforms

The Reserve Bank of India (RBI) has added the following entities/platforms/websites to the Alert List of unauthorized forex trading platforms.

S.NO.	NAME	WEBSITE
01.	Starnet FX	<a href="https://www.starnetfx.com">https://www.starnetfx.com</a>
02.	CapPlace	<a href="https://www.capplace.com">https://www.capplace.com</a>
03.	MirroX	<a href="https://www.mirroX.com">https://www.mirroX.com</a>
04.	Fusion Markets	<a href="https://www.fusionmarkets.com">https://www.fusionmarkets.com</a>
05.	Trive	<a href="https://www.trive.com">https://www.trive.com</a>
06.	NXG Markets	<a href="https://www.nxgmarkets.com">https://www.nxgmarkets.com</a>
07.	Nord FX	<a href="https://www.nordfx.com">https://www.nordfx.com</a>

The updated Alert List is available [https://rbi.org.in/scripts/bs\\_viewcontent.aspx?id=4235](https://rbi.org.in/scripts/bs_viewcontent.aspx?id=4235). Please avoid using these platforms for any of your transactions/activities.

### Interlinking of Unified Payments Interface (UPI) with the TARGET Instant Payment Settlement (TIPS) of the Eurosystem

Reserve Bank of India has been actively pursuing interlinking of Unified Payments Interface (UPI) with fast payment systems of other jurisdictions to promote cross-border payments. These initiatives are aligned with the G20 Roadmap for enhancing cross-border payments, with a focus on cheaper, efficient, more transparent and more accessible remittances.

In what can well be described as momentous, Reserve Bank of India and NPCI International Payments Limited (NIPL) have inked an understanding with European Central Bank for connecting UPI with the TARGET Instant Payment Settlement (TIPS), the instant payment system operated by the Eurosystem.

The proposed UPI-TIPS interlinkage aims to facilitate cross-border remittances between India and the Euro Area and is expected to benefit users of both jurisdictions.

### Interest Rate on FCNR (B) Deposit

Foreign Currency Non- Resident Deposit FCNR (B) rates w.e.f.01.10.2025

CCY	1 yr to <2 yrs	2yrs & above to< 3 yrs	3 yrs& above to<4Yrs	4 yrs& above to<5Yrs	Exactly 5 Years
USD	5.60	4.20	3.75	3.75	3.80
GBP	4.60	3.00	3.00	3.00	3.00
EUR	1.50	1.80	1.50	1.50	1.50
JPY	0.10	0.13	0.12	0.13	0.14
CAD	4.00	4.00	3.80	3.50	3.30
AUD	3.60	3.50	2.05	2.30	2.45
CHF	0.01	0.01	0.02	0.03	0.05
SGD	3.00	0.40	0.49	0.55	0.61

### Interest Rate on RFC Term Deposit

RFC Term deposit rates w.e.f. 01.10.2025

CCY	1 yr to <2 yrs	2yrs & above to< 3 yrs	3 yrs
USD	5.60	4.20	3.75
GBP	4.60	3.00	3.00
EUR	1.50	1.80	1.50
JPY	0.10	0.13	0.12
CAD	4.00	4.00	3.80
AUD	3.60	3.50	2.05
CHF	0.01	0.01	0.02
SGD	3.00	0.40	0.49

### NRE/NRO Term Deposit rates

Period	REVISED INTEREST RATE (PER ANNUM)	
	Less Than RS. 3 Crore	
1 year	6.10	
Above 1 <2 Yrs	6.30	
2 < 3 Yrs	6.30	
3 < 5 Yrs	6.25	
5 Yrs	6.00	
Above 5Yrs	6.00	

\* minimum period of NRE deposit is 1 year. NRO term deposit is available for 7 days onwards.  
# Interest rate for deposit more than 3 crore updated on our website

PERIOD	Interest Rate LESS THAN RS. 3 Cr
IND Secure 444 Days Term Deposit(NRO and NRE)	6.60
IND Green 555 Days Term Deposit(NRO and NRE)	6.50

### Ease of doing digital transactions – get OTP through e-Mail registered with the Bank.

We have pleasure to inform that our Non-Resident patrons now have the option to get the OTP through the email and mobile phone simultaneously for transactions done via Mobile Banking and Internet Banking. What is more, the facility of email OTP can be enabled / disabled through IndSMART application (Both Mobile & Web version) by the following navigation:

**Click on Three Lines (Left Side Top Corner) >>>Service Request >>> Email Services >>>Enable/Disable OTP on Email >>> Select Toggle Button to enable or disable >>> Enter Transaction PIN.**

This facility comes as a perfect hedge against the chance of mobile phone OTP failing to reach you. Do go ahead and enjoy this add-on.

**We are here to serve you:**

- > Availability of 24/7 secure digital banking service.
- > Dedicated desk to serve NRI customer.
- > Remittance/Deposits can be made in a range of currencies like USD, GBP, EUR, AUD, CAD, JPY, CHF and SGD.
- > Attractive interest rates for FCNR and NRE term deposit.

### Toll Free Number for our Non Resident Customers

List of countries from which Toll Free calls can be made to our Customer Care Centre.

**Our International Numbers to make your banking easier, anytime, anywhere**

USA ☎ 18553003112	UK ☎ 8000150930	UAE ☎ 800035702688
Singapore ☎ 8004923021	Canada ☎ 1855772333	Saudi Arabia ☎ 8008501325
Qatar ☎ 00800101177	Malaysia ☎ 1800811173	Bahrain ☎ +973 80004138

Further, our existing, universal Customer Care No. has changed and the new Number is **+91 22 4444 2888**

**NR Desk**

Phone: +91 44- 2813 4346

E-Mail - [nri@indianbank.co.in](mailto:nri@indianbank.co.in)

### 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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