

NRI Info Beam

MARCH 2026

Dear NRI Customers,

“ We are delighted to reach you through our monthly newsletter - NRI Info Beam, March 2026 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. ”

Remit and Retain - Phase 5

In our continuous gesture of thanking our dear NR patrons with a gift, we have yet again rolled out a campaign - 'Remit & Retain - Phase 5'. The campaign runs from 16th Feb 2026 to 31st March 2026. All customers making the remittance and retaining it for 45 days will be eligible for an attractive gift. Salient features of the campaign are as follows:

- Only fresh remittance of a minimum of Rs.200000/- or more received from outside the Bank, during the campaign period to NRE/NRO SB will be eligible.
- The minimum amount of Rs.200000/- should be retained for the entire period of 45 Days and the balance during campaign period should be higher by Rs. 200000/- from the balance at the time of the remittance.
- Only one gift per customer will be given irrespective of the amount remitted or the number of remittances made.



How to remit funds to your account in Indian Bank

SWIFT mode

Remittance can be made in USD, GBP, EUR, AUD, CAD, JPY, CHF, HKD and SGD by means of SWIFT Transfer. Details required by the Remitting Bank for easy transfer of funds to Destination Indian Bank branch

Correspondent Bank Details

The details of correspondent Bank available in the below link, which may be provided to the remitter Bank for choosing their convenient Nostro A/cs

<https://indianbank.bank.in/departments/remit-of-india/>

Beneficiary Bank account Details

Beneficiary Bank Name	Indian Bank
Beneficiary Bank's Branch Name	
Swift Code of Beneficiary Bank	IDIBINBTSY
Beneficiary's Name	
Beneficiary's Bank Account No	

Rupee Drawing Arrangement through Exchange Houses.

Our Bank has tie-up arrangement with the following Exchange Houses. Though these Exchange House funds can be remitted to the account and credited within a few minutes.

1. Wall Street Exchange Company WLL
2. Joyalukkas Exchange Co WLL
3. Kuwait Asian International Exchange Company WLL

IB Seafarer NRE SB



Seafarers (referred to as Sailors, Mariners etc. as well) working in foreign shipping companies, are an exclusive group of NRIs. To meet their expectations and requirements from a banking account perspective, a special SB NRE product is launched by your Bank. The 'IB Seafarer Account NRE SB', just unveiled, is aimed at meeting the aspirations of Seafarers.

This new SB NRE product for seafarers comes with a host of privileges and features.

1. High end Rupay debit card
2. Reward Points on debit card spends and Loyalty offers/discounts/ tap to pay facility
3. Higher daily Shopping limit and domestic ATM withdrawal limit
4. Domestic airport lounge access (In participating lounges as per the RUPAY lounge programme)
5. Personal accident death/Perm. disability Ins cover
6. Complementary Health check-up, SPA session or Salon service, Gym membership, Golf Lesson or Round, OTT Membership, coupon for Cab service
7. Concession on locker rent and Processing Fee on Home Loan and Car Loan
8. Facility for accessing FX Retail platform to check and confirm conversion rates on your own.

Criteria/Fund Stipulation - any one of the 3 options

AMB in IB Seafarer Account NRE SB	AMB in IB Seafarer Account NRE SB + Term Deposit	AMB in IB Seafarer Account NRE SB + Term Deposit
Rs. 2,00,000	Rs. 1,00,000 + 10 Lakh	Rs. 50,000 + 25 Lakh

Recent Updates

India and France sign Amending Protocol to update Double Taxation Avoidance Convention (DTAC)

The Government of the Republic of India and the Government of the French Republic have signed a Protocol amending the India-France Double Taxation Avoidance Convention dated 29 September 1992 ('India-France DTAC'). It, inter alia, provides full taxing rights in respect of capital gains arising from sale of shares of a company, to the jurisdiction where such company is a resident.

Refresher Corner

Planning your travel, here are the few things to keep in mind.

Passport and Visa

Every travel requires a valid passport and visa, make sure your passport is valid (with at least six months validity from your planned date of return) and will not expire when you are travelling. Make sure you have the right visas for the countries you are visiting or transiting and check any other entry or exit requirements.

Make sure you have sought medical advice for health concerns

Evaluate your finances.

1. Carry a mix of local currency and Forex card to avoid keeping all in one basket.
2. Make sure to obtain an international debit or credit card which can be used overseas.

Take appropriate travel and comprehensive medical insurance that covers you for any unexpected costs.

Travel Insurance policies provide cover for emergency expenses for medical emergencies, trip cancellations, trip delays, lost baggage, and loss of passport etc. There are multiple options for obtaining travel insurance, such as

1. Single Trip Insurance: to be used for one-time travel, covering the entire duration from departure to return.
2. Annual Multi-Trip Insurance: For frequent travellers taking multiple trips in a year. The coverage is available based on the requirements and options/Add ons chosen while opting for the policy. It is always better to protect the travel with the most optimum insurance cover while travelling.

Travelling for studies abroad, register in Consular Services Management System (MADAD)

Indian students studying/planning to study abroad, may register themselves on the MADAD portal to facilitate contact by the nearest Indian Missions/Posts, if need arises. MADAD enables online logging and tracking of grievances and submission of course/contact details of students.

Interest Rate on FCNR (B) Deposit

Foreign Currency Non-Resident Deposit FCNR (B) rates w.e.f. 01.01.2026

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	5.50	4.00	3.75	3.50	3.50
GBP	4.50	3.00	3.00	2.50	3.00
EUR	1.50	1.80	1.50	1.25	1.50
JPY	0.10	0.13	0.12	0.13	0.14
CAD	4.00	3.50	3.40	3.00	3.10
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. 01.01.2026

CCY	1 yr to <2 yrs	2yrs & above to < 3 yrs	3 yrs
USD	5.50	4.00	3.75
GBP	4.50	3.00	3.00
EUR	1.50	1.80	1.50
JPY	0.10	0.13	0.12
CAD	4.00	3.50	3.40
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	6.20	
2 < 3 Yrs	6.15	
3 < 5 Yrs	6.05	
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)	6.40
IND Supreme 2.0, 300 Days Term Deposit (NRO Only)	6.30

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

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.

Country	International Toll Free Number
Bahrain	+97380004138
Canada	1855772333
Malaysia	1800811173
Singapore	8004923021
Saudi Arabia	8008501325
UAE	800035702688
UK	8000150930
USA	18553003112
Qatar	00800101177

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.bank.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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