

# NRI Info Beam

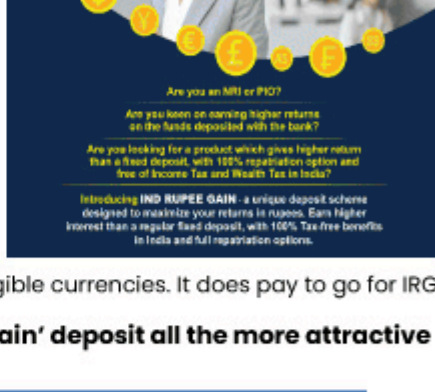
NOVEMBER 2025

Dear NRI Customers,

“ We are delighted to reach you through our monthly newsletter - NRI Info Beam, November 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 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 8.50% 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

## Financial Results for the Quarter/Half Year ended 30<sup>th</sup> September 2025

### Key Highlights

- ▶ Bank's Global Business is at ₹13.97 lakh Cr, up by 12.34% YoY
- ▶ Net Profit up by 17.24% YoY to ₹5991 Cr
- ▶ NNPA reduced by 11 bps YoY to 0.16%
- ▶ Earnings Per Share (EPS) increased to ₹89.63 in Sep'25 from ₹80.37 in Sep'24
- ▶ Return on Equity (RoE) stood at 19.93% in HIFY26

## Refresher Corner

### A Campaign – “Your Money, Your Right”

The Department of Financial Services (DFS), Ministry of Finance, Government of India, in coordination with the Reserve Bank of India (RBI), Insurance Regulatory and Development Authority of India (IRDAI), Securities and Exchange Board of India (SEBI), and the Investor Education and Protection Fund Authority (IEPFA) under the Ministry of Corporate Affairs, has launched a three-month nationwide awareness campaign (October–December 2025) on unclaimed assets in the financial sector, titled “आपकी पूँजी, आपका अधिकार” – Your Money, Your Right

Unclaimed financial assets, including insurance policy claims, bank deposits, dividends, shares, and mutual fund proceeds, often remain unclaimed due to lack of awareness or outdated account details. The campaign encourages people to participate actively, spread awareness, and strengthen financial inclusion in every household. It seeks to empower citizens by providing clear information on how to trace and claim their rightful money.

## Important portal to lodge claim

Particulars	DEAF (RBI)	Mutual Fund (SEBI)	Investor Education Protection Fund MCA	Senior Citizen Welfare Funds - IRDAI	Pension Fund Regulatory Development Authority
Nature of Assets	Deposits	Mutual Funds	Shares/Dividends	Insurance Policies	Unreconciled NPS/ NPS-lite contributions deposited with POPS
How Assets can be checked	RBI's UDGM portal <a href="https://udgam.rbi.org.in">https://udgam.rbi.org.in</a>	Website of Asset Management company or MF Central <a href="http://www.mfcentral.com">www.mfcentral.com</a>	IEPF Search facility <a href="http://www.iepfa.gov.in">www.iepfa.gov.in</a>	Insurance Website IRDAI Bima Bharosa portal <a href="https://bimabharosa.irdai.gov.in">https://bimabharosa.irdai.gov.in</a>	Beneficiary to approach PFRDA through physical form (download from <a href="http://www.pfrda.org.in">www.pfrda.org.in</a> )

## Fed cuts the rate but with a caveat

The US Federal Reserve cut its effective funds rate by 25 basis points to 3.75-4 per cent. While this is in keeping with the expectation, what took the markets by surprise was Fed Chair Jerome Powell's remark that a rate cut in December was by no means a “foregone conclusion”. This puts paid to the expectation that a steady stream of rate cuts is in the offing.

Fed Chair presented a gloomy view on the labour market and consumer demand scene in the US, on the whole triggering a ‘risk-off’ sentiment across markets. Going by the data, US growth was 1.6 per cent in the first half of 2025 (2.4 per cent last year) and consumer inflation at 2.8 per cent up till September. This presents a ‘dual risk’ of high inflation and low growth. If the US slows down, it will likely take the rest of the world with it, tariffs or no tariffs. The world keeps its fingers crossed.

## The all-important OCI Card - Know what it takes to get one

Application for registration as OCI cardholder can be submitted only in the online system. For this purpose, the site [Ociservices.gov.in](http://Ociservices.gov.in) is to be used. All the required self-attested documents are to be uploaded in the portal along with the application form. Every Overseas Indian, including a minor, is eligible for registration.

### Benefits of OCI Registration

- Multiple entry, multi-purpose lifelong visa to visit India;
- Exemption from reporting to Police authorities for any length of stay in India; and
- Parity with NRIs in financial, economic and educational fields.

## 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	4.65	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 Registered e-Mail

We have pleasure to inform that our Non Resident patrons now have the option to get the OTP through registered email and mobile phone simultaneously for transactions done via Mobile Banking portal. The queries and suggestions on this portal instantly are responded / acted upon by specialized officers. In required cases, the customer will be contacted back over phone also. The navigations are as below.

**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 value-addition

## Ease of reaching Indian Bank – NR Customers

### Contact Back facility – Internet banking / Mobile Banking

Customers have an ultra-easy way of raising queries and airing suggestions through Contact-Back facility. The queries and suggestions on this portal instantly are responded / acted upon by specialized officers. In required cases, the customer will be contacted back over phone also. The navigations are as below.

Internet Banking	<a href="http://netbanking.indianbank.bank.in">netbanking.indianbank.bank.in</a> >> login >> Forex Remittance >> Queries/ Suggestions – Call back
Mobile Banking	IndSMART (before login) >> More >> Callback – NRI
INDSmart Internet Banking (New Version)	<a href="http://online.indianbank.bank.in/RetailBanking/">online.indianbank.bank.in/RetailBanking/</a> (before login) >> Useful links >> Callback – NRI

### 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](mailto: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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