





NEW INITIATIVES & OFFERINGS \checkmark Bank has reviewed the Marginal Cost of funds based Lending Rate (MCLR), Treasury Bills Linked Lending Rates (TBLR) with effect from 03.05.2025. For more detail, click here Bank has unveiled two Recurring Deposit products for Non-Resident (NR) Customers- (a) IND Flexi Recurring Deposit -NRE and (b) IND Flexi Recurring Deposit - NRO, which provides

- Members Niva Bupa Health Insurance
- Bank has amended service charges for IMPS transactions. For more detail, click here Bank has formed two new zones as follows: -ZO Indore under FGMO Bhubaneswar
- ZO Malkajairi under FGMO Hyderabad Bank has introduced a new facility for corporate customers to submit their foreign exchange related trade and non-trade

 SHG Health Secure Gold Loan Suraksha

transaction requests through online platform. A separate menu namely "Forex Remittances" is made available to corporate customers within corporate internet banking facility. On accessing the Forex Remittances menu, customers will be redirected to "IND Trade NeXT" portal. Currently, the facility is

available for existing corporate net-banking customers only.

√Bank has launched a Jewel Loan campaign - "Golden Gain" valid upto 30.06.2025 with 100% waiver in processing charges.

 \checkmark Bank has launched the assisted digital journey for Education

Loan by integrating "PM Vidyalaxmi Portal" with Bank's Digital Lending Platform (DLP). Henceforth, students have to apply for all types of education loan including loans under newly

30.06.2025. For more detail, click here

standards.

Vigilance Officer of our Bank on 01.04.2025.

introduced PM Vidyalaxmi scheme only through "PM Vidyalaxmi Portal" and such application will be available for further processing through Bank's DLP. For more detail, <u>click here</u>

✓ The interest rates on RFC – SB deposits stand revised upto

✓ Shri Venkatachalam Anand has assumed charge as Chief

- ✓ Bank has initiated calling customers from 140 and 160 series numbers prefixes allocated by TRAI for Prevention of Financial Frauds perpetrated using voice call. These numbers can only be used by verified institutions, making it easier for customers to identify genuine calls from the bank. This helps reduce the risk of scam or phishing calls from random mobile numbers. It also builds customer trust, improves the chances of important calls being answered, and ensures compliance with regulatory
 - **Contact Centre numbers** +91 1600019501, +91 1600118008, +91 1409863300 Transaction Monitoring +91 1600019505

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

Bank will contact customer only from the numbers given below:

+91 1600019504, +91 1600019503,

come true with affordable loans, flexible repayment up to 25 years, and minimal documentation—specially designed for economically weaker sections, low & middle-income groups in urban areas. Easy access, inclusive eligibility and attractive interest rates. Apply today and build your future with Indian Bank!

Make a smart financial move this May! HOME LOAN SCHEME FOR EWS, LIG *T&C Apply & MIG INDIVIDUALS: URBAN AREAS Your Urban Home, Within Reach! Indian Bank Home Loan for EWS, LIG & MIG. Make your homeownership dreams

*T&C Apply IND FLEXI RECURRING DEPOSIT NRE / NRO Plan Smart, Grow Global! Secure

Learn more

Maximize your salary with full-powered benefits with Ind Sampoorna Salary

insurance, concession in retail loans, locker discounts and more. Specially designed for salaried professionals across government, PSU, private sector companies and reputed corporates.Get more value, more benefits, and more convenience-only with Indian Bank!

free

accidental

Enjoy

Package!

Your Future with IND Flexi Recurring Deposit - NRE/NRO. Enjoy the

deposits with assured returns. Perfect for NRIs looking to grow savings in India with ease. Earn attractive interest rates, enjoy full repatriability (NRE) and benefit from a hassle-free investment journey. Start today and let your money work

variable

monthly

*T&C Apply

of

for you—wherever you are!

Learn more

IND SAMPOORNA SALARY PACKAGE

Learn more

IND AGRO MORTGAGE

agro-processing, food

flexible financial solutions.

Mortgage!

Fuel Your Agribusiness with

Whether

dairy farming, or managing a tea estate, we've got you covered. With Term Loans or monthly Dropline OD facilities, easily access funds for capital expenditure or working capital needs by leveraging your property. Empower your business today with

you're

processing,

*T&C Apply

Learn more



reduced by 35 bps!

Making banking experience better and more rewarding for our customers

Indian Bank has announced a reduction in Repo Linked Benchmark Lending Rate from 9.05 % to 8.70 % applicable on its assets portfolio, following the Reserve Bank of India's (RBI) announcement cutting the repo rate by 25 basis points, from 6.25% to 6.00%, in the latest Monetary Policy Committee (MPC)

Read more

Indian Bank Organizes Mega SHG Credit Outreach Programme in Bhubaneswar

In a continued effort to drive financial inclusion and rural empowerment, Indian Bank hosted a Mega SHG Credit Outreach Programme at the Railway Auditorium, Bhubaneswar, extending critical financial support to Self Help

From 8.40% to 8.15% Now @ 7.90% p.a.*

In the light of recent policy move by the Monetary Policy Committee (MPC) of the Reserve Bank of India (RBI), Indian Bank has lowered its home loan interest rates from the existing 8.15% p.a. to 7.90% p.a and Vehicle loan interest

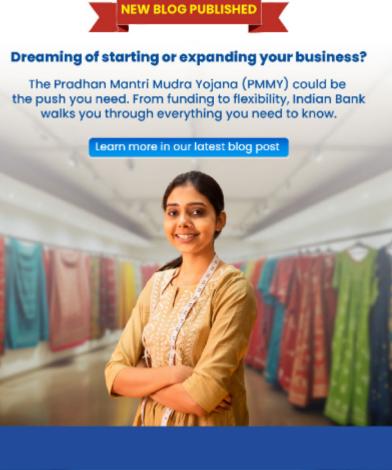
Read more

BLOG

rates from the existing 8.50% p.a. to 8.25% p.a.

meeting. The revised lending rates will be effective from 11th April, 2025.

Groups (SHGs) across Odisha. Read more Indian Bank Slashes Home Loan Interest Rates to 7.90% p.a.



Indian Bank Financial Results for the year ended March 2024-25

> Q4/FY 2024-25 के वित्तीय परिणामों की घोषणा Declaration of Q4/FY 2024-25 Financial Results

Key Highlights (Quarter ended Mar'25 over Mar'24)

Operating Profit improved by 17% YoY to ₹5019 Cr in Mar'25 from ₹4305 Cr in Mar'24 Net Interest Income increased by 6% YoY to ₹6389 Cr in Mar'25 from ₹6015 Cr in

Return on Equity (RoE) increased by 195 bps to 21.01% in Mar'25 from 19.06% in Mar'24 Yield on Investments (YoI) increased by 35 bps to 7.23% in Mar'25 from 6.88% in

Cost-to-Income Ratio reduced by 294 bps to 45.05% in Mar'25 from 47.99% in Mar'24

Gross Advances increased by 10% YoY to ₹588140 Cr in Mar'25 from ₹533773 Cr in

RAM (Retail, Agriculture & MSME) advances grew by 13% YoY to ₹350876 Cr in Mar'25

RAM contribution to gross domestic advances stood at 64.23%. Retail, Agri & MSME advances grew by 14%, 14% and 12% YoY respectively. Home Loan (including

Priority sector advances as a percentage of ANBC stood at 44% (₹204230 Cr)in

Total Deposits increased by 7% YoY and reached to ₹737154 Cr in Mar'25 as against

GNPA% decreased by 86 bps YoY to 3.09% in Mar'25 from 3.95% in Mar'24, NNPA% reduced by 24 bps to 0.19% in Mar'25 from 0.43% in Mar'24 Provision Coverage Ratio (PCR, including TWO) improved by 176 bps YoY to 98.10%

Capital Adequacy Ratio improved by 150 bps to 17.94%. CET-I improved by 184 bps YoY to 15.36%, Tier-I Capital improved by 182 bps YoY to 15.85% in Mar'25 Earnings Per Share (EPS) increased by 32% to ₹87.78 in Mar'25 from ₹66.73 in Mar'24

Slippage Ratio improved by 2 bps to 1.09% in Mar'25 from 1.11% in Mar'24

Net Profit up by 32% YoY at ₹2956 Cr in Mar'25 from ₹2247 Cr in Mar'24

Yield on Advances (YoA) stood at 8.64% in Mar'25

Mar'25 as against the regulatory requirement of 40%

Domestic CASA ratio stood at 40.17% as on 31st Mar'25

from ₹309918 Cr in Mar'24

₹688000 Cr in Mar'24.

mortgage) grew by 12% YoY in Mar'25

CD ratio stood at 79.79% as on 31st Mar'25

in Mar'25 from 96.34% in Mar'24

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Return on Assets (RoA) up by 22 bps to 1.37% in Mar'25 from 1.15% in Mar'24

Mar'24

Key Highlights (Quarter ended Mar'25 over Dec'24) Net Profit up by 4% QoQ to ₹2956 Cr in Mar'25 from ₹2852 Cr in Dec'24 Operating Profit improved by 6% QoQ to ₹5019 Cr in Mar'25 from ₹4749 Cr in Dec'24 Cost of Deposit decreased by 8 bps to 5.10% in Mar'25 from 5.18% in Dec'24
NIM (Domestic) stood at 3.48% in Mar'25 GNPA reduced by 17 bps to 3.09% in Mar'25 from 3.26% in Dec'24, NNPA reduced by 2bps to 0.19% in Mar'25 from 0.21% in Dec'24

Key Highlights (Year ended Mar'25 over Mar'24)

Operating Profit increased by 13% YoY to ₹18998 Cr in FY25 from ₹16840 Cr in FY24 Net Interest Income grew by 8% YoY to ₹25176 Cr in FY25 from ₹23274 Cr in FY24 Fee based income grew by 7% YoY to ₹3528 Cr in FY25 from ₹3298 Cr in FY24
 Net Interest Margin (NIM) Domestic stood at 3.51% in FY25 • Yield on Advances (YoA) up by 3 bps to 8.75% in FY25 from 8.72% in FY24

Yield on Investment (YoI) improved by 37 bps to 7.17% in FY25 from 6.80% in FY24
Return on Assets (RoA) improved by 25 bps to 1.32% in FY25 from 1.07% in FY24
Return on Equity (RoE) increased by 152 bps to 20.76% in FY25 from 19.24% in FY24
Cost-to-Income Ratio reduced by 115 bps to 44.77% in FY25 from 45.92% in FY24

Fraud Alert

You may have retired, but fraudsters work 24X7

They target you with "LIFETIME FREE CREDIT CARD" offers

Net Profit up by 35% YoY to ₹10918 Cr in FY25 from ₹8063 Cr in FY24

 Slippage Ratio improved by 38 bps to 1.11% in FY25 from 1.49% in FY24 Credit Cost decreased by 11 bps to 0.66% in FY25 from 0.77% in FY24

Dial 1930 to report

Indian Bank does not offer any special Credit Card to its retired employees.

Be informed and stay one step ahead of scammers. Remember, your OTP is your personal key to safe and secure transactions. Never share it, with anyone, no matter the reason.Stay vigilant and #KhabarNahiKhabardarBano with Indian Bank.

Watch the film on cybersecurity awareness by Indian Bank here

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the benefits of RD along with the option to vary the instalments. ✓ Bank's Insurance partners, M/s Universal Sompo & M/s. Niva. Bupa have introduced new set of Group Insurance Products at very nominal rates:-Universal Sompo General Insurance Co.Ltd IB Suraksha – Personal Accidental Insurance for SHG Business Shield – Sookshma Udyam for Gold loan customers

NAVYA May 2025 A monthly newsletter by Indian Bank Dear Valued Customer, We are delighted to present to you the May 2025 edition of our IND NAVYA newsletter.

NO JOINING FEE NO ANNUAL FEE IFETIME FREE

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