



Dear Valued Customer,

We are delighted to present to you the December 2025 edition of our IND NAVYA newsletter.

## NEW INITIATIVES & OFFERINGS

- ★ A Credit Card component is now introduced for eligible street vendors in addition to the loan component in IND PM SVANidhi Scheme. Street vendors who have successfully repaid their 2nd tranche loan or who have already availed the 3rd tranche loan are eligible for availing credit card component under the scheme.
- ★ The bank has launched a digital journey for the product – KCC Marine Gold. The step is taken to support farmers engaged in marine fishing activities meet their short-term credit needs. [Click here to know more.](#)
- ★ The bank has revised the Rate of Interest (ROI) and Processing Fee under Vehicle Loan (4 Wheeler-New). [Click here to know more](#)
- ★ To further smoothen the KCC renewal process the bank has launched a revamped digital KCC renewal journey with enhanced features [Click here to know more](#)
- ★ A total of 44 additional Quality Higher Education Institutions (QHEIs) have been included under the PM – Vidyalaxmi Scheme taking the total number of QHEIs to 904. These 44 QHEIs have been identified in the Top 100 ranked HEIs.
- ★ The bank has made the entire range of credit life insurance products live through its digital insurance platform. This initiative marks a significant milestone in delivering a comprehensive suite of credit life insurance products by offering end-to-end insurance solutions through our digital channels.
- ★ The Bank has introduced Virtual ATM i.e., Cardless cash withdrawal from designated merchant locations initiated by customers through INDSmart mobile application as an alternative option of Cash Withdrawal without visiting any cash delivery points like branches, ATM etc. VATM transforms nearby shops into cash disburse points at no extra cost to customer. Customers and merchants do not require debit cards or POS machines – the customer's smartphone acts as a virtual ATM card, while the merchant's smartphone functions as the Bank's Virtual ATM. [Click here to know more](#)
- ★ The Reserve Bank of India, has amended the Foreign Exchange Management (Export of Goods & Services) Regulations, 2015 to ease compliance for exporters facing global trade disruptions, extending the time limit for realization and repatriation of export proceeds from nine months to fifteen months, and increasing the permissible period for shipment of goods against advance payment from one year to three years, w.e.f. November 14, 2025.
- ★ The Reserve Bank of India, has introduced relief for exporters in specified sectors to ease debt servicing pressures from global trade disruptions. Banks may now permit an extended credit period of up to **450 days** for pre-shipment and post-shipment export credit disbursed until March 31, 2026, and allow liquidation of packing credit facilities availed on or before August 31, 2025 through legitimate alternate sources such as domestic sale proceeds or substitution with another export order. These benefits are available to borrowers engaged in eligible export sectors who had outstanding export credit facilities as of August 31, 2025, provided their accounts with all regulated entities were classified as 'Standard' on that date.
- ★ The Government of India, has extended Credit Guarantee Fund for Micro Units (CGFMU) coverage to Joint Liability Groups (JLGs), and the National Credit Guarantee Trustee Company (NCGTC) has enabled this facility on its portal effective from Q2 FY 2025-26. Under the scheme, credit facilities extended to JLGs engaged in agri-allied activities will be eligible for coverage, with a maximum loan limit of ₹10 lakh, and only JLG loans sanctioned for allied activities on or after July 1, 2025 will qualify for the guarantee.

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

### Light up your Christmas savings this December



#### IND ADVANTAGE (REWARD PROGRAM)

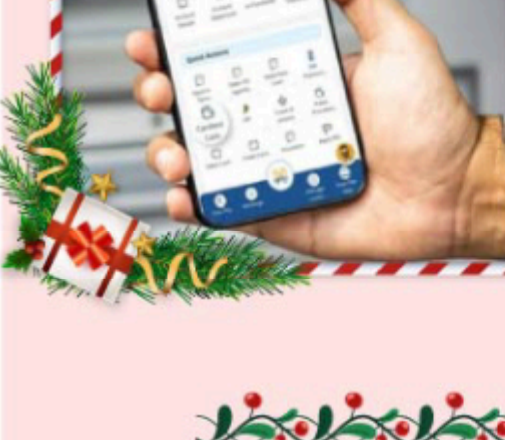
Turn your daily banking into rewarding moments. With IND Advantage Rewards, every payment, purchase, and swipe earns points you can redeem for exciting benefits. Simple, seamless, and rewarding—just the way banking should feel.

[Learn more](#)

#### IND SECURE TERM DEPOSIT

A Special term deposit designed for a peaceful mind. Lock in competitive rates upto 7.45% for 444 days and watch your savings grow steadily and securely. Whether you're planning ahead or building a financial cushion, IND Secure Term Deposit keeps your future steady.

[Learn more](#)



#### KCC MARINE GOLD SCHEME

A gold-backed credit solution tailored exclusively for the marine farmers. Get hassle-free loans with quick processing to manage daily expenses, repairs, and working capital needs. With loans upto 25 lakhs this scheme supports fishermen through every tide.

[Learn more](#)



#### VIRTUAL ATM

Say hello to our Virtual ATM (VATM) – the smarter, cardless way to withdraw cash using your IndSmart Mobile App. No branches, no ATMs, no debit cards – just your phone and a nearby merchant. It's free, fast, and secure and lets you withdraw up to ₹2,000 per transaction and ₹10,000 per month. Download or update the IndSmart App today and enjoy cash freedom like never before!

[Learn more](#)

## Bank Buzz – Top Story

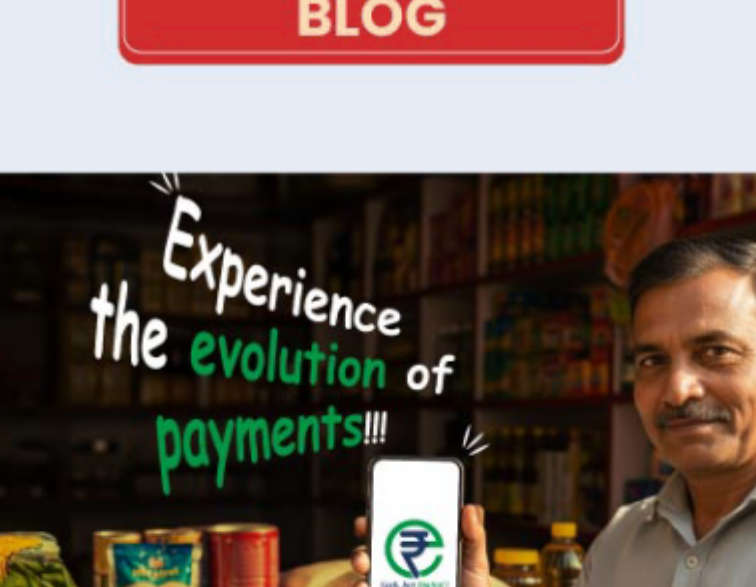
Ms Mini T. M. assumes charge as Executive Director of Indian Bank



Ms Mini T. M. has assumed charge as Executive Director of Indian Bank on 24th November, 2025. She started her banking career as Probationary Officer in 1994 with Federal Bank and subsequently moved to Vijaya Bank as Financial Analyst in 2007 which got amalgamated with Bank of Baroda, where she rose to the rank of Chief General Manager in February 2025.

[Read more](#)

Indian Bank conducted a fire drill at its Corporate Office, Chennai



Indian Bank conducted a fire drill on 14<sup>th</sup> November 2025 at its Corporate Office, Chennai as part of its fire safety protocols, aimed to sensitise staff members on emergency procedures and evacuation. The drill was lead by senior officials of the Tamilnadu Fire & Rescue Department, in the presence of the Bank's Top Management, Senior officials and staff members.

Indian Bank observed the Constitution Day



Indian Bank observed the Constitution Day on 26<sup>th</sup> November 2025 at its Corporate Office in Chennai. Shri Binod Kumar, MD & CEO lead the event, wherein the Bank's Top Management, Senior officials and staff members read the preamble.

## BLOG



## Fraud Alert



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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