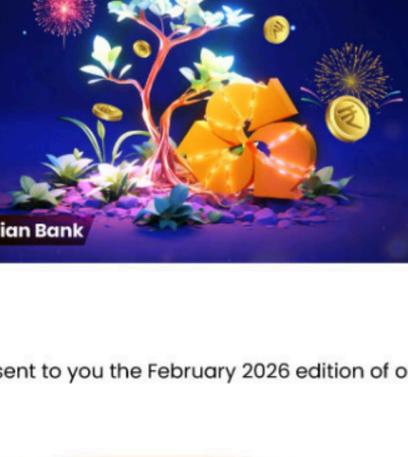


IND NAVYA

February 2026

A monthly newsletter by Indian Bank



Dear Valued Customer,

We are delighted to present to you the February 2026 edition of our **IND NAVYA** newsletter.

Make a smart financial move this February!



Central Govt Employees Salary Account Package

Your salary account, with added everyday advantages. Exclusively designed for Central Government employees, this salary account brings together zero-balance banking, comprehensive insurance cover, and lifestyle privileges under one powerful package. From everyday transactions to long-term security for you and your family, it's banking that supports your journey every step of the way.

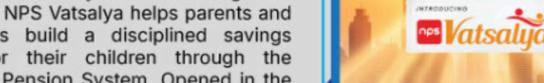
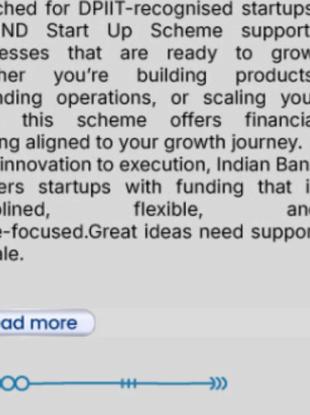
[Read more](#)



IB PROFESSIONAL

Support that understands your professional needs. Designed for doctors, engineers, architects, chartered accountants, consultants, and other working professionals, IB Professional offers flexible personal finance to support both personal milestones and professional needs. Whether it's setting up or renovating your office, upgrading essentials, or managing important life moments, this loan gives you the financial freedom to move ahead with confidence. When your career moves forward, your banking should too.

[Read more](#)



IND Start Up Scheme

Helping startups take the next step. Launched for DPIIT-recognised startups, the IND Start Up Scheme supports businesses that are ready to grow. Whether you're building products, expanding operations, or scaling your team, this scheme offers financial backing aligned to your growth journey. From innovation to execution, Indian Bank partners startups with funding that is disciplined, flexible, and future-focused. Great ideas need support to scale.

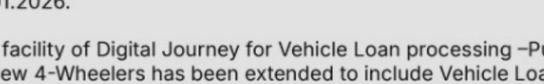
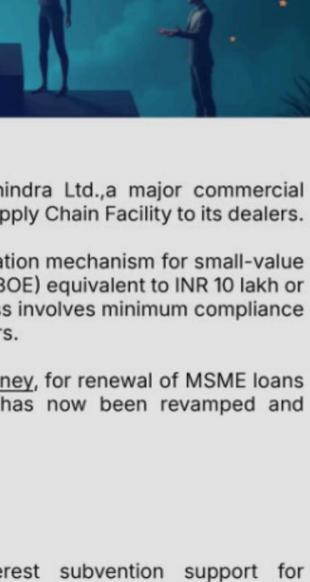
[Read more](#)



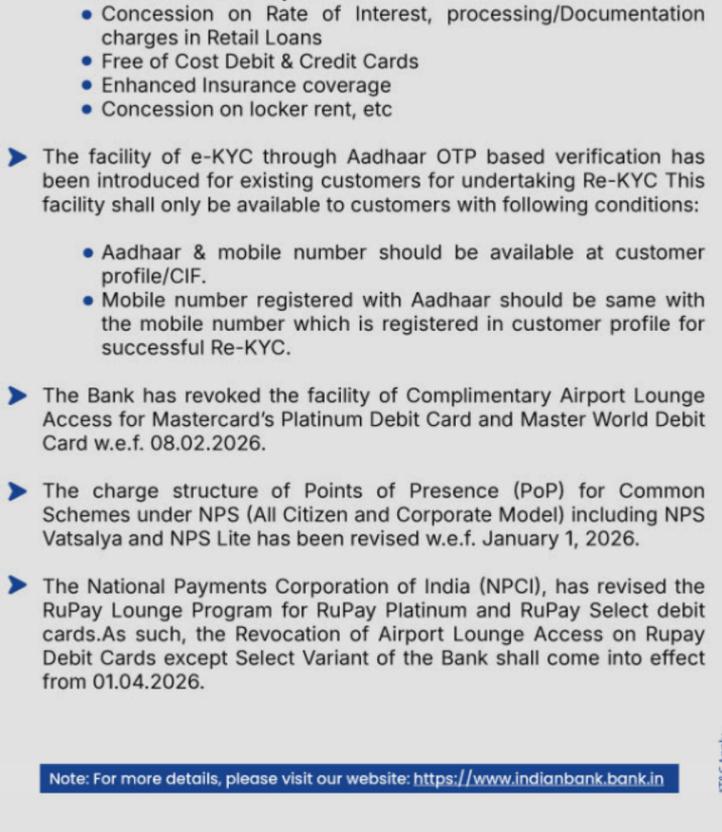
NPS VATSALYA

A head start on your child's long-term security. NPS Vatsalya helps parents and guardians build a disciplined savings habit for their children through the National Pension System. Opened in the name of a minor and managed by a guardian, the scheme focuses on long-term financial security from an early age. With flexible contribution options and regulated investment choices, it allows you to plan steadily today for your child's independent and secure future.

[Read more](#)



NEW INITIATIVES & OFFERINGS



- ▶ The Bank has onboarded SML Mahindra Ltd., a major commercial vehicle manufacturer for providing Supply Chain Facility to its dealers.
- ▶ The bank has simplified the reconciliation mechanism for small-value Shipping Bills (SB) and Bills of Entry (BOE) equivalent to INR 10 lakh or less. The revised reconciliation process involves minimum compliance burden for the exporters and importers.
- ▶ The **MSME Auto Renewal Digital Journey**, for renewal of MSME loans with exposure up to ₹20.00 lakh, has now been revamped and enhanced to enable:
 - Renewal of existing facilities;
 - Enhancement of limits;
 - Additional funding.

- ▶ The bank has launched an interest subvention support for pre-shipment and post-shipment rupee export credit to facilitate improved access to pre- and post-shipment rupee export credit for MSME exporters by reducing the cost of such credit. w.e.f. 02.01.2026.
- ▶ The facility of Digital Journey for Vehicle Loan processing –Purchase of New 4-Wheelers has been extended to include Vehicle Loan for processing New 2-Wheelers and Used 4-Wheelers. [Click here to know more](#)

- ▶ The Bank has launched a **Salary Account Package for Permanent Central Government Employees** with various benefits including the following: -
 - Zero Balance Salary Account
 - Concession on Rate of Interest, processing/Documentation charges in Retail Loans
 - Free of Cost Debit & Credit Cards
 - Enhanced Insurance coverage
 - Concession on locker rent, etc

- ▶ The facility of e-KYC through Aadhaar OTP based verification has been introduced for existing customers for undertaking Re-KYC. This facility shall only be available to customers with following conditions:
 - Aadhaar & mobile number should be available at customer profile/ClIF.
 - Mobile number registered with Aadhaar should be same with the mobile number which is registered in customer profile for successful Re-KYC.

- ▶ The Bank has revoked the facility of Complimentary Airport Lounge Access for Mastercard's Platinum Debit Card and Master World Debit Card w.e.f. 08.02.2026.
- ▶ The charge structure of Points of Presence (PoP) for Common Schemes under NPS (All Citizen and Corporate Model) including NPS Vatsalya and NPS Lite has been revised w.e.f. January 1, 2026.
- ▶ The National Payments Corporation of India (NPCI), has revised the RuPay Lounge Program for RuPay Platinum and RuPay Select debit cards. As such, the Revocation of Airport Lounge Access on RuPay Debit Cards except Select Variant of the Bank shall come into effect from 01.04.2026.

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

Bank Buzz – Top Story

Indian Bank Wins Twin Prestigious Awards for Technology, Digital Innovation & IT Risk Management



Indian Bank has once again reaffirmed its leadership in technology-driven banking by securing multiple prestigious national-level awards, recognising its excellence in digital innovation, cybersecurity, and IT risk management.

[Read more](#)

Indian Bank Celebrates 77th Republic Day



Indian Bank marked the nation's 77th Republic Day with great enthusiasm at its Corporate Office and Head office in Chennai. Shri Binod Kumar, MD&CEO, unfurled the National Flag, receiving a guard of honour from the Bank's guards.

[Read more](#)

BLOG

NEW BLOG PUBLISHED

Awareness Today, Security Tomorrow

Guarding a Lifetime of Savings

[Learn more in our latest blog post](#)

Fraud Alert

A money mule is a person who transfers or moves illegally acquired money on behalf of someone else.

Don't be a Money Mule!

Your Bank Account = Your Money

- Never let anyone use your bank account for transferring money.
- Allowing others to receive or forward money through your bank account can land you in jail.
- Never share your bank details, OTPs, or passwords with anyone.

Protect your account. Protect yourself.

Easy money is never worth the risk.

For more details, please visit our website: www.indianbank.bank.in

Reserve Bank of India