

# IND NAVYA

April 2025

A monthly newsletter by Indian Bank

Dear Valued Customer,

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

## NEW INITIATIVES & OFFERINGS

- ✓ Bank has reviewed the Marginal Cost of funds based Lending Rate (MCLR), Treasury Bills Linked Lending Rates (TLBR) with effect from 03.04.2025. For more details, [click here](#)
- ✓ The CGTMSE coverage for women-led enterprises is enhanced from the existing 85% to 90%. The enhanced extent of guarantee coverage is applicable to all guarantees issued on or after 01.04.2024.
- ✓ The interest rates on Small Savings Schemes for the first quarter of financial year 2025-26 starting from 1st April 2025 and ending on 30th June 2025 shall remain unchanged from those notified for the fourth quarter of FY 2024-25.
- ✓ Bank has extended **Ind Super 400 Days** and **Ind Supreme 300 Days** schemes up to 30.06.2025, on existing terms and conditions.
- ✓ Bank has introduced Top Up Facility for Retail Term Deposits w.e.f 28.03.2025 to provide customer the flexible renewal options to increase or decrease their deposit term value on the maturity without closure of the deposit.
- ✓ Bank has rationalised the pricing under **Ind Mortgage Loan** to Individuals, based on Credit Information Companies (CICs) score instead of Loan to Value (LTV) ratio.
- ✓ A dedicated online portal has been developed by the Bank to facilitate lodgement of Vigilance Complaints by all stakeholders and general public at large. To access the portal, [click here](#).
- ✓ Bank has introduced the "IND Green 555 Days Term Deposit" scheme with effect from 26.03.2025, a fixed maturity term deposit product of 555 days specially designed to promote sustainable development while providing guaranteed returns.
- ✓ Bank has on boarded M/s Ashok Leyland Limited, M/s Daikin Airconditioning India Pvt Ltd, M/s VST Tillers Tractors Limited and M/s IFB Industries Limited for providing Supply Chain Finance (SCF) facility to its dealers.
- ✓ Bank has developed new digital loan product **Ind MSME Digi**, an automated journey for MSME loan. Customers can apply loan under "IND MSME DIGI" through our Bank's website / Mobile Banking / Internet Banking. For more details, [click here](#)
- ✓ Bank has increased Maximum Loan Amount upto Rs.25.00 Cr from the existing Rs.10.00 Cr, under **MSME LAP** Scheme.
- ✓ The maximum loan limit and rate of interest under **KCC Gold Plus** and **KCC Marine Gold** products has been revised.
- ✓ Bank has introduced a digital journey for the product- **Ind Digi Kcc Gold Plus**
- ✓ Bank has modified the Farmer Producer Organization (FPO)/FPC Financing Scheme - **RBD - Ind Kisan Mitra** as follows: -
  - Maximum loan limit is enhanced to Rs.2.00 Cr from the existing Rs.1.00 Cr;
  - Maximum repayment tenure is increased to 10 years from the existing 5 years; and
  - Credit Guarantee coverage from Nabsanrakshan Trust Pvt Ltd (NTPL) for loans to FPOs has been increased to Rs.2 Cr.
- ✓ Mahila Samman Savings Certificate (MSSC) Scheme will not be available from 01.04.2025.
- ✓ The following modifications in Credit Guarantee Scheme (CGS)-I scheme have been made w.e.f. 01.04.2025:-
  - The Ceiling of Guarantee Coverage has been increased from the existing Rs. 5.00 Cr to Rs.10.00 Cr; and
  - Annual Guarantee fee has been reduced for Guarantees above Rs. 1.00 Cr.
- ✓ Bank has introduced the facility of capturing customer's feedback through Tab on their Branch Banking experience. After completion of Tab Banking Journey (Account Opening, Re-KYC, etc.), SMS along with feedback link will be sent to the customers on their registered mobile number where customers can submit their valuable feedback on their Banking Experience and Bank will take the necessary measures based on the feedback of the customers.

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

## Make a smart financial move this April!



### IB EDUCATION LOAN (IBA)

Got admission? Get funded! Realize your academic dreams now with IB Education Loan! Enjoy attractive interest rates with flexible repayment options. Our simple loan application process ensures quick approvals, so you can focus on what truly matters for your future!

[Learn more](#)

### IND MSME DIGI

Say goodbye to tedious paperwork! With IND MSME DIGI, unlock a 100% digital MSME loan journey powered by automated credit assessment. Whether you're an existing or a new customer, access fast, paperless and hassle-free loans up to ₹25 lakh. Apply now and take your business to the next level!



[Learn more](#)

### IND GREEN 555 DAYS

Secure your future while supporting a greener tomorrow! With IND GREEN 555 DAYS, enjoy guaranteed returns of up to 7.55% p.a. on your Fixed Deposit. Starting with just ₹1,000/-, this eco-friendly investment helps you grow your savings while promoting sustainable development.



[Learn more](#)

## Bank Buzz - Top Story

Indian Bank Celebrates International Women's Day 2025, Honouring Women Achievers



Indian Bank commemorated International Women's Day at Chennai on March 10, 2025 with a series of events celebrating the strength, resilience, and achievements of women. The celebration was attended by Shri Binod Kumar, MD & CEO, along with executive Directors. A special webinar on "Work Life Balance for a Woman and a Counterpoint" was hosted by the Bank, wherein Justice Prabha Sridevan (Retd.) addressed the key issues faced by women in the society.

[Read more](#)

## BLOG

### NEW BLOG PUBLISHED

### Power Your Future with the Sun!

Switch to renewable energy with Indian Bank's rooftop solar loans

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



[Read more](#)

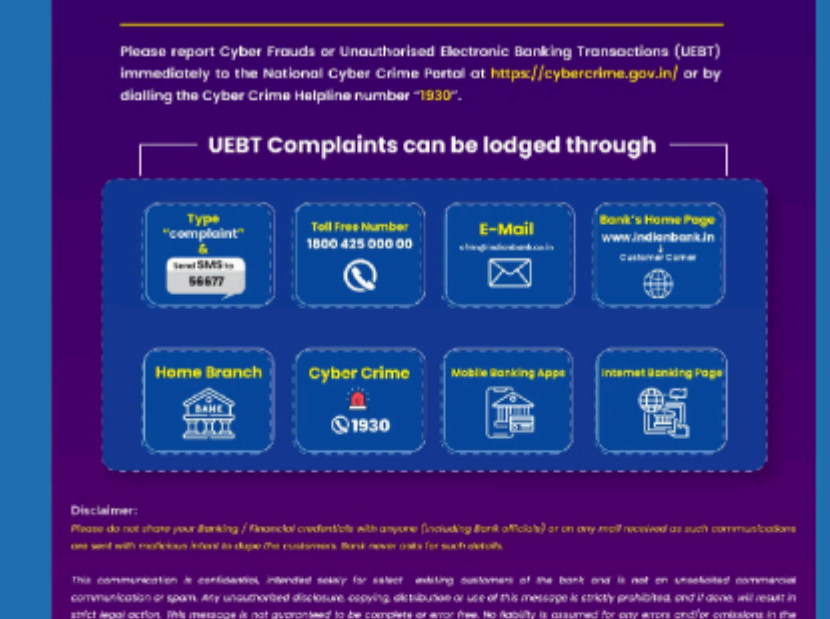
## AWARDS AND RECOGNITIONS



Indian Bank bagged the #2 position under the Top Improvers category in the EASE 6.0 Reforms Index and also secured the #3 spot in People & HR operations.



Indian Bank won the 5th edition of Most Trusted Brands in India 2025-26 by Marksmen Daily.



Indian Bank has been recognized at the ET Now Best BFSI Brands 2025 conclave! This achievement reflects our commitment to trust, excellence, and customer service.

## Fraud Alert



Beware of fraudsters and fake customer care numbers

Dear Customer,

Indian Bank is committed to make your banking experience secure and convenient. Enjoy safe and secure banking, by staying alert and by taking simple precautions.

Here are some security tips to remember for safe digital banking:

- Do not search Bank's customer care numbers using various search engines
- Always get information from Indian Bank official website <https://indianbank.in/>
- Check 'https' before typing any URL in your browser address bar
- Change your passwords/MPIN/ATM regularly
- Do not share your confidential information over phone to anybody
- Never click on links from unknown addresses
- Do not open any attachments received in SMS/email from unknown sources
- Don't share your Card No, CVV, PIN, OTP, PASSWORD even if caller claims to be Bank staff or sharing these could lead to fraud

Please report Cyber Frauds or Unauthorised Electronic Banking Transactions (UEBT) immediately to the National Cyber Crime Portal at <https://cybercrime.gov.in/> or by dialling the Cyber Crime Helpline number "1930".

UEBT Complaints can be lodged through



### 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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