

IND NAVYA

March 2026

A monthly newsletter by Indian Bank

Dear Valued Customer,

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

A SEASON OF COLOUR. A STRATEGY OF GROWTH.

IB Tax Saver Scheme

Bring discipline and direction to your savings with the IB Tax Saver Term Deposit. Designed for individuals seeking tax efficiency and stable returns, the scheme offers benefits under Section 80C along with assured growth over a 5-year lock-in period. It combines safety with structured wealth creation, making it an ideal choice for long-term financial planning.

[Read more>>>](#)

IB Seafarer Account NRE SB

Add the colours of security and convenience to your overseas earnings with the Seafarer Account (NRE SB) from Indian Bank. Designed exclusively for Indian seafarers working across the globe, this premium account helps you manage and access your funds with ease while you continue your journey across seas. It offers RuPay Select debit card, lifestyle perks, free digital transactions, insurance, and concessional loan facilities.

[Read more>>>](#)

Loan / OD Against NSC, KVP, RBI Relief Bonds & LIC Policies

Access funds without disrupting your long-term investments through Loan or Overdraft facilities against NSC, KVP, RBI Relief Bonds, and LIC policies. This facility enables liquidity while allowing your investments to continue earning returns. It is a practical and reliable solution for planned or urgent requirements, ensuring your financial plans remain uninterrupted and well balanced.

[Read more>>>](#)

IND Secure

Add confidence to your savings with IND SECURE, a special term deposit designed to combine stability with rewarding growth. With a fixed tenure of 444 days, the scheme offers an opportunity to earn attractive returns while keeping your investment protected and disciplined. Open your deposit with an amount starting from ₹1,000 and enjoy the flexibility of features like loan or overdraft against the deposit and automatic renewal options. IND SECURE ensures your savings continue to grow steadily while staying accessible when needed.

[Read more>>>](#)

NEW INITIATIVES AND OFFERINGS

- The bank has revised the Marginal Cost of Funds based Lending Rate (MCLR), Treasury Bills Linked Lending Rates (TBLR), Base Rate and BPLR with effect from 03.03.2026. [Click here to know more.](#)
- In its bid to offer the best ROI, the bank has launched a new special term deposit "IND SUPREME 2.0, 300 days" @ 6.30 % p.a w.e.f. 04.02.2026 and valid till 31.03.2026.
- The Bank has introduced the Digital Journey for the PMSVANidhi Scheme, covering both the Term Loan and Credit Card components. The journey has been designed to enable minimal turnaround time (TAT) for sanctioning loans thereby enhancing customer service and satisfaction.
- As part of our ongoing digitization initiatives, the Bank has now implemented Digital Document Generation with Aadhaar authenticated e-Signing in the Export Collection and Export Advance Payment modules of the IND Trade NeXT Portal. This is a significant step toward paperless trade transactions and reduces manual handling, ensures compliance, and speeds up turnaround time.
- The Bank has now upgraded the existing V-KYC platform to V-KYC Version 3.0, incorporating improved technology, enhanced user experience and optimized process controls.
- Indian Bank has launched Virtual Banking Experience (VBX), under its Virtual Banking Vertical – a "Bank within a Bank" model. This dedicated platform is designed to serve digital-savvy customers who prefer to fulfil their banking needs through online channels rather than visiting physical branches. The platform delivers a seamless, secure, and personalized banking experience through the enhanced IndSMART mobile application, enabling customers to conveniently access a wide range of banking services anytime and from anywhere.
- The bank has launched an exclusive SB NRE product for seafarers named **IB Seafarer Account NRE SB**. The account is aimed at meeting the aspirations of the seafarers and comes with a host of privileges and features.
- To facilitate housing loans the bank has revised the ROI (Floating) to match it with IB Home Loan and also introduced Fixed ROI in Home Loan Scheme for EWS, LIG and MIG Individuals: Urban Areas. [Click here to know more.](#)
- Salary Account Package for Permanent Central Government Employees is now extended for Permanent Central Government Employees working in Defence / Military / Paramilitary Forces (Armed Personnel). [Click here to know more.](#)
- The Foreign Exchange Management (Guarantees) Regulations as notified by Reserve Bank of India (RBI) have been operationalised by the bank.

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

BANK BUZZ - TOP STORY

Indian Bank Partners with VIT Chennai to Organise PSBS Hackathon Series 2026



Indian Bank, in collaboration with Vellore Institute of Technology (VIT), Chennai, organised the PSBS Hackathon Series 2026 as part of an initiative of Department of Financial Services supported by Indian Banks Association. The hackathon was themed "IntelliTrace: Protect – Detect – Prevent Fraud", aimed at fostering innovative, technology-driven solutions to combat emerging financial fraud risks.

[Read more>>>](#)

BLOG

NEW BLOG PUBLISHED

Your Direct Line to Banking Support

A Complete Guide to Customer Care & Services

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



Fraud Alert

INDSMART

इंडियन बैंक Indian Bank

Easy Loans ❌
Hidden Scams ✅

KHABAR NAHI KHABARDAR BANO



⚠️ Avoid downloading unverified loan apps. Check only official sources.

Dial 1930 or visit www.cybercrime.gov.in to report cybercrime

Disclaimer:

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