

इंडियन बैंक



Indian Bank

इलाहाबाद

ALLAHABAD

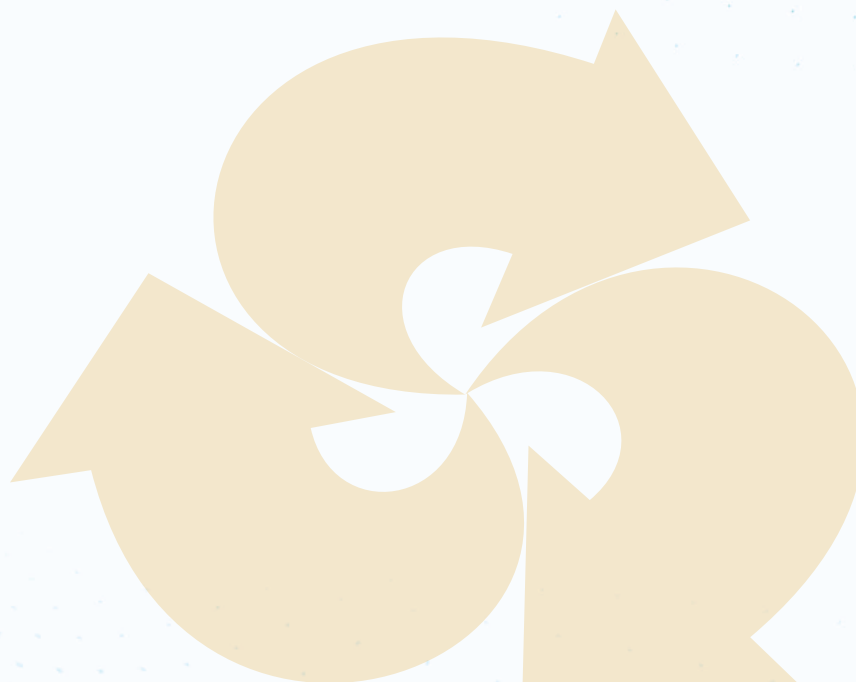
आपका अपना बैंक, हर कदम आपके साथ
YOUR OWN BANK, ALWAYS WITH YOU

BANK THE DIGITAL WAY



A Booklet on Digital Products & Services





INTRODUCTION

Indian Bank offers a bouquet of digital solutions by integrating services on a digital platform. By giving customers more convenient and efficient ways to access and manage their accounts, digital products offered dramatically improves the customer experience. The following are some examples of how digital products add to the day-to-day banking and financial needs of customers:

Increased Accessibility: Customers can access their accounts and carry out banking anywhere, anytime, thanks to banking digital channels like mobile banking apps and online banking systems. Customers who have busy schedules or live in places with few banking options may find this to be particularly convenient.

Improved Security: Many digital banking products use advanced security measures, such as multi-factor authentication and encryption, to protect customer information and prevent fraudulent activity. This gives peace of mind.

Enhanced Convenience: Digital products often offer features that make banking tasks easier and more convenient for customers. For example, a mobile deposit feature allows customers to create online deposit without having to visit a bank branch and generate secure and higher return on the idle funds.

Greater Control: Digital products can give customers more control over their accounts and finances by providing real-time updates and alerts, as well as allowing them to easily monitor and manage their account activity.

Imbibing all the above benefits of digital banking ecosystem, Indian Bank's products and services serve customers from all walks of life. This booklet is a ready reckoner of our offerings. We are sure you shall find a solution for your banking needs.

Let's get started...

CONTENTS

Digital Channels:

Mobile Banking App (IndSMART) 06

IndNetBanking 08

Deposits:

IB Tab Banking - Account Opening through Tab 10

Account Opening through Video KYC 12

e-Term Deposit 14

IND SWAGAT (A Term Deposit facility for new to bank customer) 16

Loans:

IND Digi KCC 18

IND Digi KCC (ETB) 20

KCC Digital Renewal 22

IND Digi Home Loan 24

Shishu Mudra 26

e-OD against Term Deposits 28

Maruti Suzuki Smart Finance (MSSF) 30

Gold Loan Co-Lending with Rupeek 32

IND Digi Agri Jewel Loan (New) 34

IND Digi Agri Jewel Loan (Re-Pledge) 36

IND GST Advantage 38

Retail/MSME Jewel Loan Branch Assisted 40

IND Digi Vehicle Loan 42

Pre Approved Personal Loan	44
MSME Renewal Facility	46
e-Services:	
Cardless Cash Withdrawal in ATM / BNA through IndSMART	48
Virtual Debit Card in IndSMART App	50
“IB RUPEE KEY” RuPay On-the-go Smart Keychain	52
FASTag	54
Digilocker	56
Video Life Certificate for Pensioners	58
Repayment of Term Loans through BNAs	60
Collection Services:	
UPI Collect Billing Solution	62
Offline Challan - Multi Utility Payments (MUP)	64
V Collect - Virtual Account Number	66
IB Collect - Payment Gateway Services	68
IB Collect Plus - Form Based Solution	70
Merchant Products:	
Merchant QR Code Solution	72
Soundbox	74
Point of Sale (POS)	76
SoftPoS	78
e-RUPI Issuance	80

e-RUPI Redemption - IB Corporate Merchant App	82
---	----

Insurance:

Insurance (USGICL) - Health, Two / Four - Wheeler	84
---	----

ODAD against Insurance (ABSLI/SBILIFE)	86
--	----

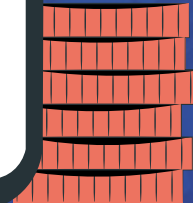
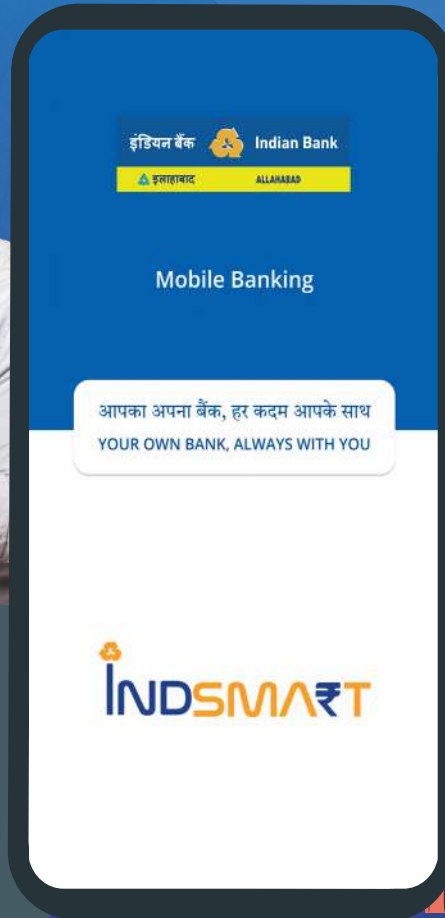
Cards:

Secured Credit Card	88
---------------------	----

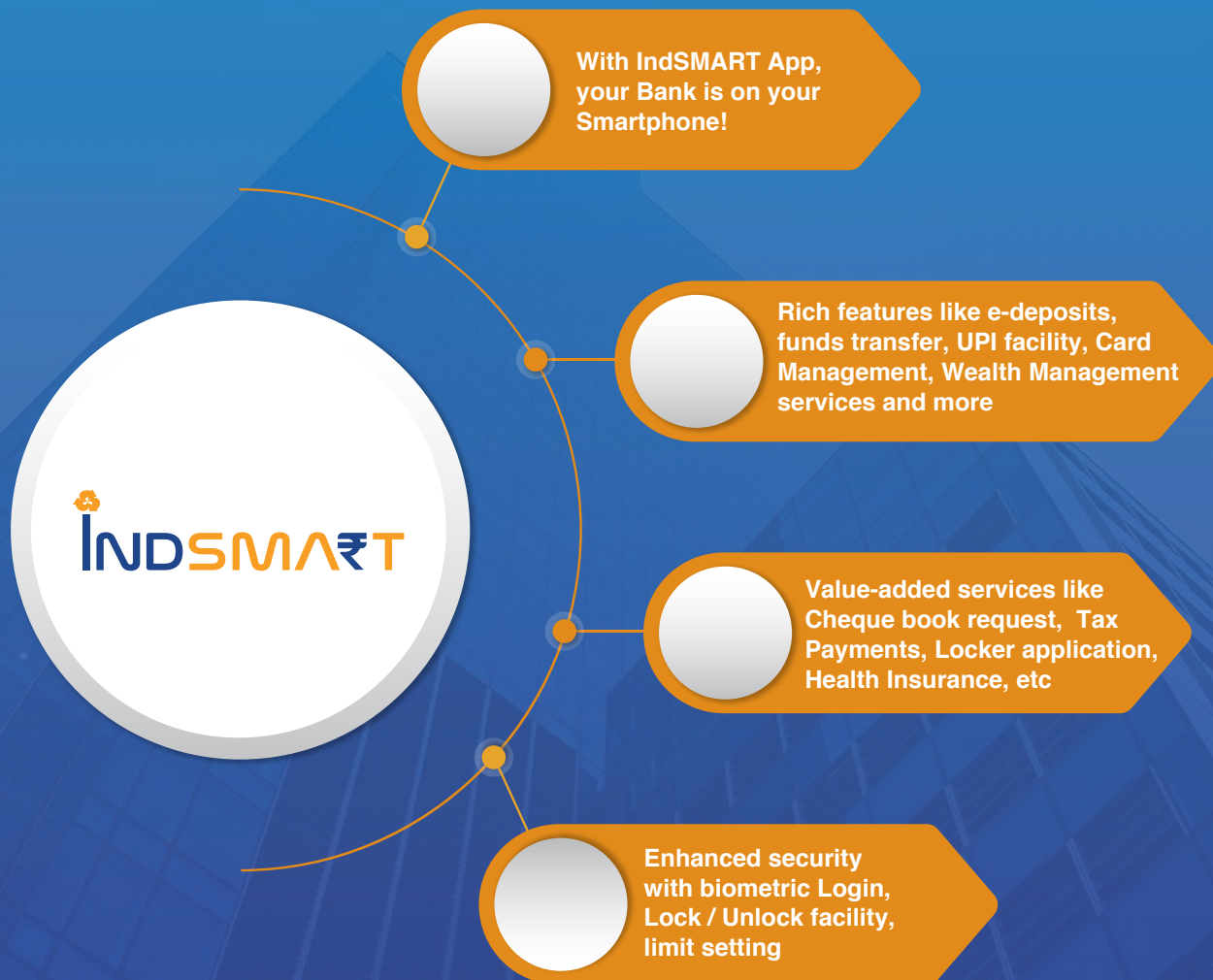
Pre approved Credit Card	90
--------------------------	----

Credit Card ETB	92
-----------------	----

Mobile Banking App (IndSMART)



Scan QR Code
for Product video



Download on the
App Store

GET IT ON
Google Play



Scan to Download

IndNetBanking





Scan to
Register

IB Tab Banking

Account Opening through Tab

IB - DIGI Online IB Account opening

PERSONAL DETAILS:

Name *:

Mobile Number *:

Email Id *:

Please Enter the text as shown in the Image:

☐ I accept the Terms and Conditions

☐ I agree to submit Aadhaar number for account opening and authorise Indian Bank to fetch my personal details from UIDAI.

I declare that no other account has been opened nor will be opened using OTP based e-KYC with Indian Bank or any other Bank.

☐ I hereby declare that I am an Indian citizen and a tax payer only in India.

☐ I am not a resident or tax payer of any other country.

☐ I hereby declare that the first transfer is being done from my fully KYC account with the other bank and the transfer is not from third party.

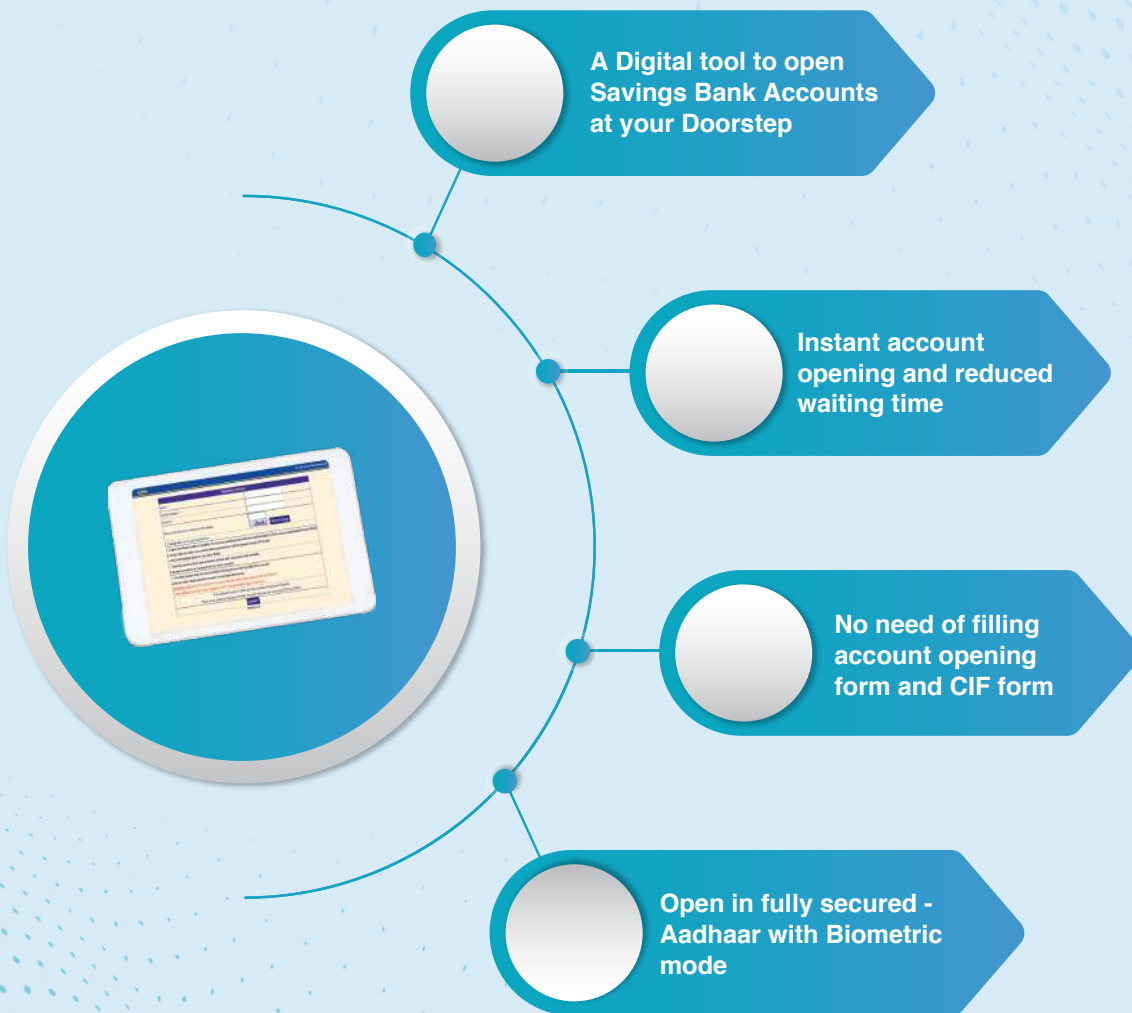
INFORMATION: If you do not have account with any other bank please visit the branch with Aadhaar and Pan Card, complete eKYC and avail full range of services.

* If the Mobile Number is different from Aadhaar Registered Number.

Please keep Aadhaar Registered Mobile Number with you for receiving OTP from UIDAI.

SUBMIT

Version 1.0



Scan to get
more details

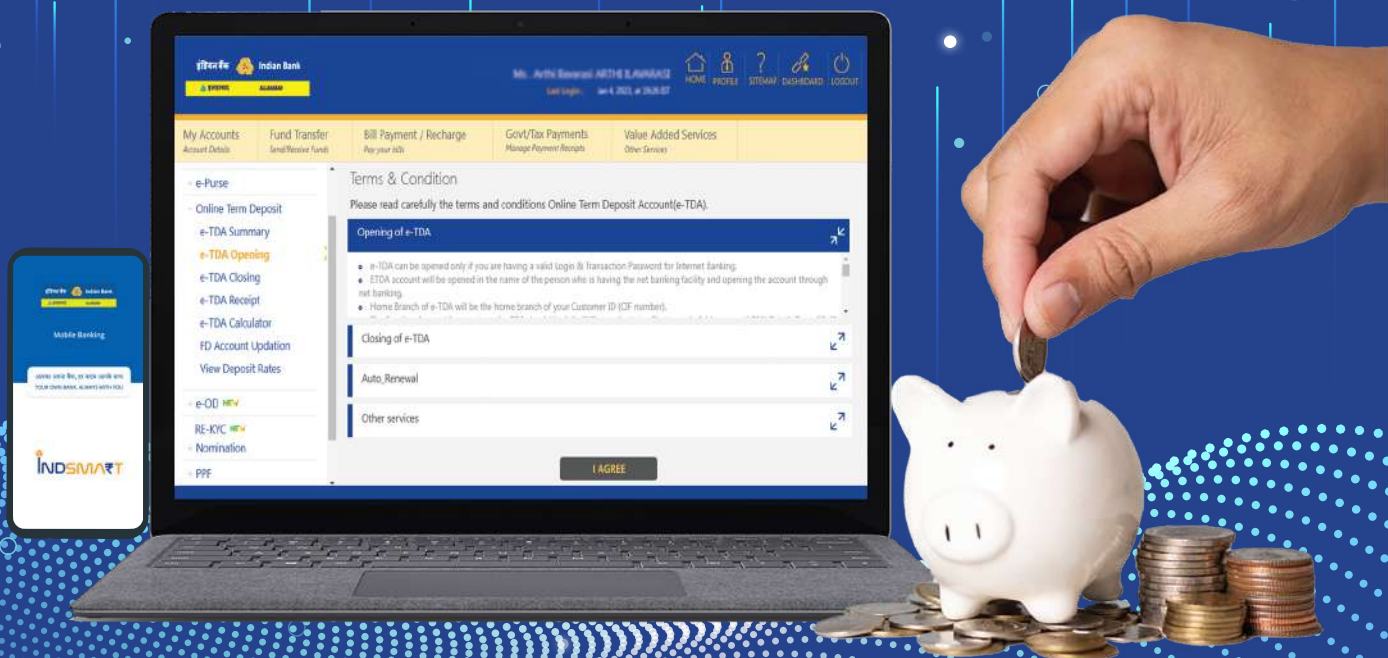
Account Opening through Video KYC





Scan to
Open Account

e-Term Deposit



Scan QR Code
for Product video

e-Term Deposit

Experience Instant Deposit by opening term deposit in just a click

Get the Best Deposit Plans on IndSMART App or IB Internet Banking

Select Interest payment intervals as per your choice

Secure your savings by adding a nominee

Online overdraft options available*

*T&C apply



Scan to get more details

IND SWAGAT

(A Term Deposit facility for new to bank customer)



Scan QR Code
for Product video

IND SWAGAT

Save without having a savings account with Indian Bank!

Invest in IND SWAGAT term deposit scheme and get best returns

Complete Online Term Deposit Account opening process with no paperwork involved

Open instantly an e-Term Deposit (MMD only) up to ₹ 90,000 with OTP based e-KYC and fund it instantly via any UPI mode

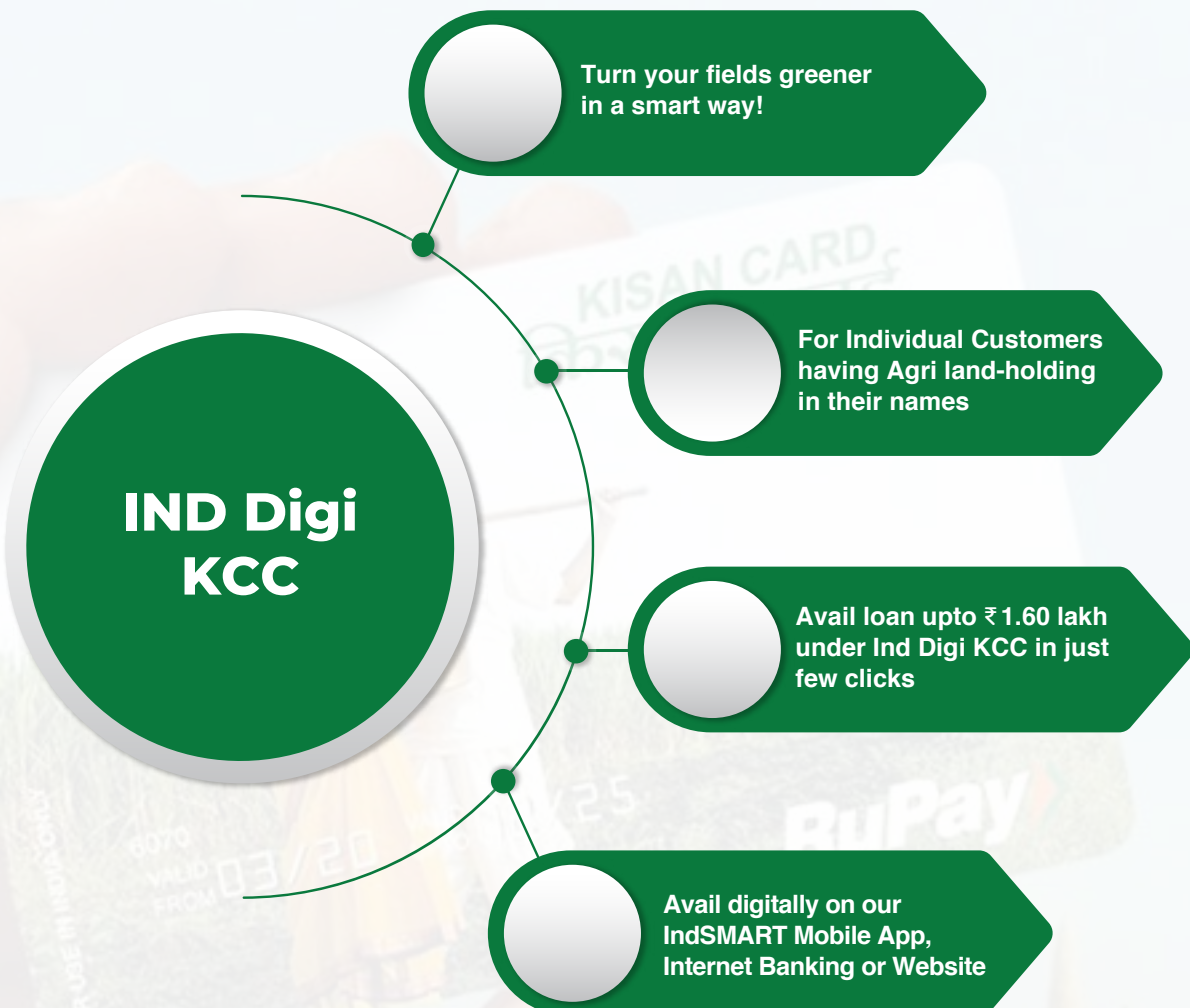


Scan to
Apply

IND Digi KCC



Scan QR Code
for Product video



The diagram features a central green circle with the text 'IND Digi KCC'. A curved line with four dots extends from the right side of this circle to four green arrow-shaped callouts. Each callout contains a white circle icon and a line of text. The background shows a hand holding a 'KISAN CARD' with 'RuPay' branding and a QR code.

IND Digi KCC

Turn your fields greener
in a smart way!

For Individual Customers
having Agri land-holding
in their names

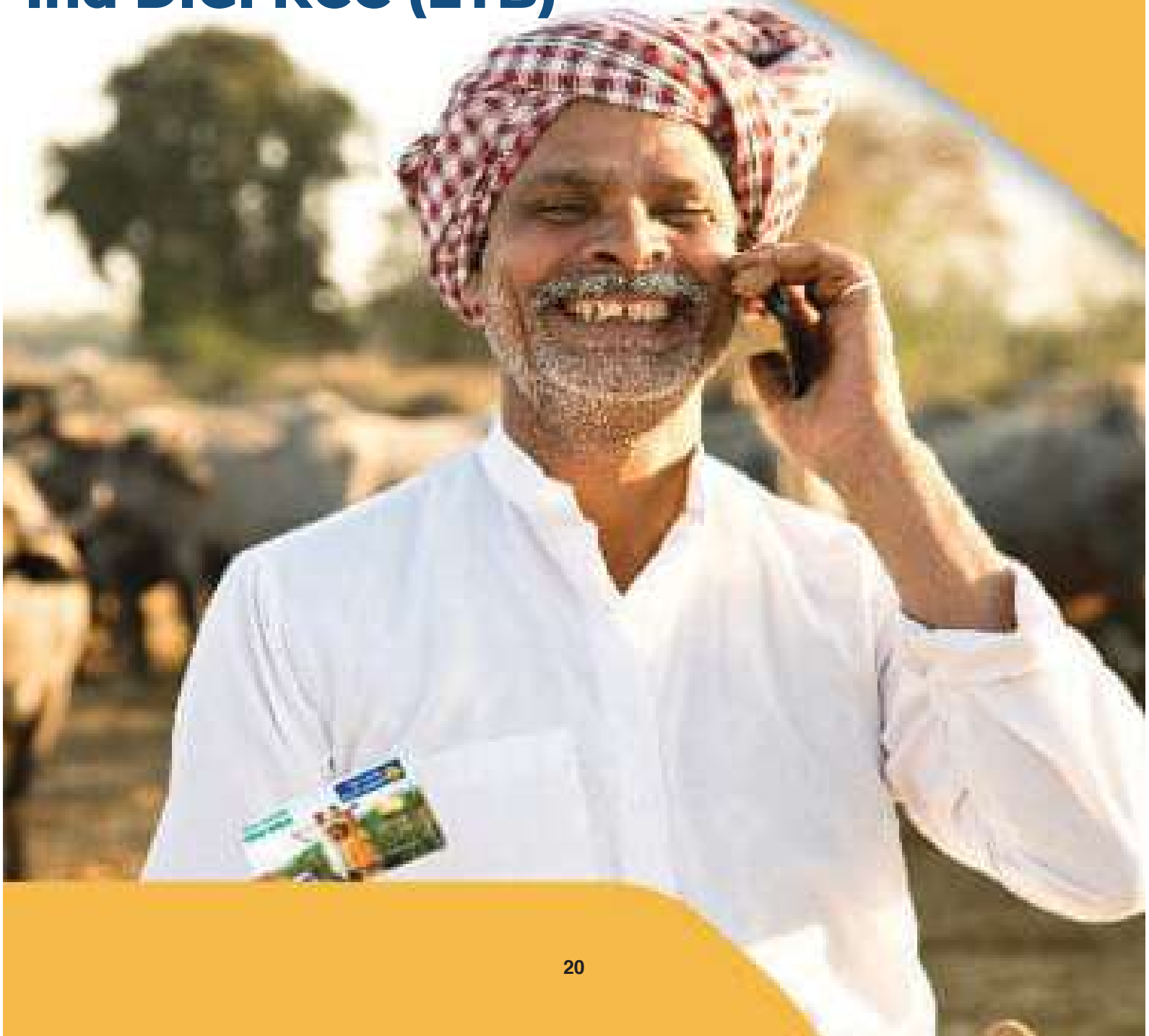
Avail loan upto ₹ 1.60 lakh
under Ind Digi KCC in just
few clicks

Avail digitally on our
IndSMART Mobile App,
Internet Banking or Website



Scan to
Apply

Ind DIGI KCC (ETB)



Ind DIGI KCC (ETB)

**Apply through Mobile Banking
-IndSMART/ IB / Website**

**Combined limit of all KCC upto
Rs. 1.60 Lakhs**

**Re-KYC and EKYC verified
with valid Mobile Number**

**End to End Digital /Branch
Assisted**

**Available in Tamil Nadu,
Madhya Pradesh & four
(04) Districts of U.P. –
Barabanki, Jhansi,
Varanasi & Meerut**

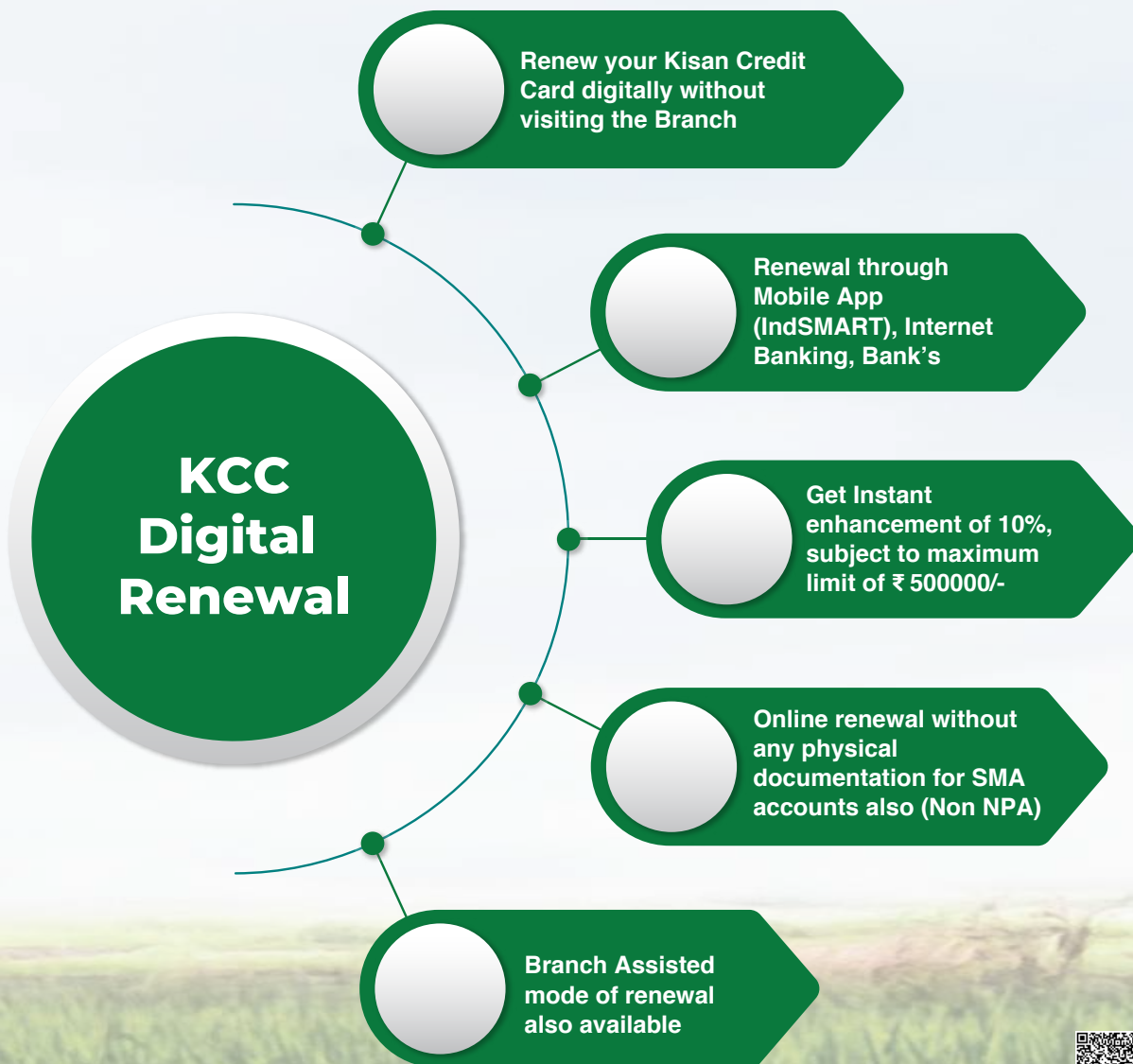


**Scan to get
more details**

KCC Digital Renewal



Scan QR Code
for Product video



T&C apply



Scan to Apply

Ind Digi Home Loan



Ind Digi Home Loan

All Existing Salaried / Pensioner / Professional & Self Employed Customers

Maximum Limit as per Income Eligibility

Apply through Website/M-B/IB, Branch Assisted Journey

Digital Processing, Automated CIBIL & ITR verification

Attractive Rate of interest



Scan to get more details

Shishu Mudra



Scan QR Code
for Product video



*T&C apply

**Presently available at select states



Scan to
Apply

e-OD against Term Deposits



e-OD against Term Deposits

**In urgent need of money?
Avail Overdraft against your
Indian Bank Term Deposit
anytime anywhere**

**No Branch visit or
physical documents
required**

**Avail online through
Mobile App
(IndSMART) or internet**

**Instant disbursement with
zero processing fee**

**Maximum Limit - 90%*
of the Deposit Amount**

*T&C apply



Scan to get
more details

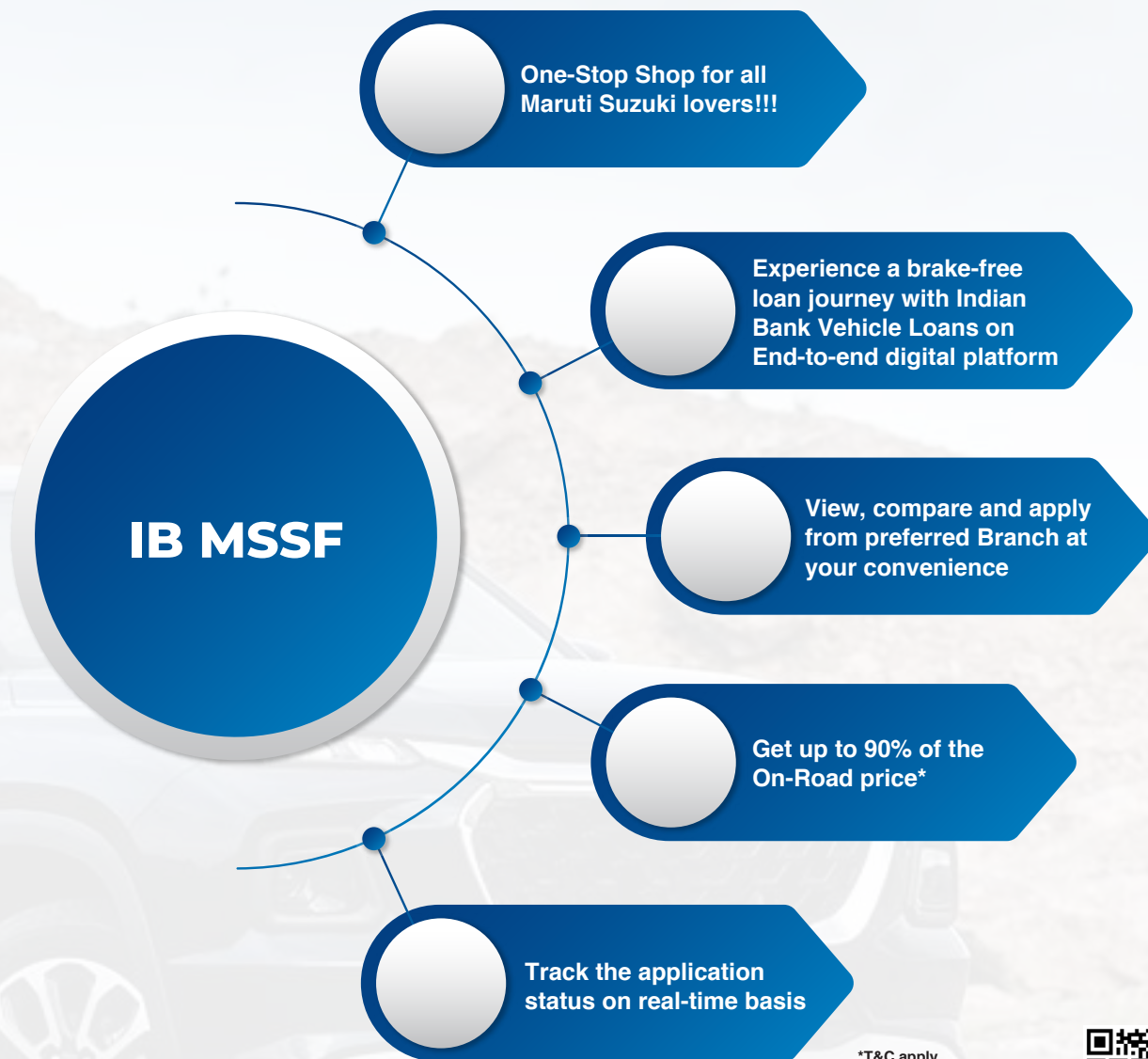
IB MSSF (Maruti Suzuki Smart Finance)



MARUTI SUZUKI



Scan QR Code
for Product video



*T&C apply

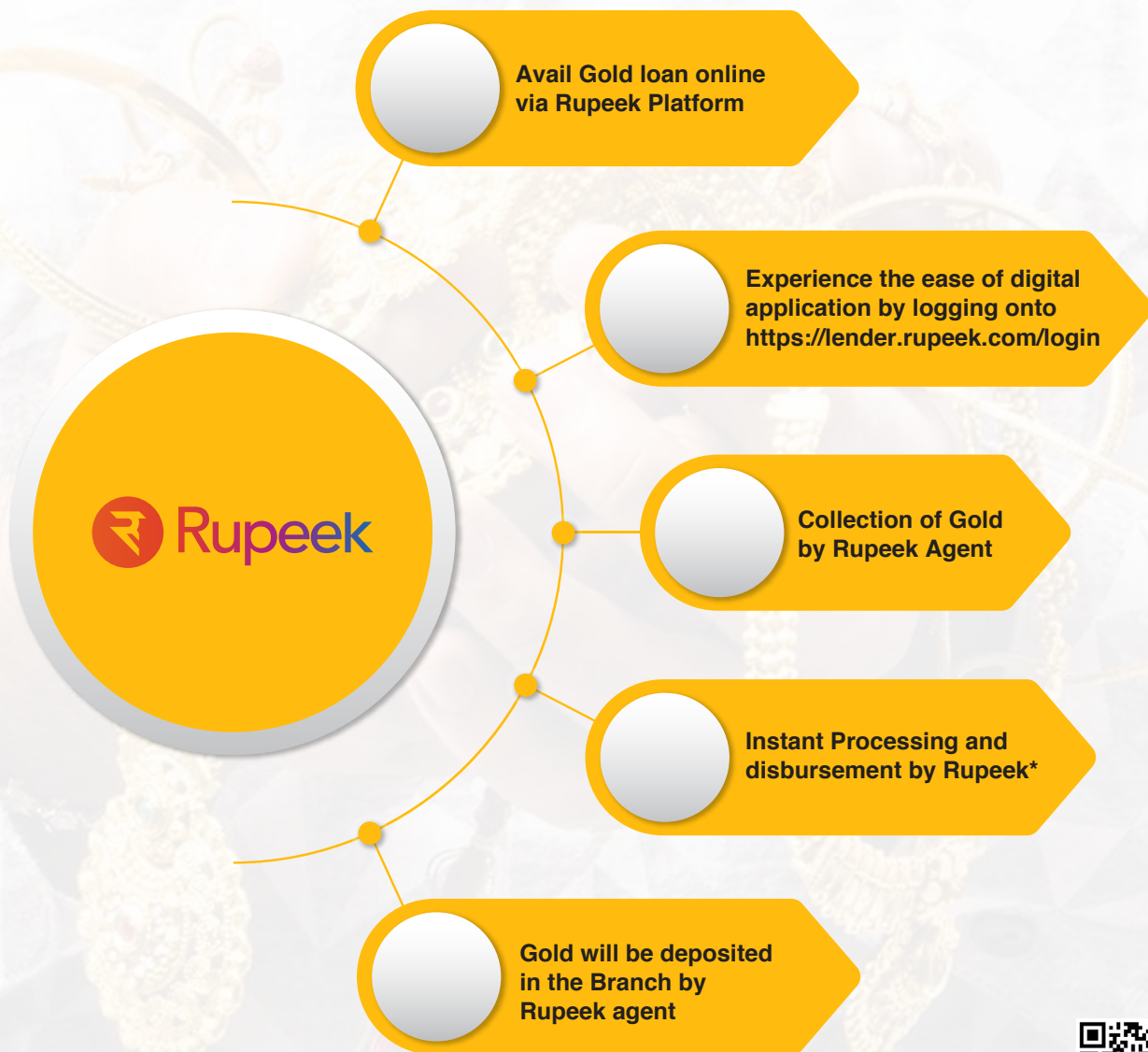


Scan to
Apply

Gold Loan Co-Lending with Rupeek



Scan QR Code
for Product video



*T&C apply

*Presently available at select branches



Scan to
Apply

IND DIGI Agri Jewel Loan (Re-Pledge)



IND DIGI Agri Jewel Loan (Re-Pledge)

Re-Pledge your Jewels to meet
your short-term credit
requirements upto ₹ 4 lakhs

Close existing loan account digitally and
avail fresh Agri Jewel Loan from the
comfort of your home via IndSMART
Mobile App, Internet Banking or Website

Avail new loan with revised limit
amount immediately after closure of
the existing loan without taking the
delivery of gold ornaments pledged



Scan to
Apply

Ind Digi Agri Jewel Loan (New)



Ind Digi Agri Jewel Loan New

**Mobile Banking, Internet Banking ,
Website & Branch Assisted**

Online booking of slot

**Digital Document execution
through NESL**

**Online Closure and
Availment**

Limit upto Rs.35 Lakhs



Scan to get
more details

IND GST Advantage



IND GST Advantage

All Micro, Small (both manufacturing and service) Enterprises.

Applicant - Individual / Proprietorship concern. (Existing Customer to our Bank)

To meet Working capital requirements for business (Limit - From ₹ 5 Lakh to ₹ 25 Lakh)

No manual appraisal and sanction by Branch. Digitally instant sanction & disbursement

No Collateral Required. CGTMSE coverage



Scan to get more details

Retail / MSME Jewel Loan – Branch Assisted



Retail/MSME Jewel Loan – Branch Assisted

Mobile Banking, Internet Banking ,
Website & Branch Assisted

Online booking of slot

Digital Document execution
through NESL

Min. Loan Limit – Rs. 10,000, Max.
Loan Limit – Rs. 35.00 Lakhs per
borrower

Limit 70% of market value
of the Jewels



Scan to get
more details

Ind Digi Vehicle Loan



Ind Digi Vehicle Loan

All Existing Salaried / Pensioner
/Professional & Self Employed
Customers

Limit upto Rs. 25.00 Lakhs

Apply through Website/M-
B/IB, Branch Assisted
Journey

Digital Processing,
Automated CIBIL & ITR
verification

Attractive Rate of interest



Scan to get
more details

Pre-Approved Personal Loan



Pre-Approved Personal Loan

Apply through Mobile Banking (IndSMART App), Internet Banking & Bank's Website

Loans upto Rs. 5.00 Lakhs, Min. Rs. 25000/-, Additional TOP-UP facility

Applicable to Salaried, Pensioner, Home Loan Base & Self employed

ZERO Physical Documentation and Collateral FREE

Instant Credit in the account, NIL Pre-closure Charges



Scan to get more details

MSME Renewal Facility

The infographic features a central blue circle with white text, connected by a blue line to five blue arrow-shaped boxes pointing right. The background is a blurred image of a pharmacist in a white coat standing behind a counter with shelves of various medicine bottles.

MSME Renewal upto Rs. 20.00 Lakhs

**Apply through Mobile Banking -
IndSMART/ IB /Website**

Limit upto Rs. 20.00 Lakhs

**Re-KYC and EKYC verified
with valid Mobile Number**

**Hassle-free Renewal of
Limit**

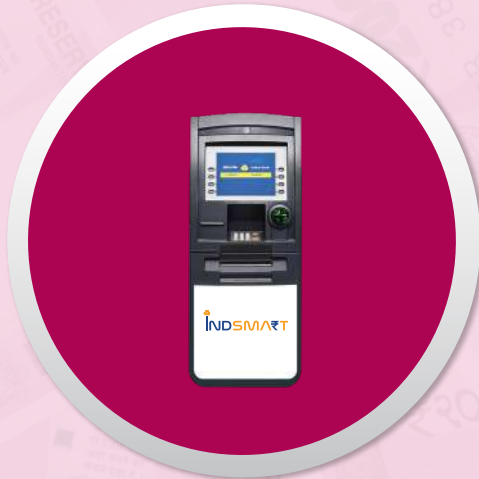
**Complete Digital
Processing**



**Scan to get
more details**

Cardless Cash Withdrawal in ATM / BNA through IndSMART





Need cash but not carrying card?
Worry not! Cash withdrawal is now
possible without a card at your
nearest Indian Bank ATM/BNA!

Simply select
“Cardless cash” option
on IndSMART App

Enter the amount
and PIN

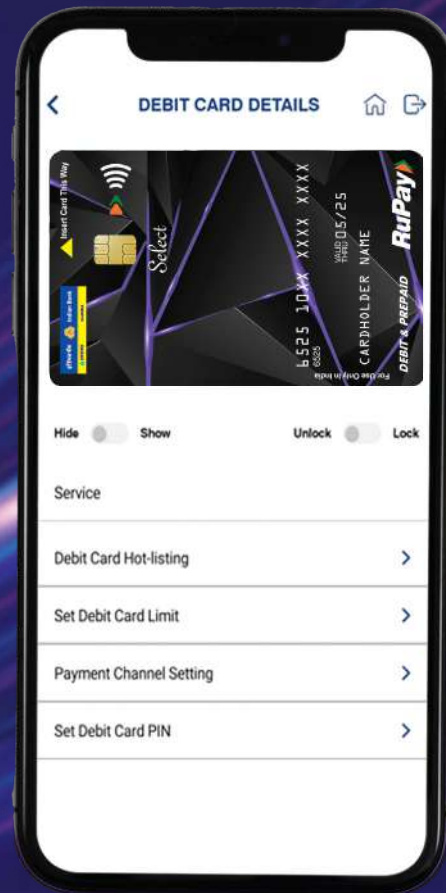
Get token & use it in
ATM to withdraw cash!

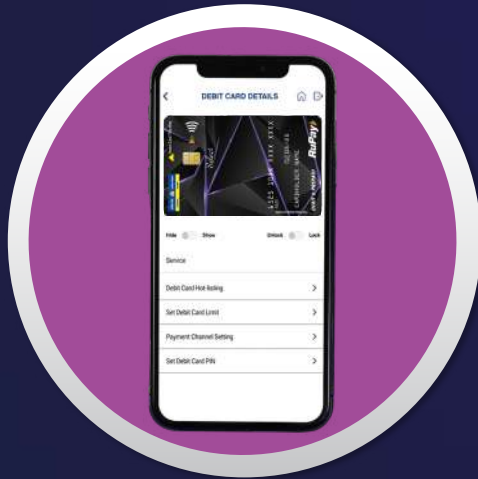
Cardless cash withdrawal limit
enhanced to Rs 10000 per day
from Rs 5000



Scan for
product video

Virtual Debit Card in IndSMART App





Opt for Cardless payments with your Virtual Debit Card for quick, easy and secure online transactions!

Secure your card details with MTPIN and stay free of stolen / theft risks

View the Card Details - Card number, card validity date, CVV and make payments without physical card

To view the Card image, on IndSMART App, select account & card number under the "Card" menu



Scan to get more details

“IB RUPEE KEY”

RuPay On-the-go Smart Keychain



Scan QR Code
for Product video

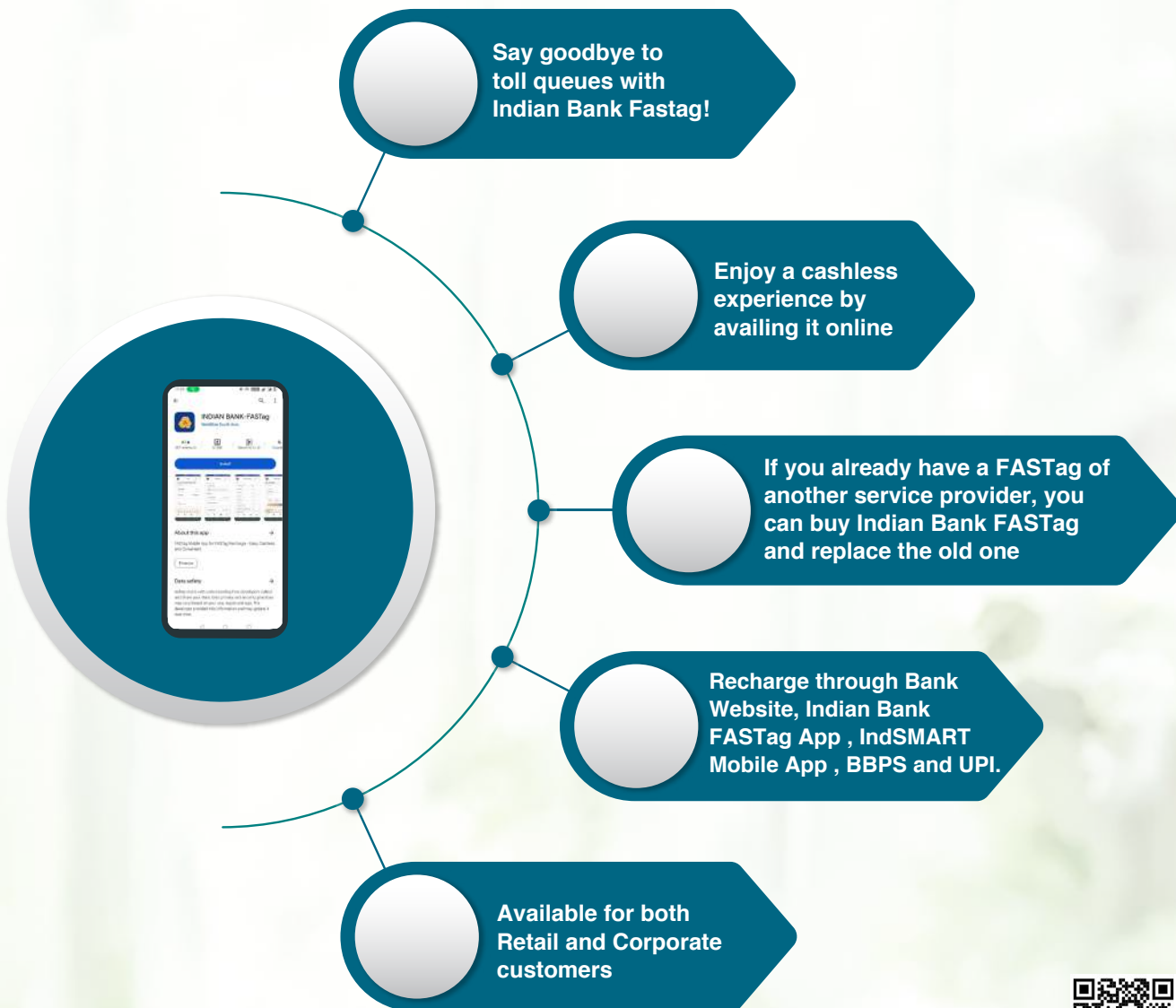


Scan for
product video

FASTag



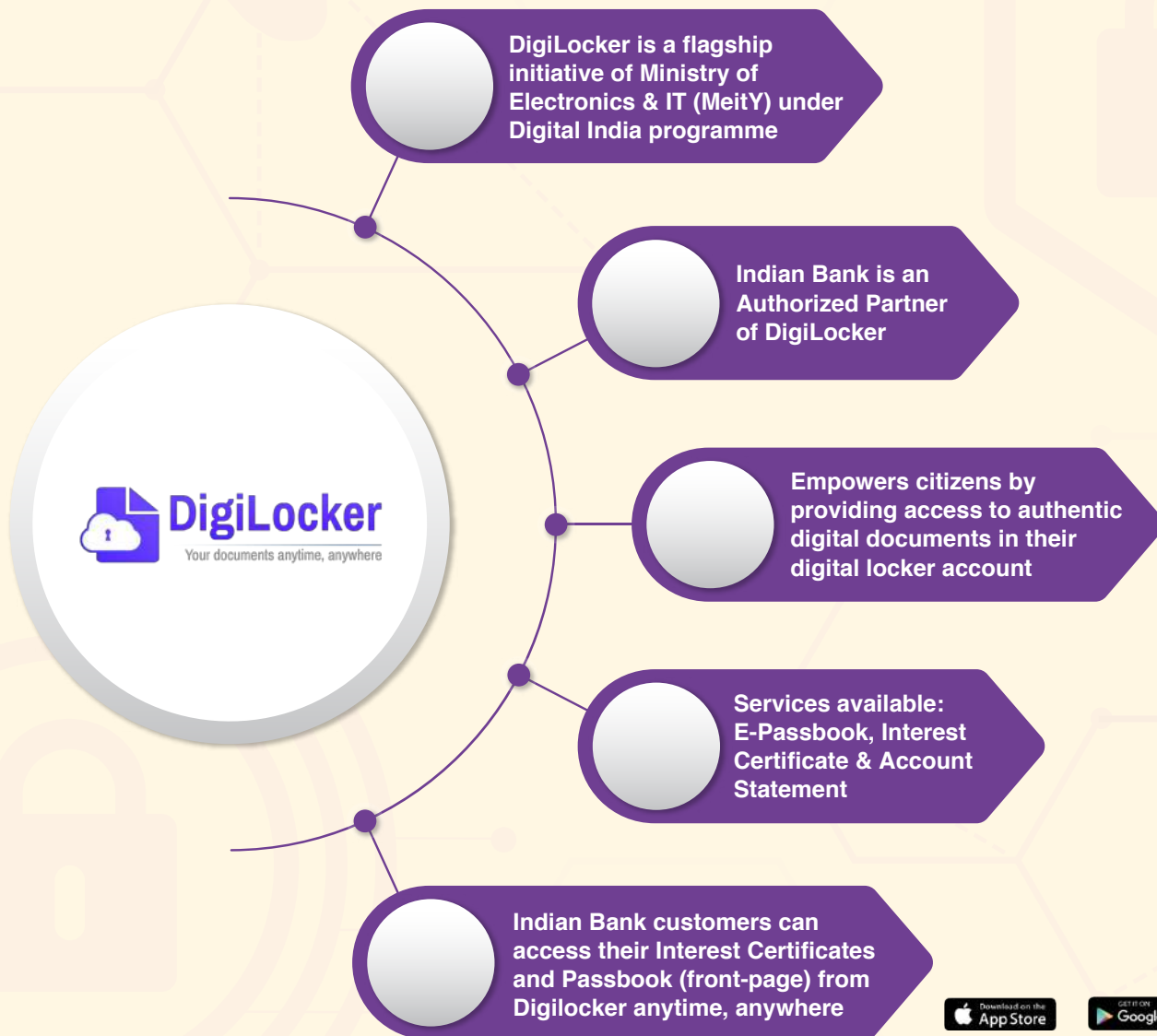
Scan QR Code
for Product video



Scan to
Apply

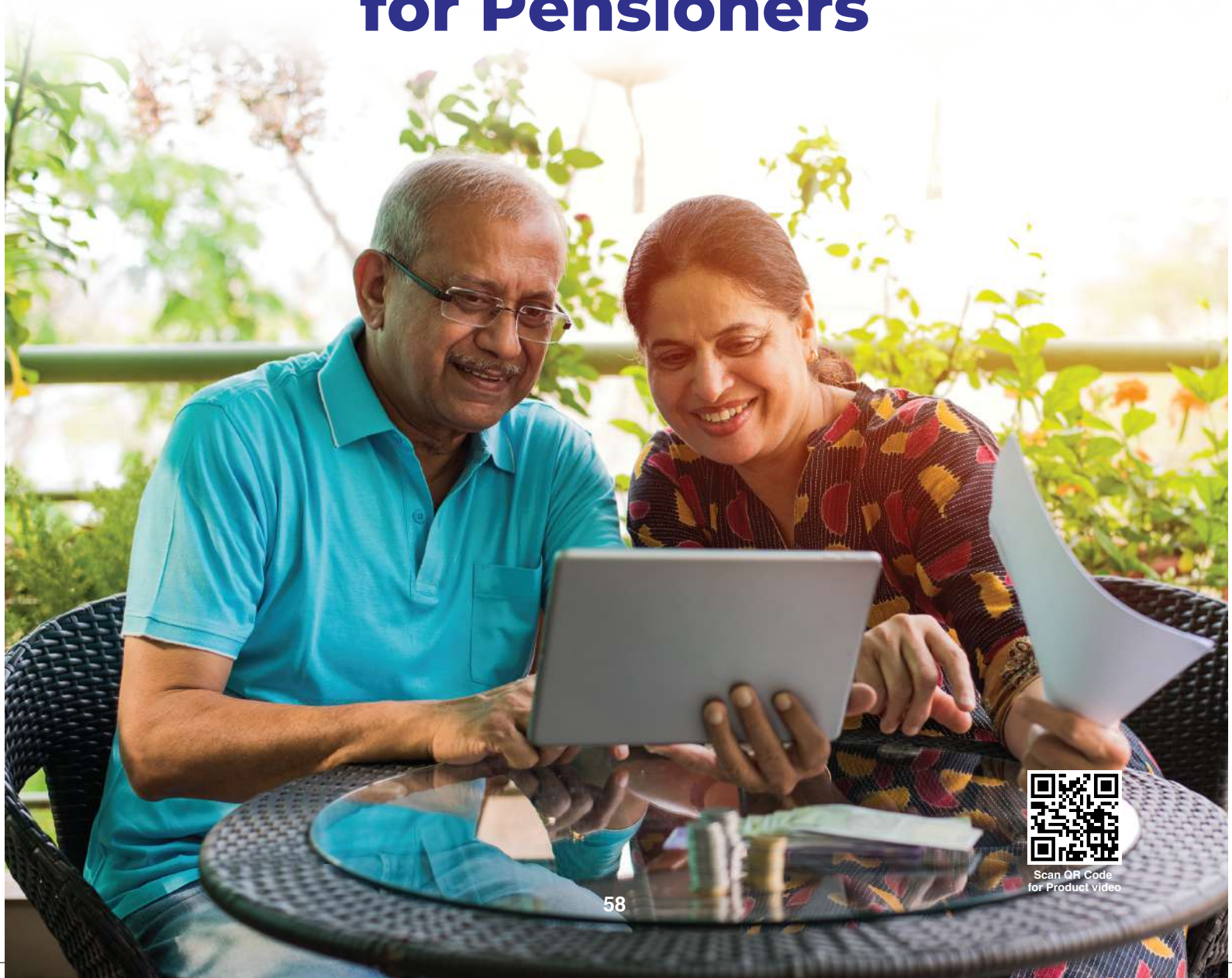
Digilocker



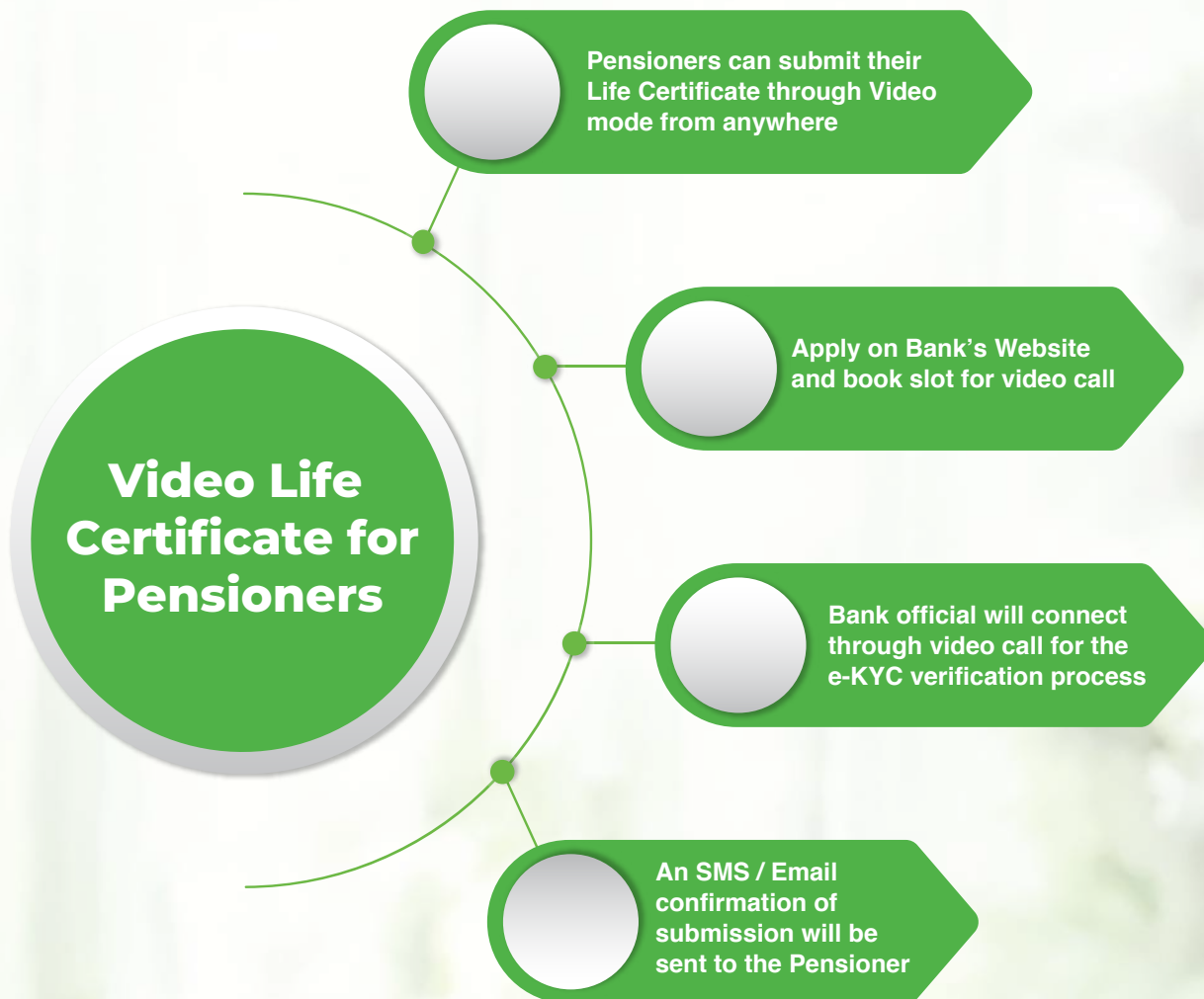


Scan to Download

Video Life Certificate for Pensioners



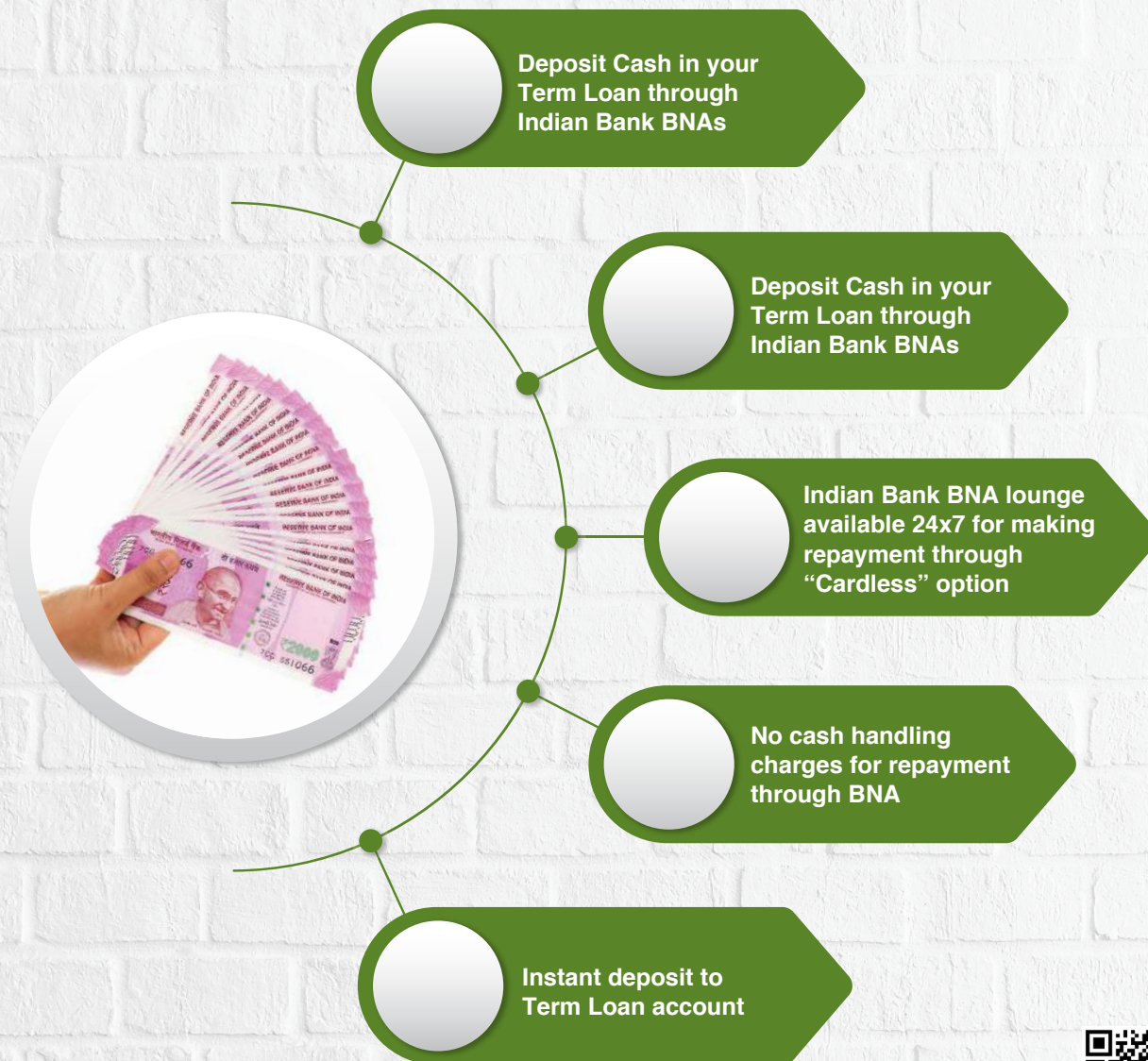
Scan QR Code
for Product video



Scan to Submit
Life Certificate

Repayment of Term Loans through BNAs

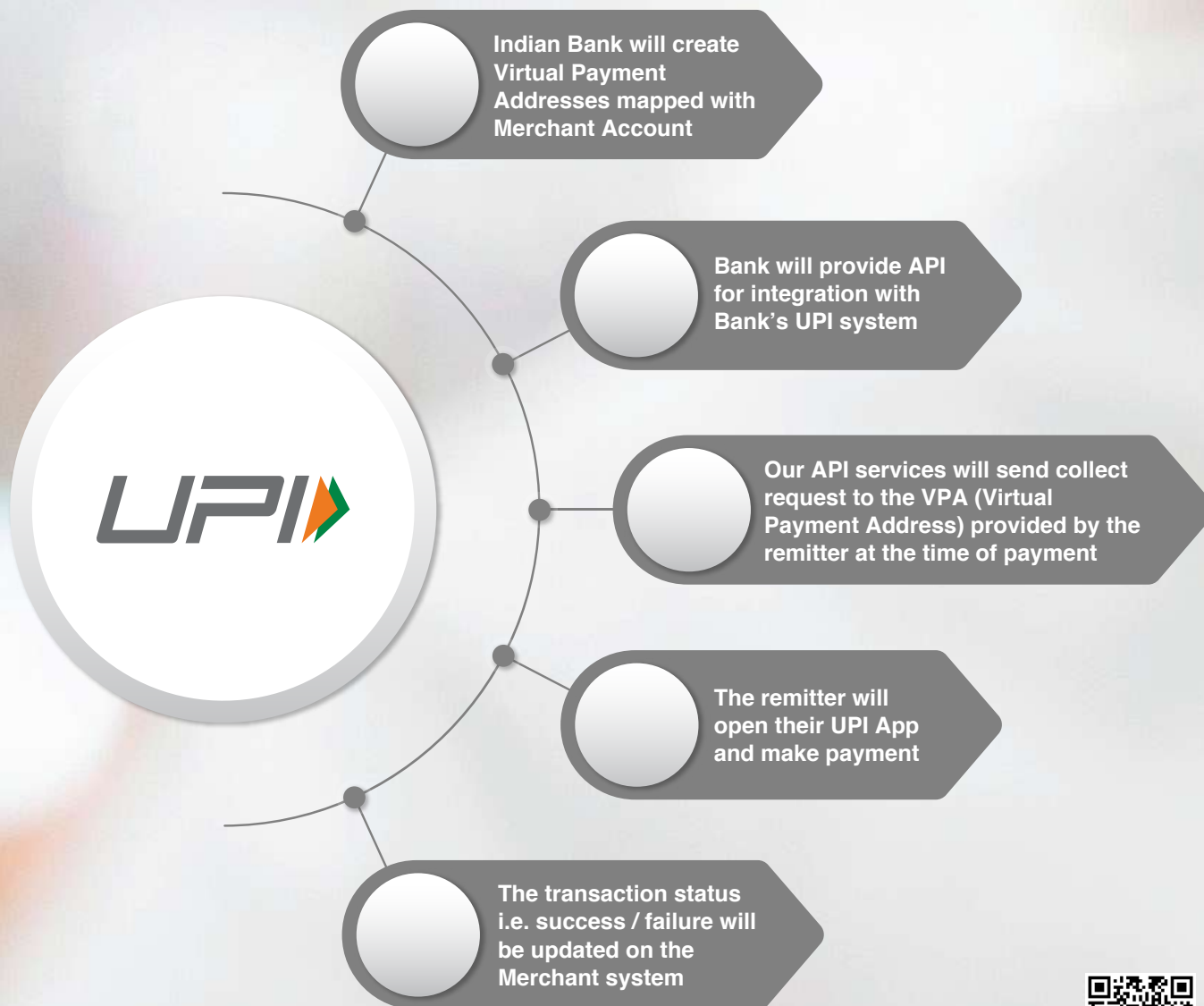




Scan to get
more details

UPI Collect Billing Solution





Scan to get
more details

Offline Challan - Multi Utility Payments (MUP)

Indian Bank

ALLAHABAD

आपका अपना बैंक, हर कदम आपके साथ

YOUR OWN BANK, ALWAYS WITH YOU

Indian Bank

ALLAHABAD

TaxPayer's CounterFoil

Name Of Assessee

Complete Address

PAN

Major Head

Minor Head

1001-INCOME-TAX (OTHER THAN COMPANIES)

200-Self Assessment Tax

HDFC BANK LIMITED

Challan No 200 9510011

BSR Code 230802019

Date Of Receipt 7 11

Challan Serial No 2019-20

Assessment Year 669904

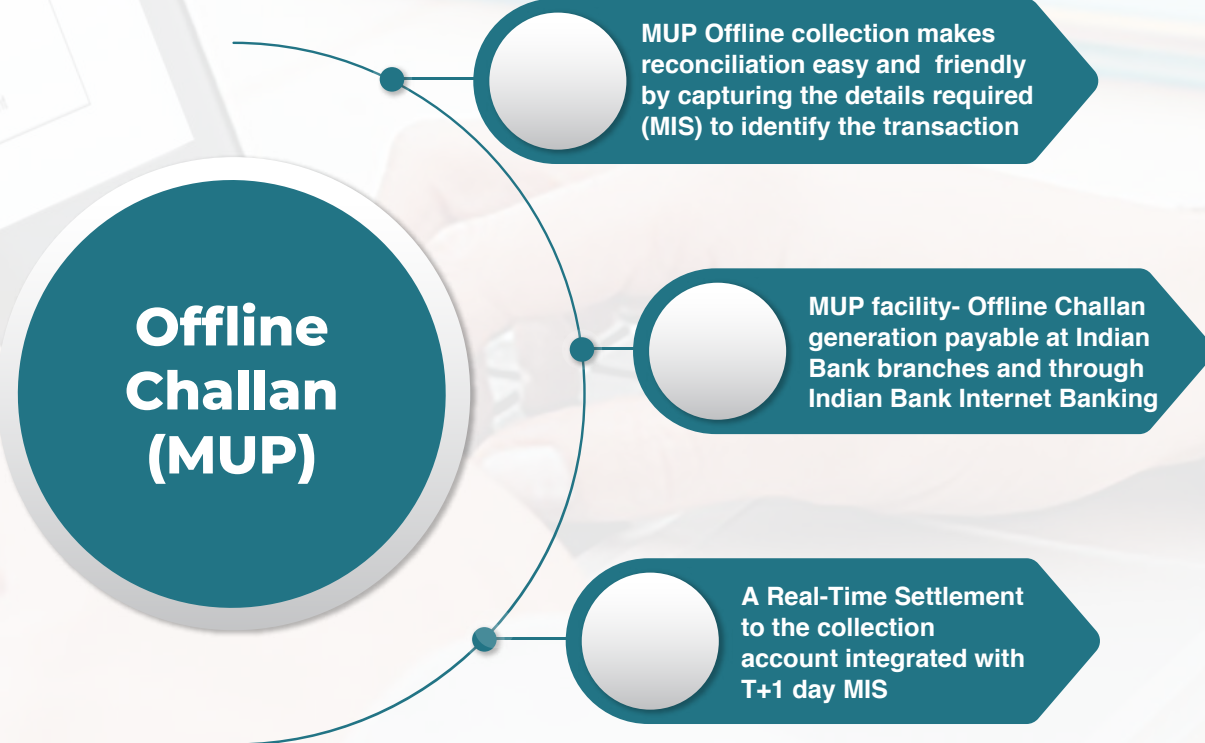
Bank Reference YDFC Payment

Drawn On Gateway

Description Of Tax	Amount In Rupees
Basic Tax	1940.00
Surcharge	0.00
Education Cess	0.00
Penalty	0.00
Other	1940.00
Interest	0.00
TOTAL	1940.00



Scan QR Code
for Product video



Offline Challan (MUP)

MUP Offline collection makes reconciliation easy and friendly by capturing the details required (MIS) to identify the transaction

MUP facility- Offline Challan generation payable at Indian Bank branches and through Indian Bank Internet Banking

A Real-Time Settlement to the collection account integrated with T+1 day MIS

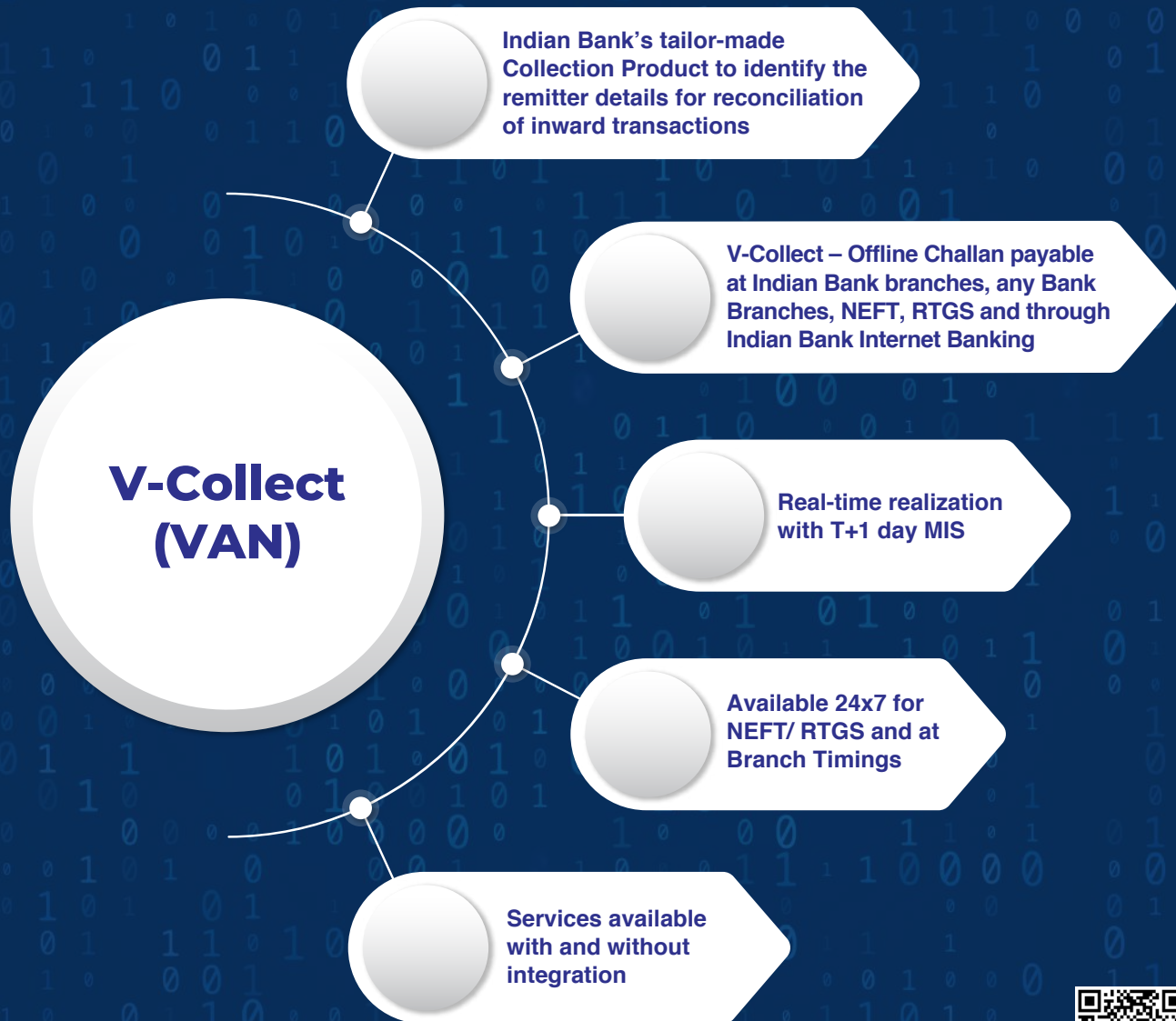


Scan to get
more details

V COLLECT - VIRTUAL ACCOUNT NUMBER



Scan QR Code
for Product video



Scan to get
more details

IB Collect - Payment Gateway Services



Scan QR Code
for Product video

IB Collect (PGS)

IB-Collect - Online Payment Gateway
Collection enabled through payment
options viz., Debit Cards, Credit Cards,
Internet Banking, UPI & Wallets

Admin dashboard
access to monitor and
track the payments on
real time

Real time payment
confirmation integrated
with T+1 day settlement

APIs for transactions,
refunds, settlements,
queries, etc. making
the solution adaptable

Hassle-free
paperless
reconciliation



Scan to get
more details

IB Collect Plus - Form Based Solution



Host URL



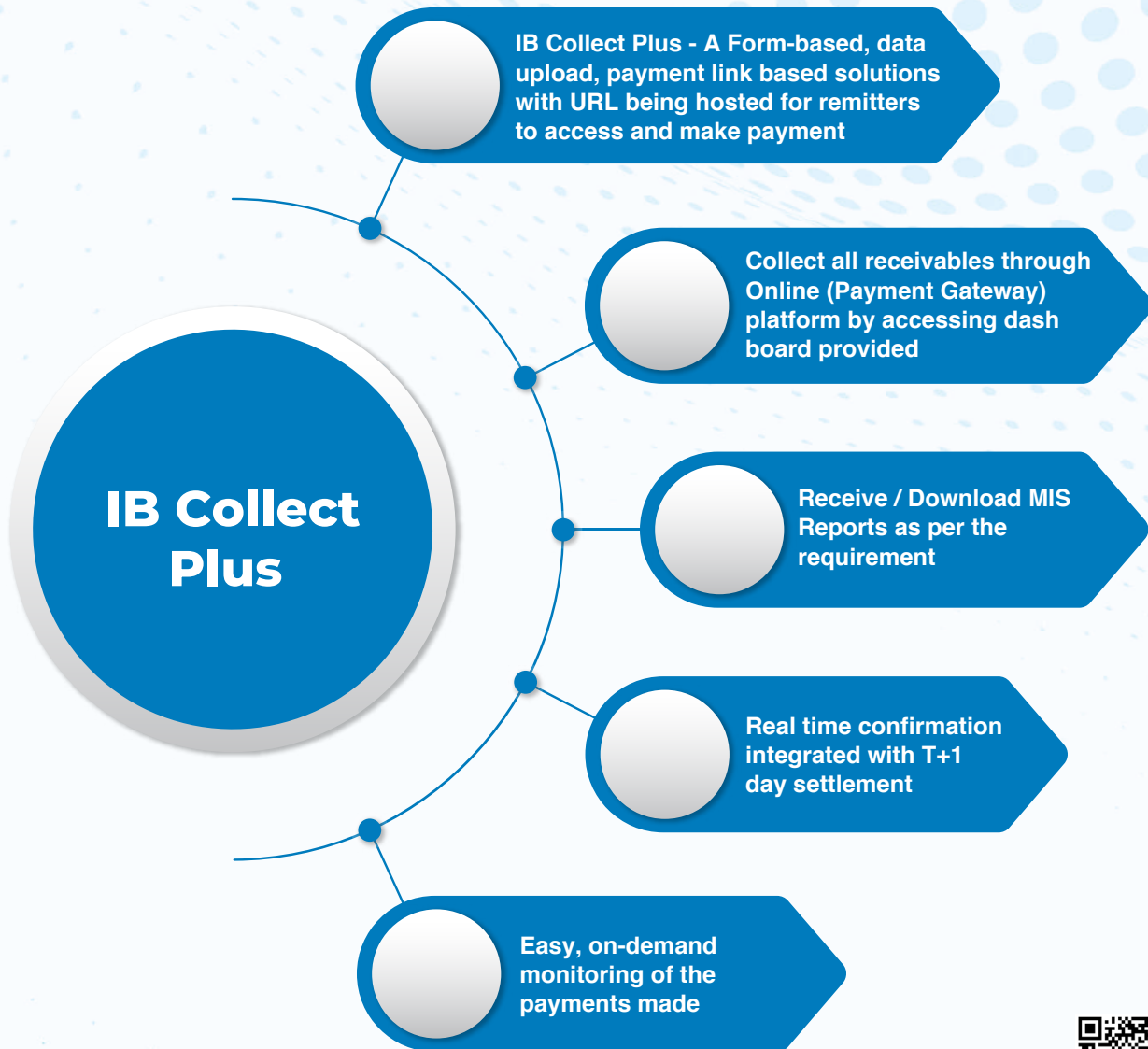
Prepare the Form



Make the Payment

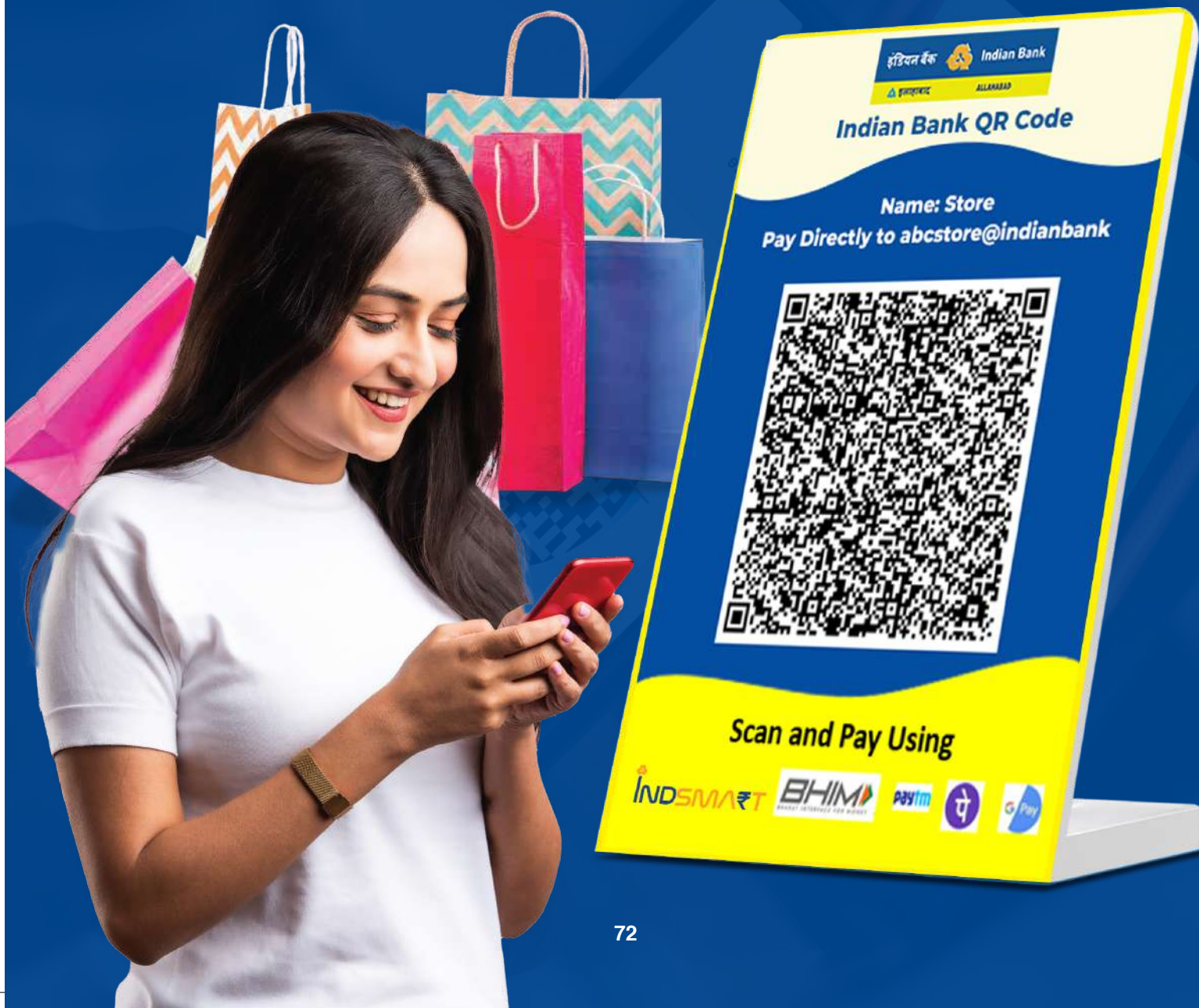


Fill the Form



Scan to get
more details

Merchant QR Code Solution





Scan for
Info

Soundbox



Scan QR Code
for Product video



Merchants can now get an instant audio alert on every payment received on QR Code with the Sound Box Solution

Get this Audio device which comes with a SIM based connectivity that gives a loud notification in the preferred language

It displays the amount received in the LED display screen where Merchants can navigate to check transaction details

Submit application at your Indian Bank branch for UPI ID and Sound Box



Scan to get more details

Point of Sale (POS)



Scan QR Code
for Product video



With Indian Bank POS machine, bring ease to your business through quick payments

Let your consumers enjoy the convenience of making contactless payments through swipes, UPI & QR and more

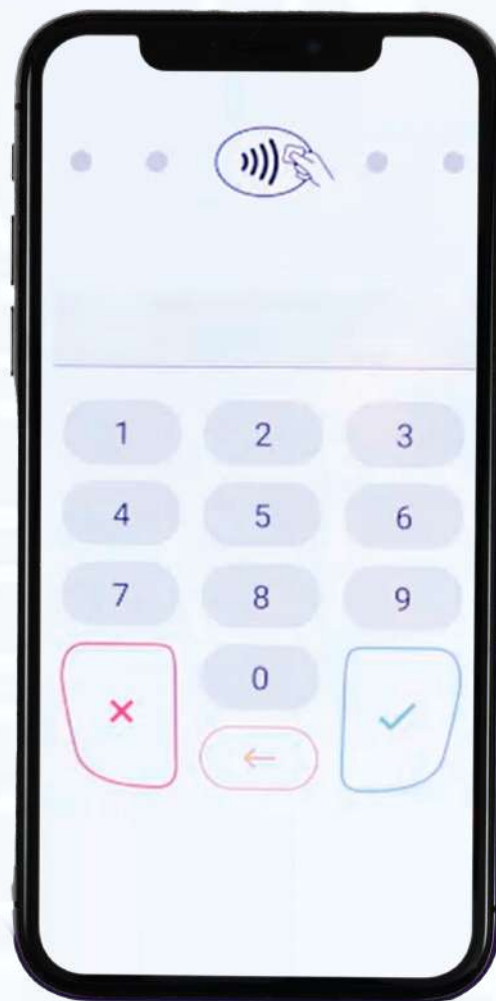
One machine for all payment receipt needs is now available in two types - Handheld and Android devices

Gives the consumer many value added services like EMI@Pos, Cash@Pos and more

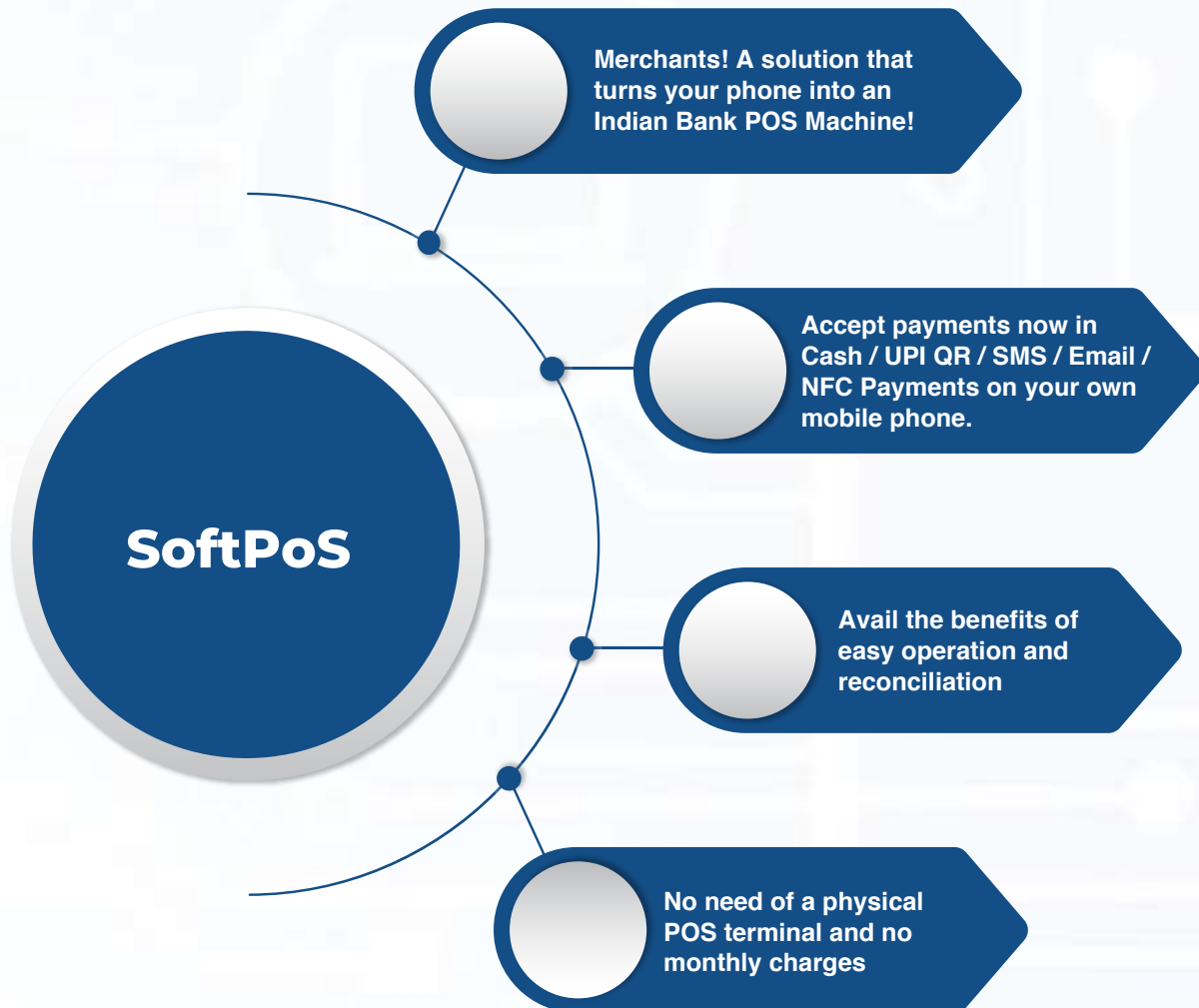


Scan for Info

SoftPoS



Scan QR Code
for Product video

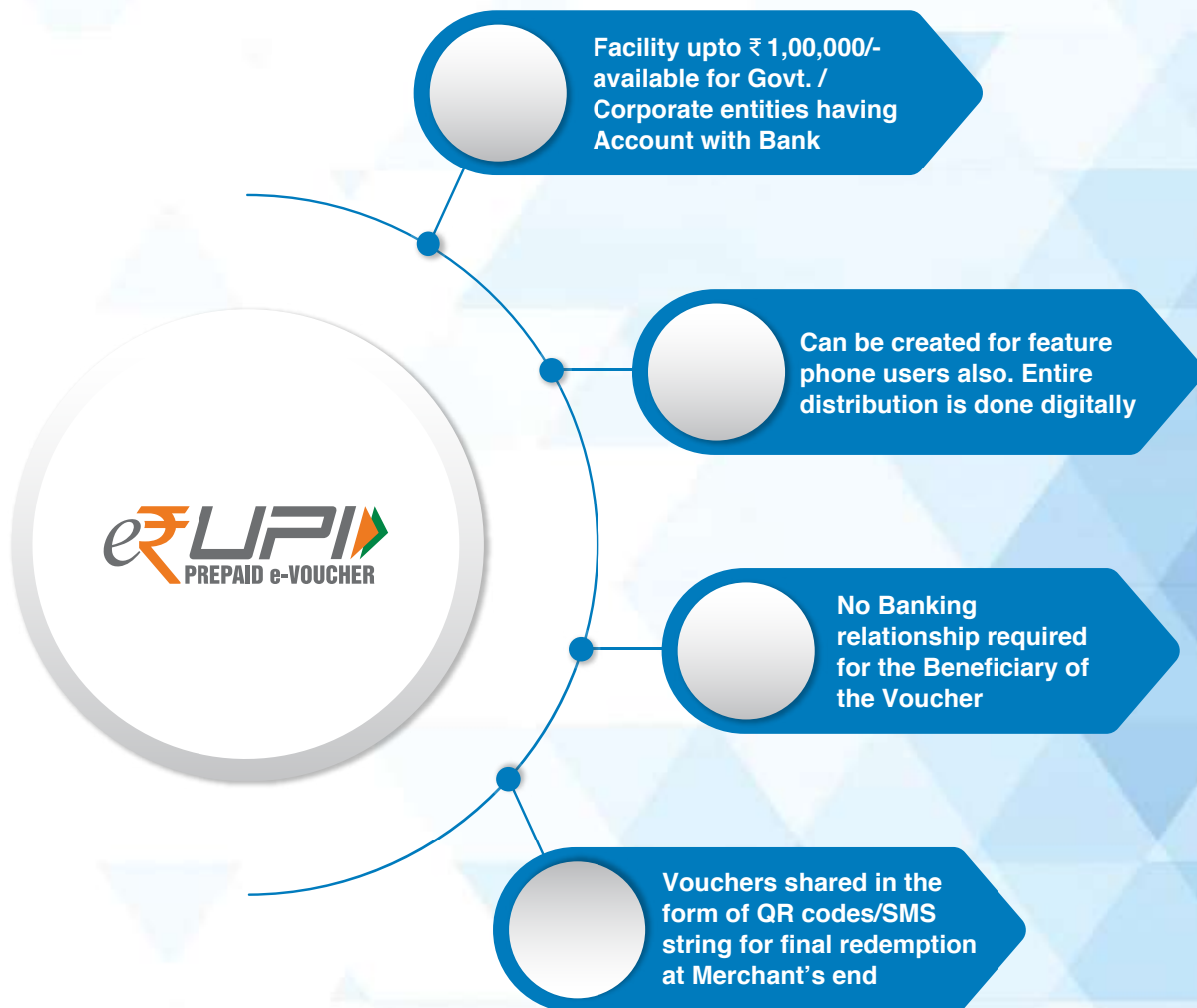


Scan to
Download

e-RUPI Issuance

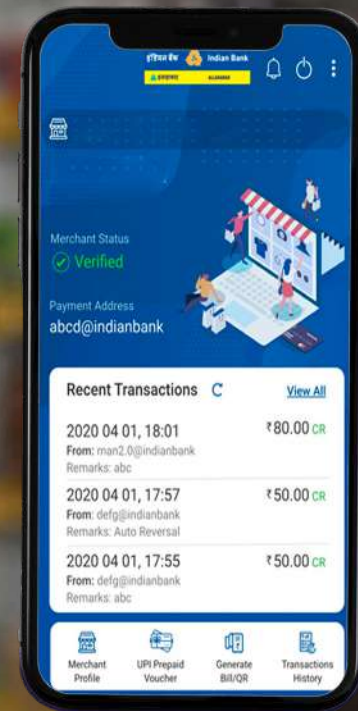


e₹UPI
PREPAID e-VOUCHER



Scan to get
more details

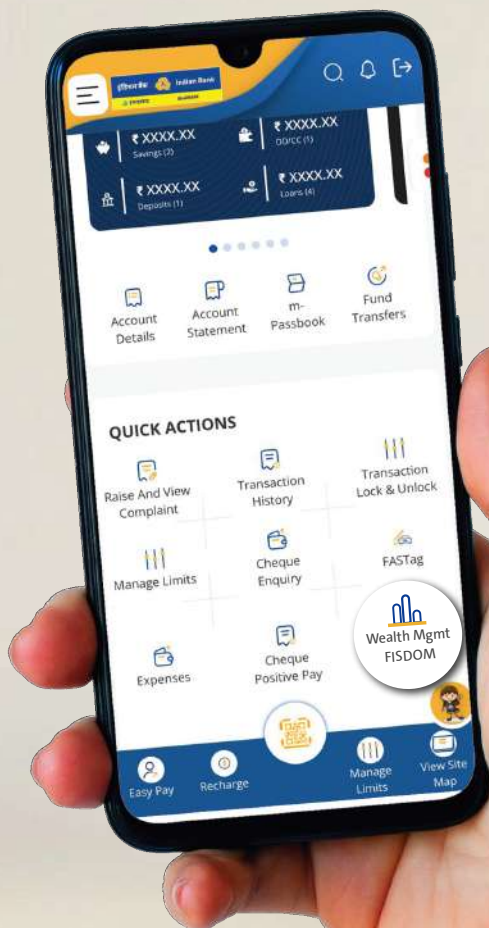
e-RUPI Redemption - IB Corporate Merchant App





Scan to
Download

Insurance (USGICL) - Health, Two / Four - Wheeler



Scan QR Code
for Product video

Insurance (USGICL)

Now buying Health and
Motor Insurance made easy
on zz App

Buy/renew Health, 2
Wheeler and 4 Wheeler
insurance in 2 mins

Fill necessary details
online and get Insurance
Policy immediately

No physical
documentation / No
Branch Visit required*

End-to-end Digital
experience for Indian
Bank Customers

*T&C apply



Scan to get
more details

OD against Insurance (ABSLI/SBI Life)



OD against Insurance

80% of the surrender value of the policy as max limit

Min limit is Rs. 25,000/-
Max limit is Rs. 10,00,000/-

Term of 12 months or maturity of insurance policy whichever is earlier

End-to-End Digital Assisted Journey

Money Back and Unit Linked policies are not eligible



Scan to get more details

Secured Credit Card



Secured Credit Card

Application through IndSMART and Bank's website
90% of term deposit face value as credit limit

Min Card limit is Rs. 25,000/-
Max Card limit is Rs. 10,00,000/-

Variant – Rupay and VISA

Single OR Multiple term deposits may be selected

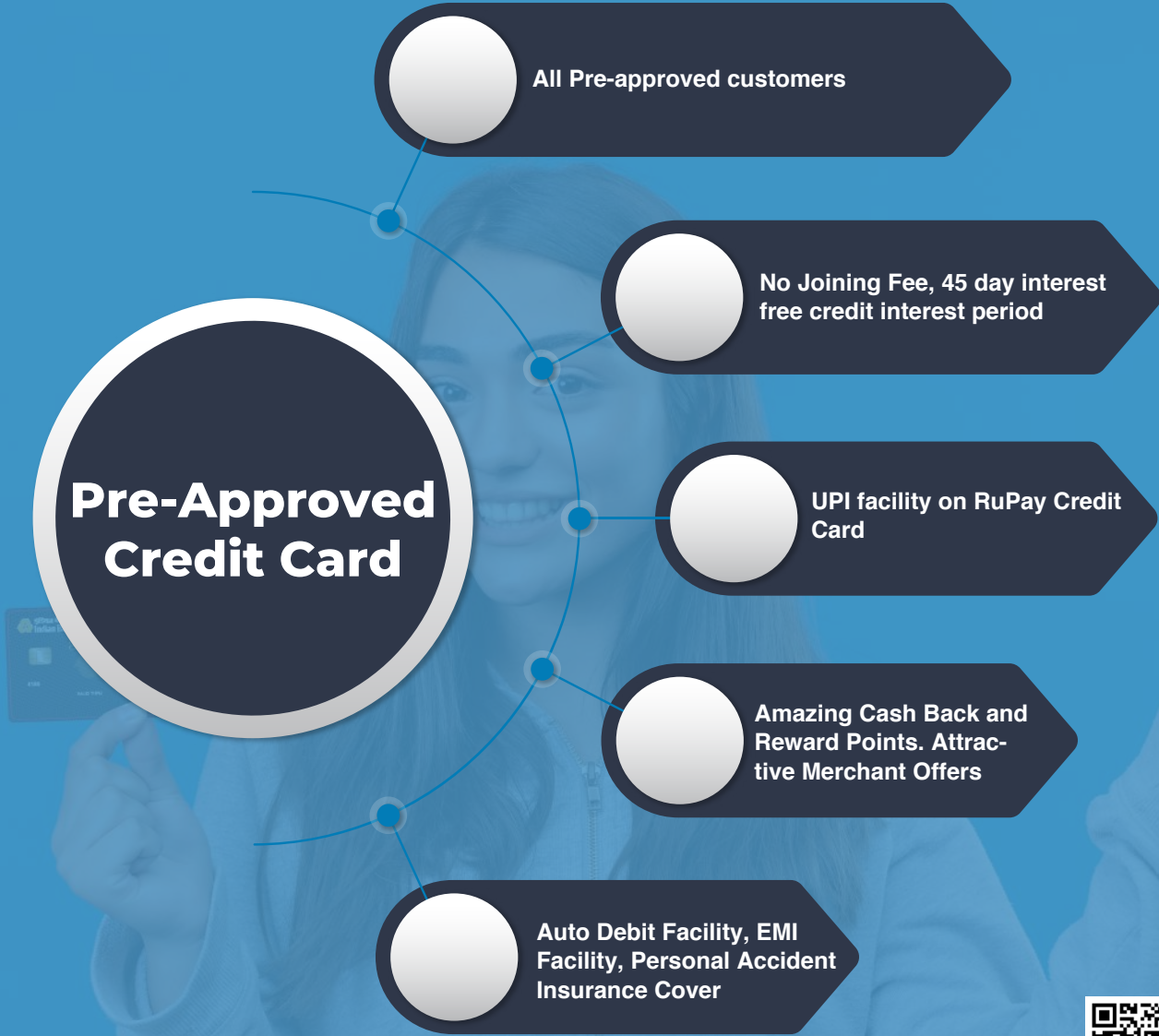
Option to schedule 'Standing Instruction' for Bill payment is there



Scan to get more details

Pre-Approved Credit Card





The infographic features a central dark blue circle with a white border containing the text 'Pre-Approved Credit Card'. A blue curved line with circular nodes connects this central circle to five dark blue arrow-shaped callouts arranged in a semi-circle. Each callout contains a white circle icon and a list of features. The background is a solid blue color with a faint image of a smiling woman in a white jacket holding up a credit card.

Pre-Approved Credit Card

All Pre-approved customers

No Joining Fee, 45 day interest free credit interest period

UPI facility on RuPay Credit Card

Amazing Cash Back and Reward Points. Attractive Merchant Offers

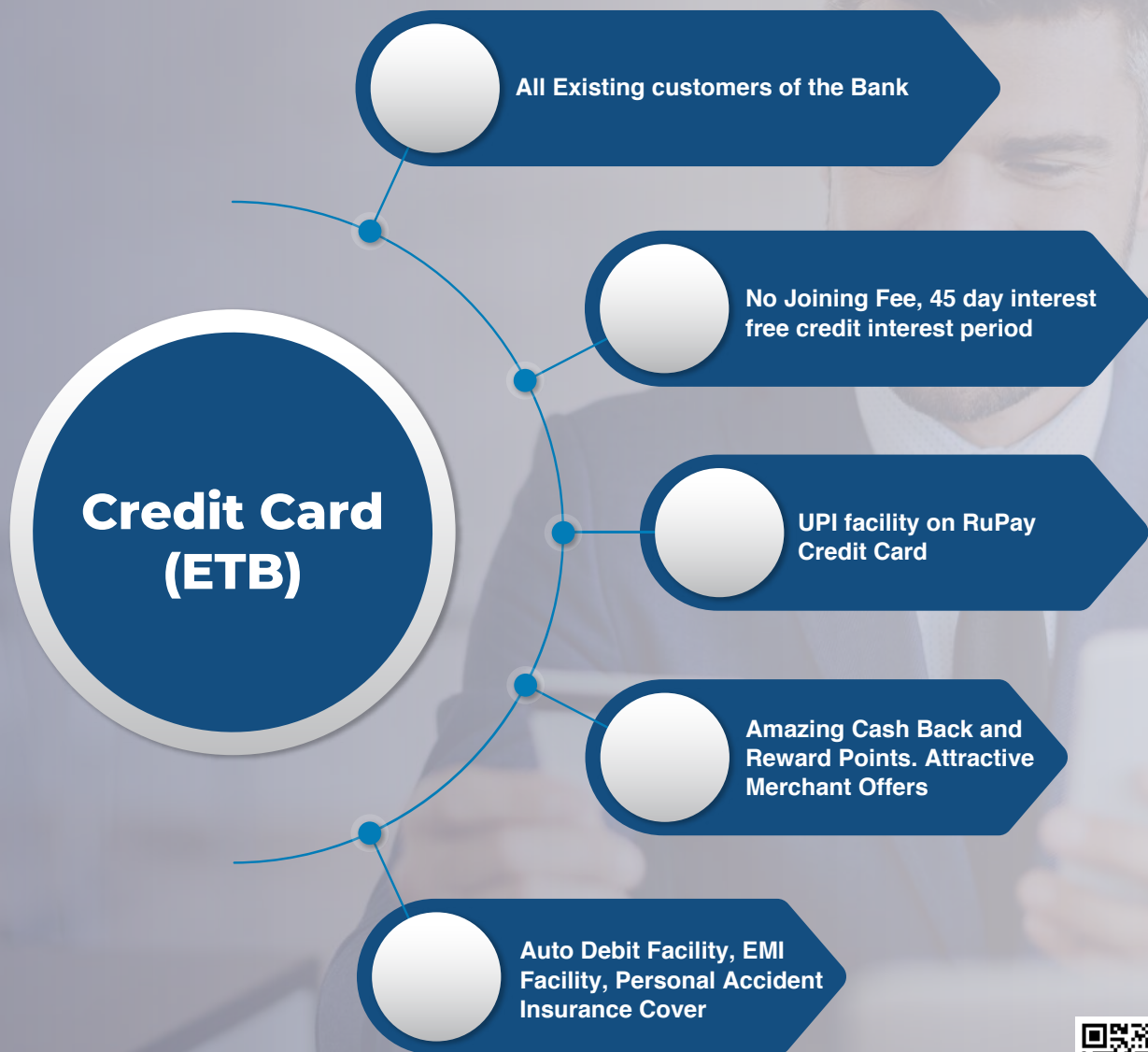
Auto Debit Facility, EMI Facility, Personal Accident Insurance Cover



Scan to get more details

Credit Card (ETB)





Scan to get
more details

Recently launched Digital Journeys

Through Net Banking, opening of

- Mahila Samman Savings Certificate
- National Savings Certificate
- KVP

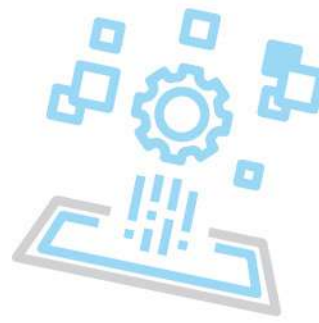
Home Loan and Vehicle Loan to
new customers digitally

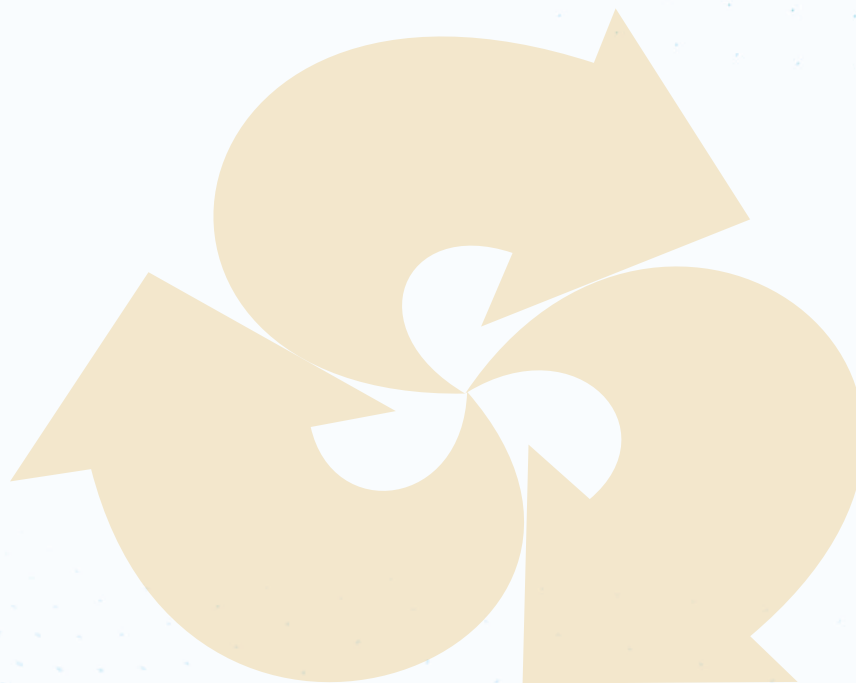
MSME Auto-renewal with enhancement

Digital Rupee (CBDC)

GST Sahay

Home Loan/ Plot Loan - Digital Journey





Disclaimer:

The contents of this booklet are subject to change.
Reader is advised to confirm the updated versions with the Bank.



Corporate Office: 254-260, Avvai Shanmugam Salai, Royapettah, Chennai - 600 014.

☎ 1800 425 000 00 | 🌐 www.indianbank.in | Follow us on: [f](#) [t](#) [i](#) [y](#) [in](#)