

IND NAVYA

October 2025

A monthly newsletter by Indian Bank

Dear Valued Customer,

As the lights of Diwali illuminate the season, we are delighted to present the festive October 2025 edition of our IND NAVYA newsletter! Wishing you and your family a season of joy and prosperity.

NEW INITIATIVES & OFFERINGS

The bank has revised the Marginal Cost of funds-based Lending Rate (MCLR) and Treasury Bills Linked Lending Rates (TBLR) with effect from 03.10.2025. [Click here to know more.](#)

The bank has modified the Rate of Interest and Security Guidelines for MSME Jewel Loan Scheme. [Click here to know more.](#)

In the endeavour to accomplish the objectives laid down under Depositor Education and Awareness Fund (DEAF), our bank has launched a special campaign titled "100 Days 100 Pays – Restitution of Rights on Deposits", aimed at identifying and settling unclaimed deposits of our customers. The campaign will run for 100 days, commencing from October 01, 2025 to January 08, 2026.

Bank has discontinued the Ind Professional Special scheme w.e.f. 19.09.2025.

The bank has modified the guidelines for IND PMSVANidhi scheme. [Click here to know more.](#)

The bank has waived the processing charges for MSME Jewel Loan Scheme. [Click here to know more.](#)

The Bank has made amendments in the facility of Nomination in Deposit accounts and Safe Deposit Locker (SDL). To know more visit your nearest Indian Bank branch.

The Cheque Truncation System (CTS) has migrated from Batch Processing of Clearing and Settlement of Cheques to Continuous Clearing with Settlement on Realisation w.e.f. 04.10.2025. Now, the funds will be credited on the same day within few hours, subject to successful confirmation from the drawee bank. This initiative is aimed at making cheque clearing faster, simpler, and more convenient for our customers.

The facility of Face Recognition Technology for submission of Digital Life Certificates (DLC) is available in the bank and enables pensioners to submit their Life Certificate from the comfort of their home using any Android smartphone.

The period for submitting the Digital Life Certificate (DLC) is as follows:

• For Super Senior Citizens (aged 80 and above): 01/10/2025 onwards

• For All other pensioners: 01/11/2025 onwards

The Bank has extended the IND Secure 444 Days, a special term deposit scheme up to 31.12.2025 under the existing terms and conditions. [Click here to know more.](#)

The interest rates on Small Savings Schemes for the third quarter of financial year 2025–26 shall remain unchanged from those notified for the second quarter of FY 2025–26. [Click here to know more.](#)

The bank has revised the interest rates on FCNR (B) and RFC Term Deposits with effect from 01.10.2025 till further review. [Click here to know more](#)

The bank has revised the interest rates on RFC – SB deposits for the period from 01.10.2025 to 31.12.2025. [Click here to know more](#)

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

Light up your financial ambitions this October

IND DIGI HOME LOAN

IND Digi Home Loan offers flexible financing for home purchase, construction, renovation, takeover. Tailored for salaried, self-employed, and pensioners, it provides up to 30-year repayment, competitive interest rates, and minimal margin requirements, all with a simple and easy digital application facility.

[Learn more](#)

IND DIGI VEHICLE LOAN

Drive your dream with Indian Bank's Vehicle Loan. Whether it's a sleek car or a reliable two-wheeler, enjoy up to 90% financing, lowest rates, and easy EMIs. With smooth digital application and quick approvals, it's designed to make your journeys more pleasurable and fun.

[Learn more](#)

IND FAMILY

Celebrate togetherness with Indian Bank's IND Family Account. Combine your family's balances, unlock exclusive perks like free cards, insurance, loan concessions, and enjoy seamless banking under one Family ID. It's more than an account—it's a shared advantage.

[Learn more](#)

IndSMART

Bank smarter with IndSMART—Indian Bank's all-in-one mobile app that brings seamless banking to your fingertips. From payments, investments, and bill tracking to travel bookings, card management, and personalized dashboards, it's built for speed, security, and simplicity. Wherever you go, your finances stay connected, organized, and completely in your control.

[Learn more](#)

BANK BUZZ – TOP STORIES

Indian Bank migrates its corporate website to secure '.bank.in' domain.

Indian Bank has successfully migrated its corporate website to 'bank.in' domain (<https://indianbank.bank.in>), in line with the RBI circular and under the guidance of the Institute for Development and Research in Banking Technology (IDRBT). With this move, Indian Bank has migrated its corporate website to the secure '.bank.in' domain, reaffirming its commitment to customer safety and secure digital banking.

[Read more](#)

Indian Bank Honoured with Rajbhasha Kirti Award

Indian Bank, one of the leading public sector banks of the country, has been honoured with the Third Prize of the Rajbhasha Kirti Award for the year 2024–25 at the Hindi Diwas Celebration, organized during the 5th All India Rajbhasha Conference 2025 held in Gandhinagar, Gujarat.

[Read more](#)

Indian Bank celebrated National Sports Day 2025

Indian Bank celebrated National Sports Day 2025 by taking the National Sports Day pledge. Executive Directors Shri Ashutosh Choudhury and Shri Shiv Bajrang Singh led the pledge-taking ceremony at Bank's Corporate office, Chennai wherein senior officials and staff members also participated.

[Read more](#)

Indian bank commences observance of Swachhata Hi Seva campaign

Indian bank commenced the observance of Swachhata Hi Seva campaign with a Swachhata pledge on 17.09.2025. Shri Ashutosh Choudhury and Shri Shiv Bajrang Singh, Executive Directors of the Bank led the Pledge taking ceremony at its Corporate Office in Chennai in the presence of Senior Management and other staff members.

Indian Bank handed over traffic barricades to GCP

Indian Bank handed over traffic barricades to Greater Chennai Police, on 26.09.2025 supporting smoother traffic management across the city. Shri Binod Kumar, MD & CEO, Executive Directors and other Directors of the Board presented the barricades to Greater Chennai Police.

Indian Bank observes Swachhata Hi Seva Campaign 2025 with a series of activities

As part of the Swachhata Hi Seva Campaign 2025, Indian Bank organised various cleanliness and sustainability activities through its offices and branches, Pan-India, on 25.09.2025. At Chennai, the Bank conducted a cleanliness drive, in the premises of Chennai Higher Secondary School, Alwarpet, reaffirming its commitment to Swachhata. Indian Bank also extended support to improve school's infrastructure under its Corporate Social Responsibility initiatives.

BLOG

NEW BLOG PUBLISHED

Indian Bank & PSB Loans in 59 Minutes: Fast-Track Your Financing

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

Fraud Alert

WATCH OUT! SCAMMERS ARE GETTING SMARTER

Scammers can now use AI to pretend to be your family or friends and trick you into sending money.

They may send APK files claiming to be updates to update your life certificate, but installing them compromises your data.

Stay alert. Verify before you trust.

Dial 1930 to report

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