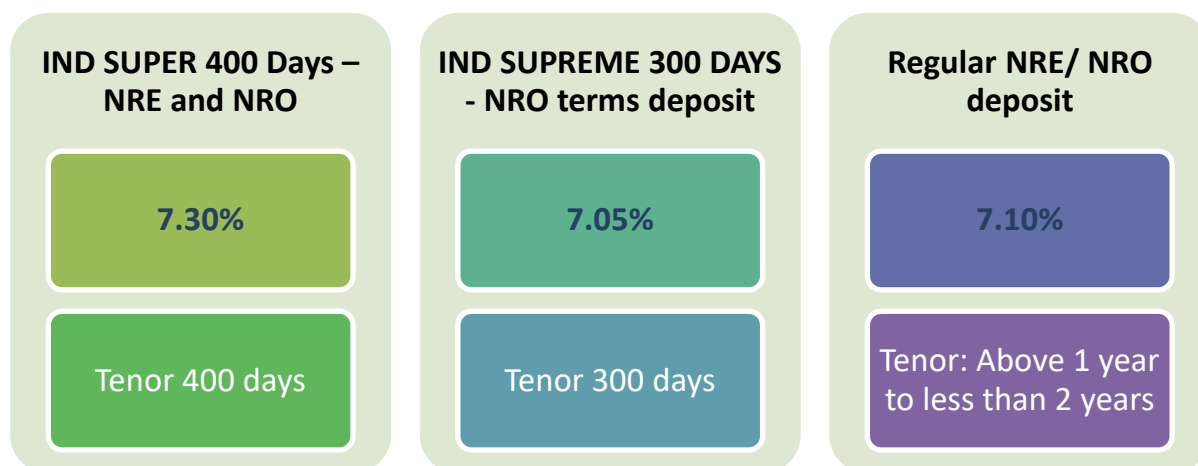


Dear NRI Customers,

We are excited to meet you through our monthly newsletter - NRI Info Beam, November 2024 edition. We request you to please share with us your valuable feedback and suggestions as we strive to take our services to the next level.

Interest Rate in NR deposits retained

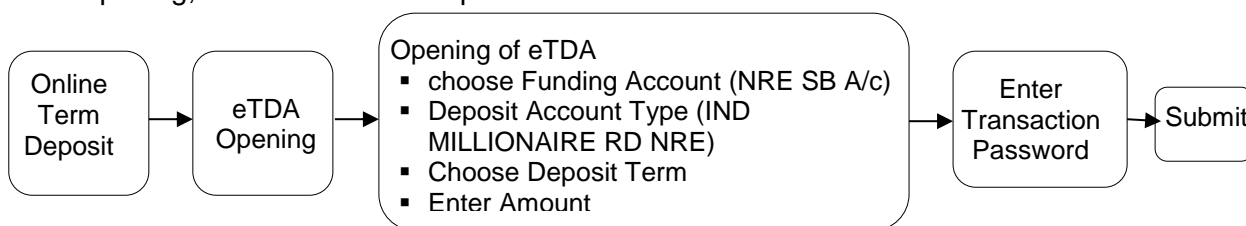
In deference to the wishes of our dear NR customers, the following high Deposit interest slabs are retained till 30.11.2024.



IND Millionaire Recurring Deposit Account

An exclusive product for NR customers, “IND Millionaire Recurring Deposit –NRE” is a target-oriented investment scheme for accumulating higher amounts by saving a small portion of earnings with maturity value in Million & multiples of Million

IND Millionaire Recurring Deposit Account – NRE can be opened through Internet Banking. For opening, follow the below steps:



Instalments for a maturity value of Rs.10.00 lacs and Rs.1.00 CRORE are given below: -

RD Term	ROI	Maturity Value	Monthly Instalment In Rs	RD Term	Maturity Value	ROI (%)	Monthly Instalment In Rs
10 Years	6.10%	Rs. 10 Lakhs	6,049/-	10 years	Rs. 1 Crore	6.10%	60,486/-
9 Years	6.10%		6,948/-	9 years		6.10%	69,472/-
8 Years	6.10%		8,077/-	8 years		6.10%	80,767/-
7 Years	6.10%		9,536/-	7 years		6.10%	95,359/-
6 Years	6.10%		11,490/-	6 years		6.10%	1,14,898/-
5 Years	6.25%		14,181/-	5 years		6.25%	1,41,801/-
4 Years	6.25%		18,310/-	4 years		6.25%	1,83,095/-
3 Years	6.25%		25,210/-	3 years		6.25%	2,52,095/-
2 Years	6.70%		38,852/-	2 years		6.70%	3,88,518/-
1 Year	6.10%		80,633/-	1 years		6.10%	8,06,328/-

ROI and instalment applicable for current month.

Opening of NR Term Deposit (e-TDA) through Digital channels

Providing better customer experience and ease of accessing banking services is our continuous endeavour. In keeping with this saga, basic transactions, including opening of NR Term Deposit are available in alternate self-delivery channels – **Internet Banking**.

The highlights of NR e-TDA facility are as below.

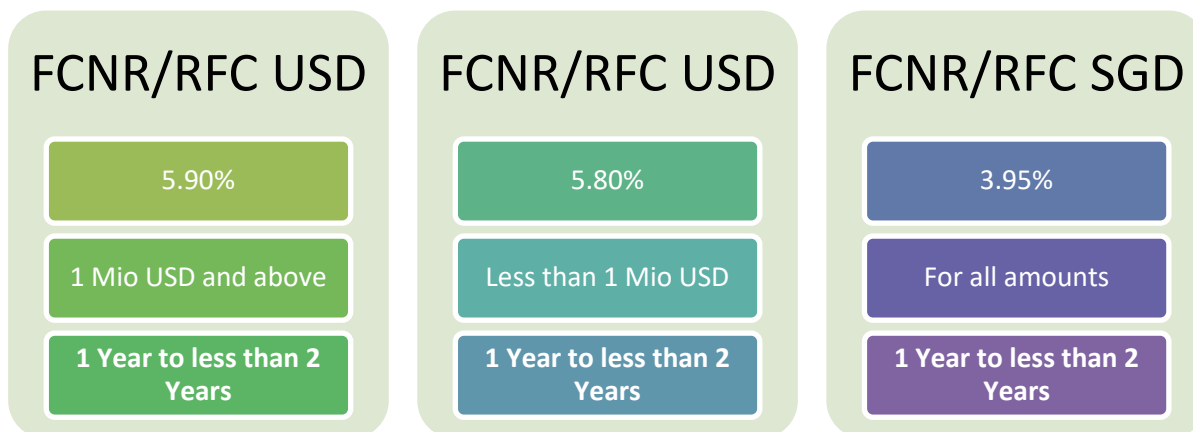
- Opening of NRE and NRO TD account through Internet Banking
- Funding of the NR e-TDA account opened
- Closure of NR e-TDA account opened under e-TDA channel

Navigation for opening e-TDA in Internet Banking

My Accounts >> Online Term Deposit >> e-TDA opening

FCNR(B)/RFC USD and SGD Term Deposit

FCNR(B)/RFC USD and SGD term Deposit for the period of **1 year to the period less than 2 years**, we continue to offer 5.90%(for USD 1 Mio and above), 5.80%(for less than USD 1 Mio) and 3.95%(for SGD).



These Foreign Currency interest rates are among the best in the industry.

For making remittances from abroad to your Indian Bank account, the SWIFT channel can be used. The correspondent Bank details required for remitting foreign currency funds through the SWIFT channel are available on our website in the below link.

<https://www.indianbank.in/departments/remit-of-india/>

For opening of **FCNR(B) or IND Rupee Gain** deposit through inward remittance, please mention “**For FCNR(B) opening, do not convert**” in the Purpose/Remarks/Sender information column.

WhatsApp Banking

Just WhatsApp 'Hi' on +918754424242 from your registered mobile number.

Available services:

- Balance Enquiry – To know the Account balance
- Deposit Products – For information about Deposit products
- Digital Products – Get to know about Digital products and register online
- Rates – To check our Deposits & Loans rates and Service charges

- Block Card/Trxn. – To block credit & debit cards and Internet/Mobile Banking Transactions
- Raise Complaint – Link to raise complaint

RECENT HAPPENINGS

Bharath Aadhaar Seeding Enabler(BASE)

NPCI has launched Bharat Aadhaar Seeding Enabler (BASE) platform to facilitate Aadhaar Seeding and De-seeding activities in self-service mode for Direct Benefit Transfer by enabling the citizens to carry out certain activities in digital mode. By using BASE platform, citizens can perform the following activities:

- Aadhaar Seeding: 3 Seeding types
 1. Fresh Seeding
 2. Movement- within the same bank to another account
 3. Movement – from one bank to another bank
- Aadhaar De-Seeding
- Check Aadhaar mapping status
- Check Aadhaar mapping history

Navigation is also available in our Bank's Website under Useful links > Services > Bharat Aadhaar Seeding Enabler.

CENTRAL BANK DIGITAL CURRENCY

As you are aware, Reserve Bank of India (RBI), a while ago, introduced the Digital Rupee or e-Rupee (e₹), which is India's own Central Bank Digital Currency (CBDC) and a digital representation of the sovereign currency. eRupee has fixed denominations akin to the existing physical currency denominations. CBDC (Central Bank Digital Currency) is the legal tender issued by the central bank in a digital form. It is akin to sovereign paper currency but takes a different form, exchangeable at par with the existing currency and shall be accepted as a medium of payment, legal tender and a safe store of value.

Indian Bank's CBDC Application-Indian Bank Digital Rupee is available in Play store (For Android) and App store (For iOS). The link of the application along with FAQ and user guide is available in our bank website.

Navigation-Indian Bank website->Products->Featured products/services/schemes->CBDC

Benefits: -

- CBDC, being a sovereign currency, holds unique advantages of Central Bank money viz. trust, safety, liquidity, settlement finality and integrity.
- Bringing resilience, efficiency, and innovation in payment system.
- Providing public with uses that any private virtual currencies can provide, without the associated risks.

The application can be used with the following specifications.

1. Mobile number registered in Savings Bank account should be used while registering in the application.
2. ATM card details (for SB A/C) are required for user registration.
3. Application cannot be installed in joint accounts where Mandate of operation is "Jointly "

RBI updates the Alert List of unauthorized forex trading platforms

The Reserve Bank of India (RBI) has added the following entities/platforms/websites to the Alert List of unauthorised forex trading platforms. The updated Alert List is available in the link - https://rbi.org.in/scripts/bs_viewcontent.aspx?id=4235.

Sr. No	Name	Website
1	Ranger Capital	https://www.rangercapital.net
2	TDFX	https://www.tdfx.exchange
3	Inefex	https://www.inefex.com/international
4	YorkerFX	https://yorkermarkets.com
5	Growline	https://grow-line.org
6	Think Markets	https://www.thinkmarkets.com
7	Smart Prop Trader	https://www.smartprotrader.com
8	FundedNext	https://fundednext.com
9	Weltrade	https://www.weltrade.com
10	FreshForex	https://freshforex.com
11	FX Road	https://www.fxroad.com
12	DBG Markets	https://www.dbgmarketsglobal.com
13	Plusonetrade	https://www.plusonetrade.com

Interest Rate on FCNR(B) Deposit

Foreign Currency Non- Resident Deposit FCNR (B) rates w.e.f. 03.11.2024

CCY	1 yr to <2 yrs	2 yrs & above to < 3 Yrs	3 yrs & above to < 4 Yrs	4 yrs & above to < 5 Yrs	Exactly 5 Years
USD	5.80*	4.30	3.95	3.95	3.95
GBP	4.95	3.20	3.25	3.25	3.25
EUR	2.00	1.90	1.60	1.60	1.65
JPY	0.11	0.13	0.12	0.13	0.14
CAD	4.50	4.10	3.90	3.70	3.50
AUD	4.40	3.50	2.05	2.30	2.45
CHF	0.00	0.01	0.02	0.03	0.05
SGD	3.95	0.40	0.49	0.55	0.61

Interest Rate on RFC Term Deposit

RFC Term deposit rates w.e.f. 03.11.2024

CCY	1 yr to <2 yrs	2 yrs & above to < 3 Yrs	3 yrs
USD*	5.80*	4.30	3.95
GBP	4.95	3.20	3.25
EUR	2.00	1.90	1.60
JPY	0.11	0.13	0.12
CAD	4.50	4.10	3.90
AUD	4.40	3.50	2.05
CHF	0.00	0.01	0.02
SGD	3.95	0.40	0.49

* Additional interest rate of 0.1% for single deposit of USD 1 Mio and above for tenor of 1 year to less than 2 years is applicable.

NRE/NRO Term Deposit rates

PERIOD	REVISED INTEREST RATE (PER ANNUM)	
	LESS THAN RS. 3 Cr	RS. 3 Cr TO RS. 5 Cr
1 year	6.10	6.70
Above 1 year and less than 2 year	7.10	6.65
2 year to less than 3 year	6.70	6.10
3 year to less than 5 year	6.25	6.00
5 year	6.25	6.00
Above 5 year	6.10	6.00

* minimum period of NRE deposit is 1 year. NRO term deposit is available for 7 days onwards.

PERIOD (available till 30.11.2024)	Interest Rate for LESS THAN RS. 3 Cr
IND SUPER 400 Days (NRO and NRE)	7.30
IND SUPREME 300 DAYS (Only NRO)	7.05

We are here to serve you:

- ❖ Availability of 24/7 secure digital banking service.
- ❖ Dedicated desk to serve NRI customer.
- ❖ Remittance/Deposits can be made in a range of currencies like USD, GBP, EUR, AUD, CAD, JPY, CHF and SGD.
- ❖ Attractive interest rates for FCNR and NRE term deposit

In case of any queries / assistance, please contact – Our NRI Desk

24 x 7 NR Customer Care: +91 44 2888 2999

Phone: +91 44- 2813 4346

E-Mail - nri@indianbank.co.in