

इंडियन बैंक



Indian Bank

इलाहाबाद

ALLAHABAD

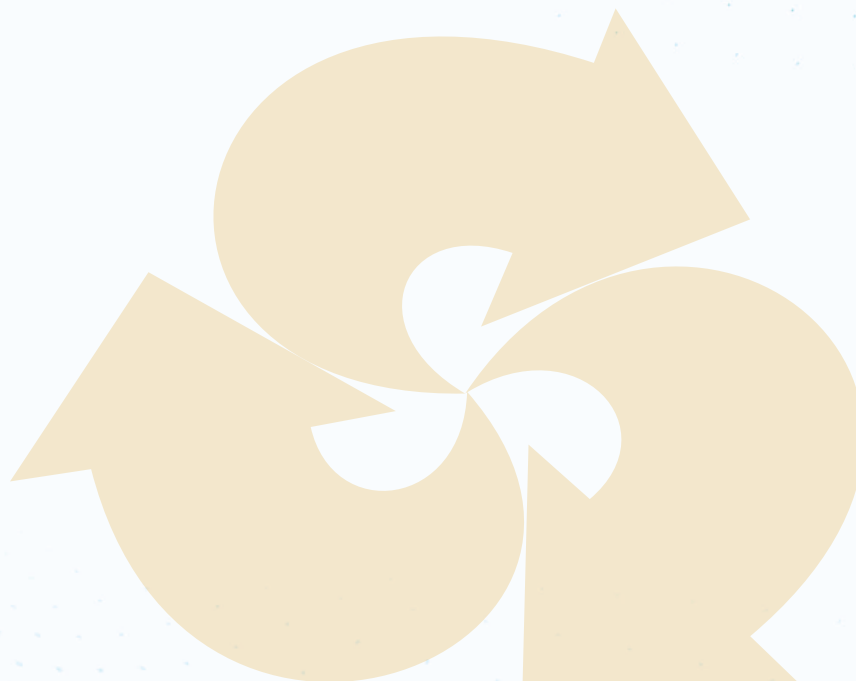
आपका अपना बैंक, हर कदम आपके साथ  
YOUR OWN BANK, ALWAYS WITH YOU

# 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 (IndOASIS) 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
<b>e-Services:</b>	
Cardless Cash Withdrawal in ATM / BNA through IndoOASIS	48
Virtual Debit Card in IndoOASIS 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
<b>Collection Services:</b>	
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
<b>Merchant Products:</b>	
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
--	----

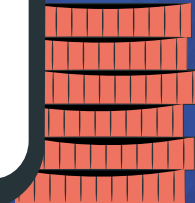
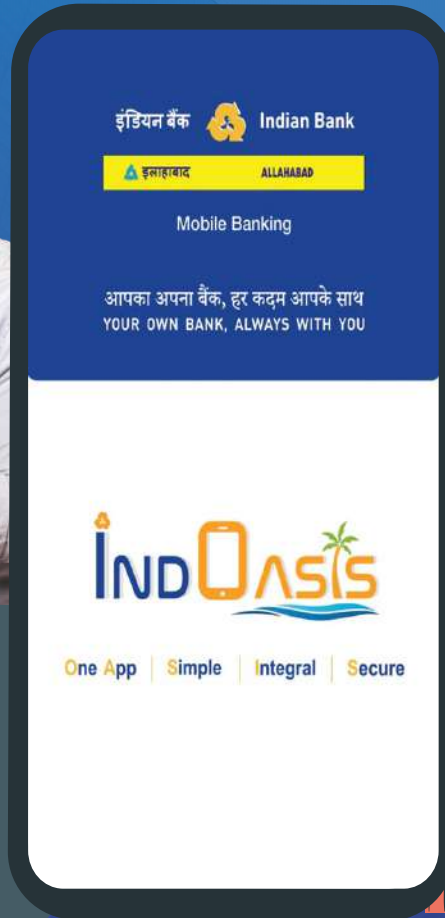
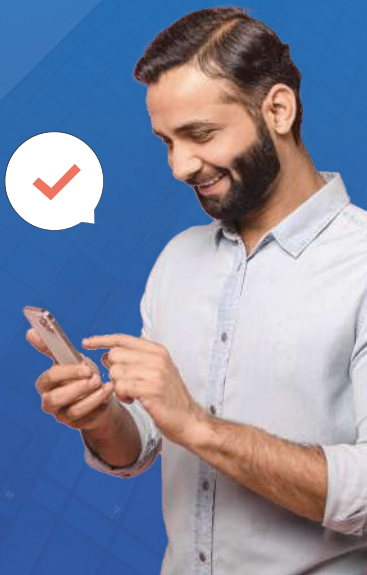
**Cards:**

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

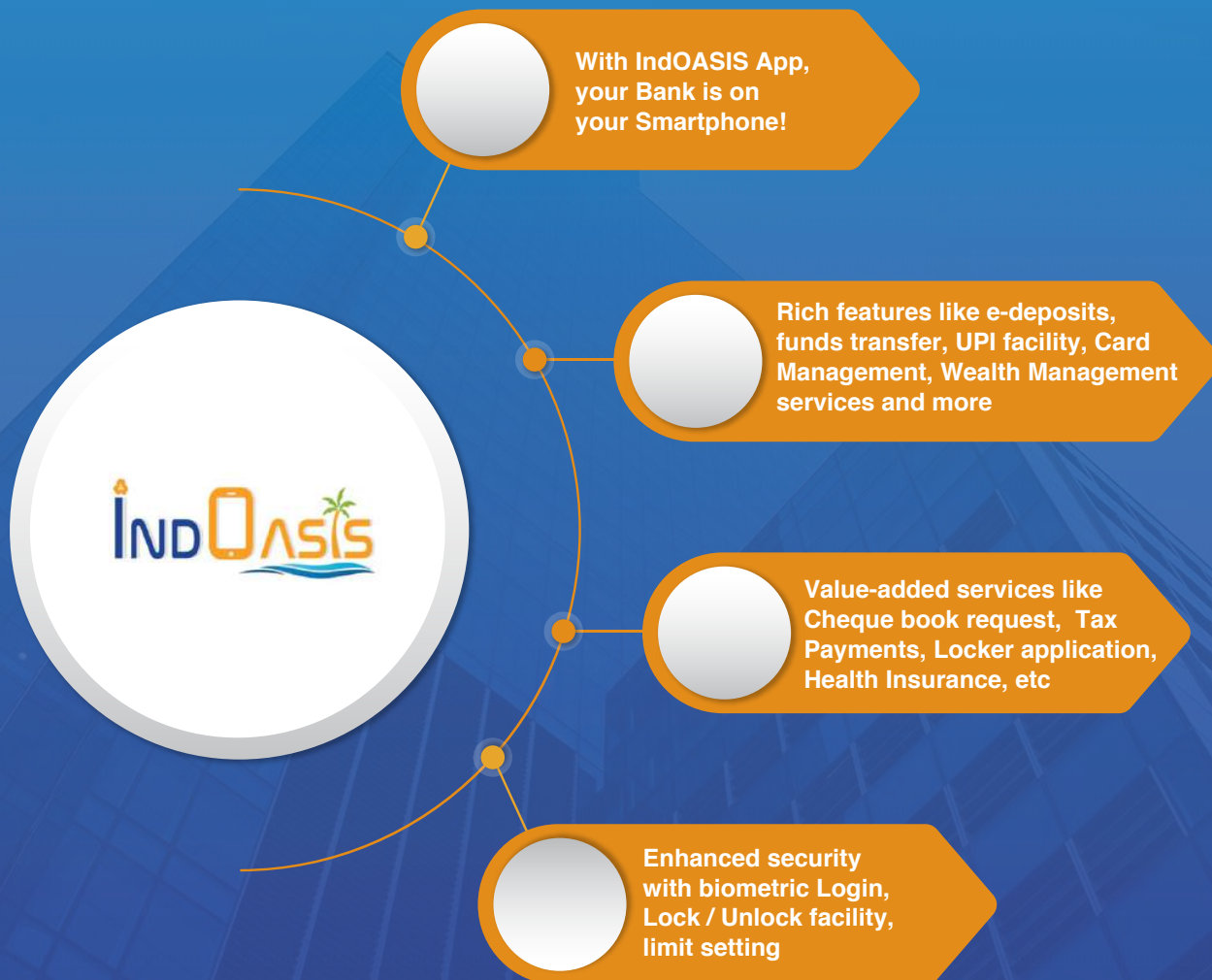
Pre approved Credit Card	90
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Credit Card ETB	92
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# Mobile Banking App (IndOASIS)



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.

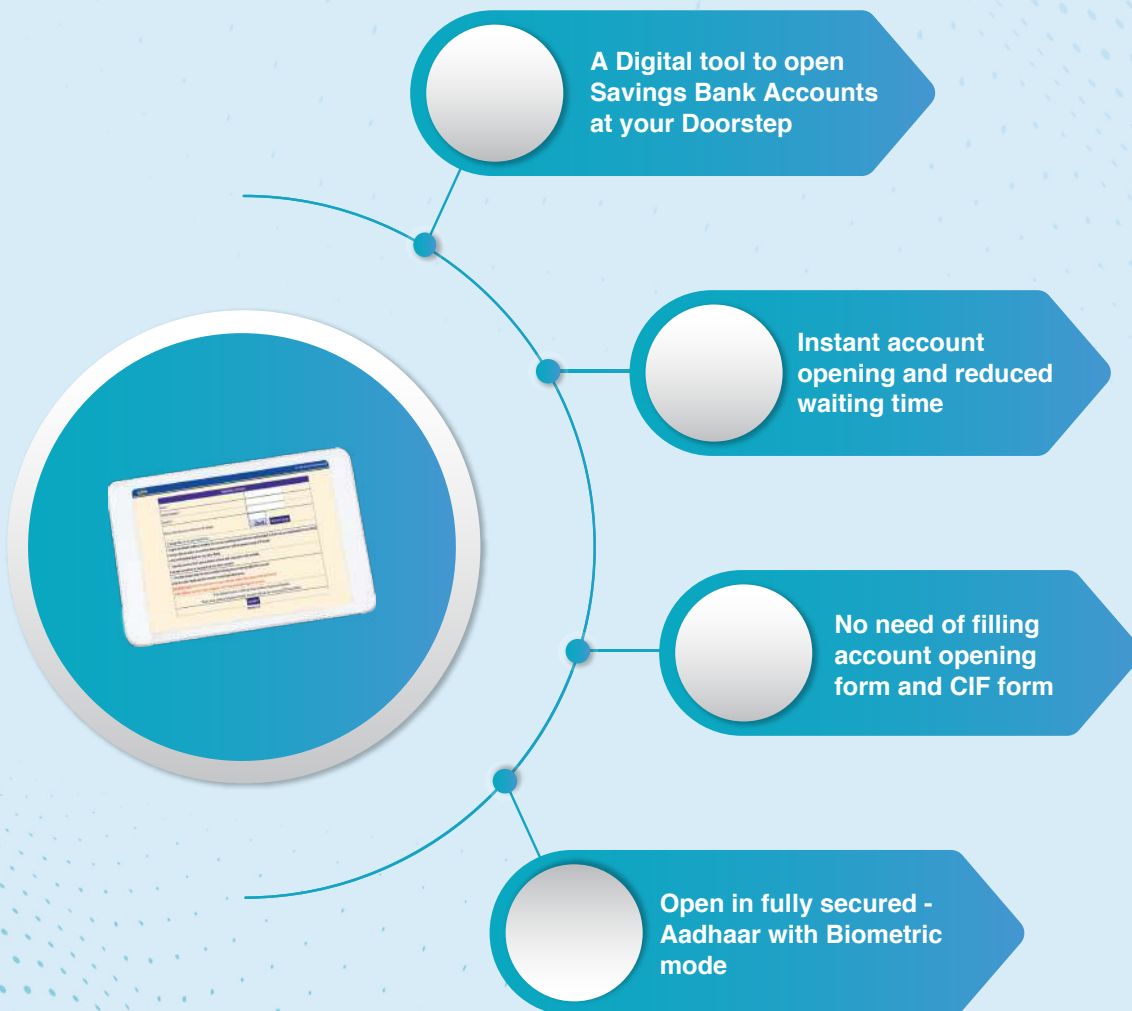
**INFORMATION:** If you do not have account with any other bank please visit the branch with Aadhaar and Pan Card, complete eKYC and avail full range of services.

\* 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



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# Account Opening through Video KYC

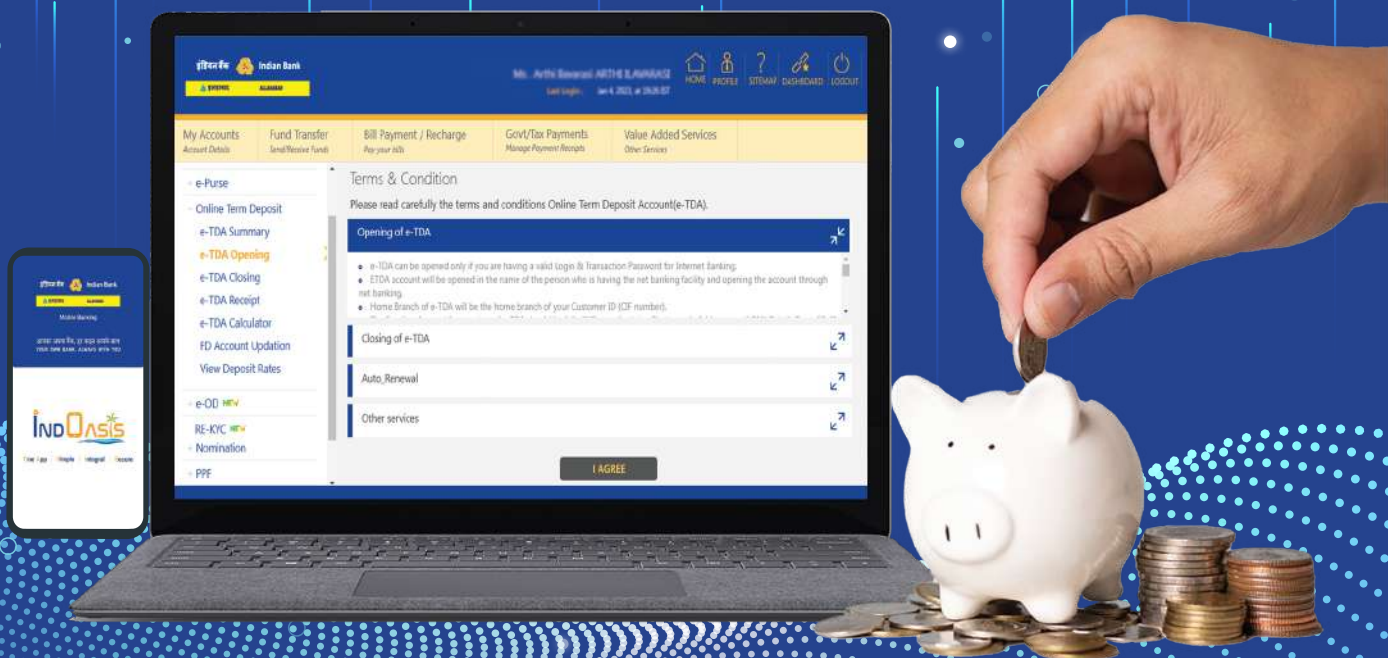






Scan to  
Open Account

# e-Term Deposit



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for Product video

# e-Term Deposit

Experience Instant Deposit by opening term deposit in just a click

Get the Best Deposit Plans on IndOASIS 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)



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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



## IND Digi KCC

Turn your fields greener  
in a smart way!

For Individual Customers  
having Agri land-holding  
in their names

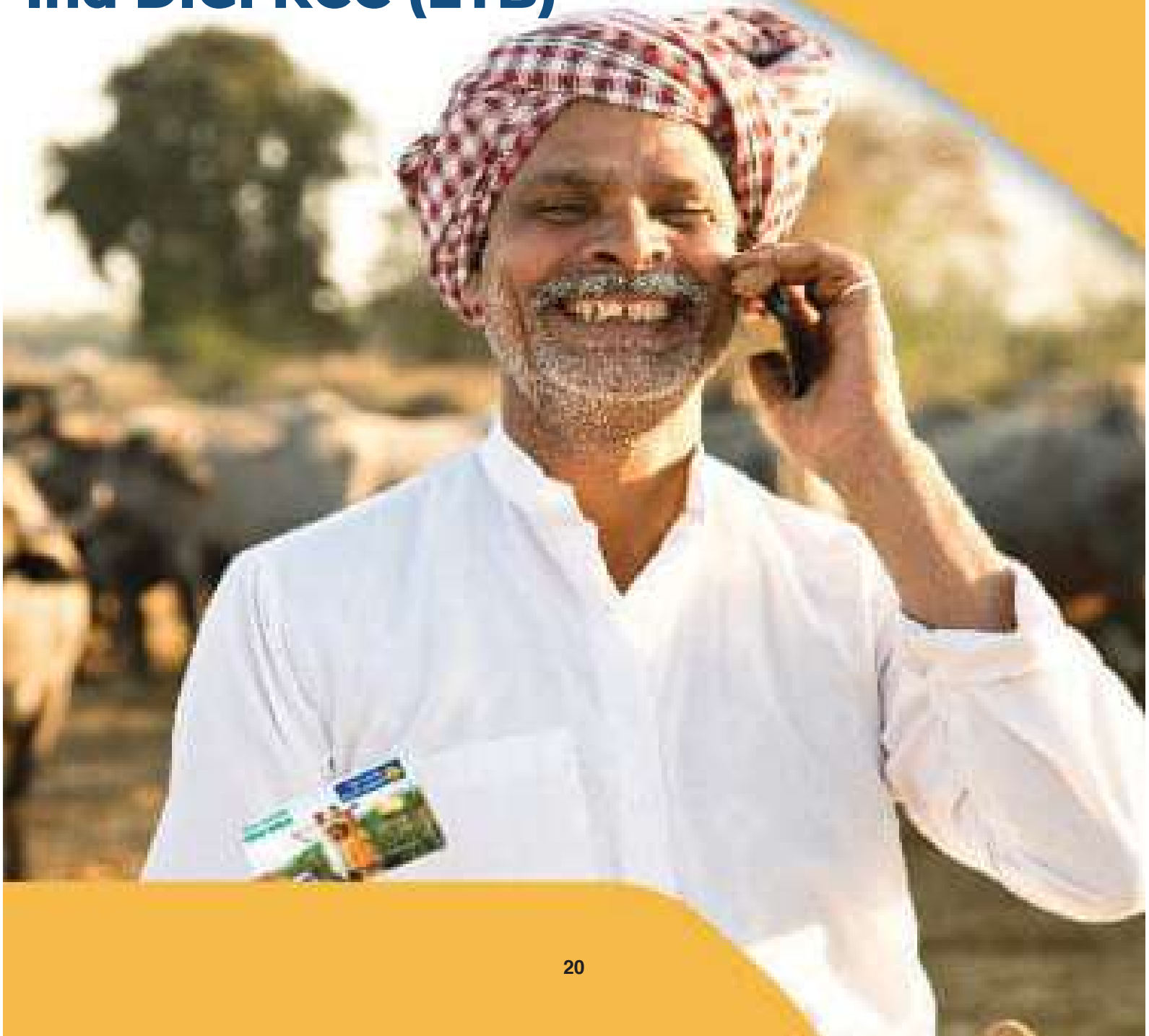
Avail loan upto ₹ 1.60 lakh  
under Ind Digi KCC in just  
few clicks

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



Scan to  
Apply

## Ind DIGI KCC (ETB)



## **Ind DIGI KCC (ETB)**

**Apply through Mobile Banking  
-IndOASIS/ 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**



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more details

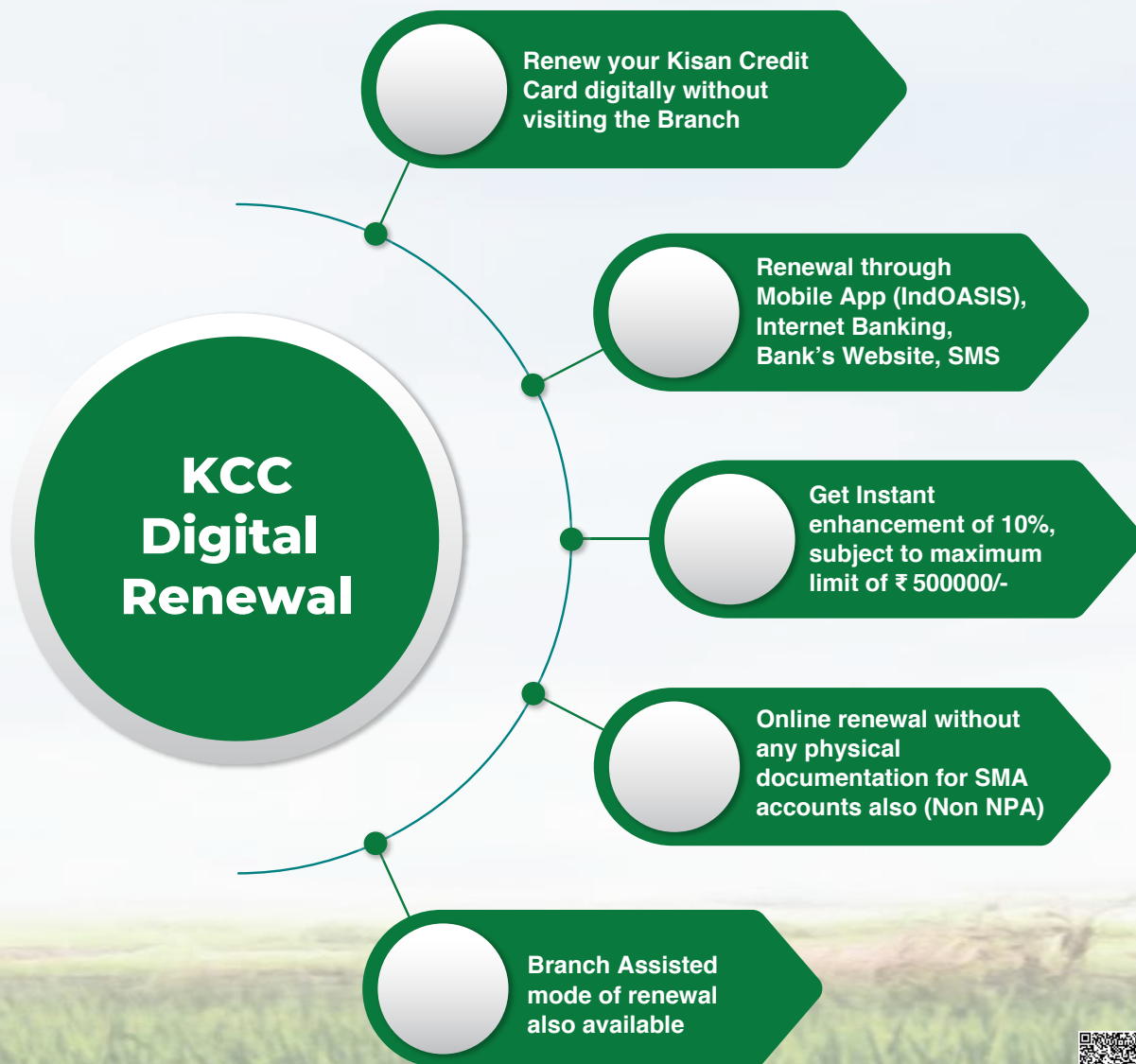


# KCC Digital Renewal



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



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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 (IndOASIS)  
or internet banking**

**Instant disbursement with  
zero processing fee**

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

\*T&C apply



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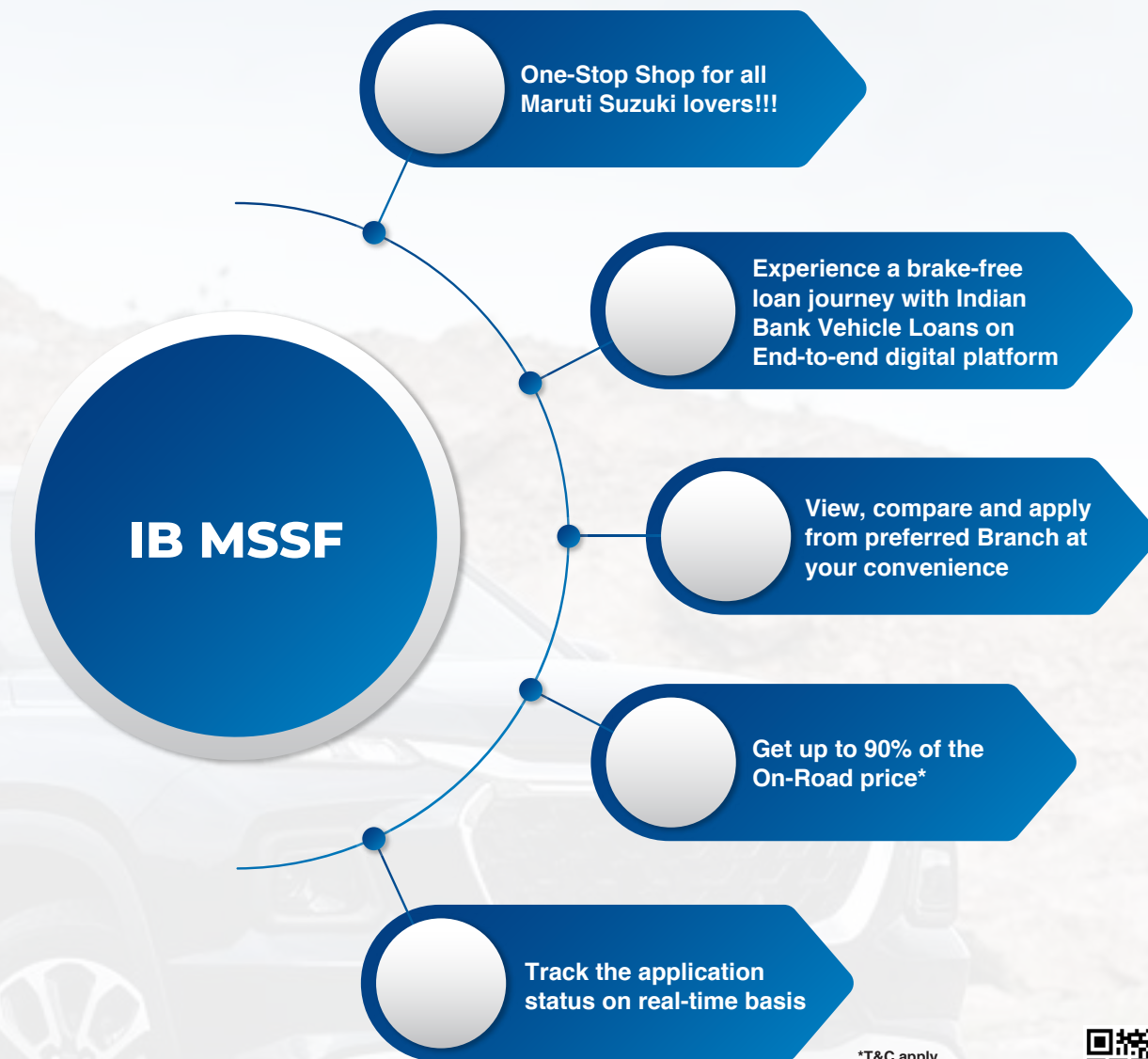
# **IB MSSF (Maruti Suzuki Smart Finance)**



**MARUTI SUZUKI**



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for Product video



\*T&C apply



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Apply

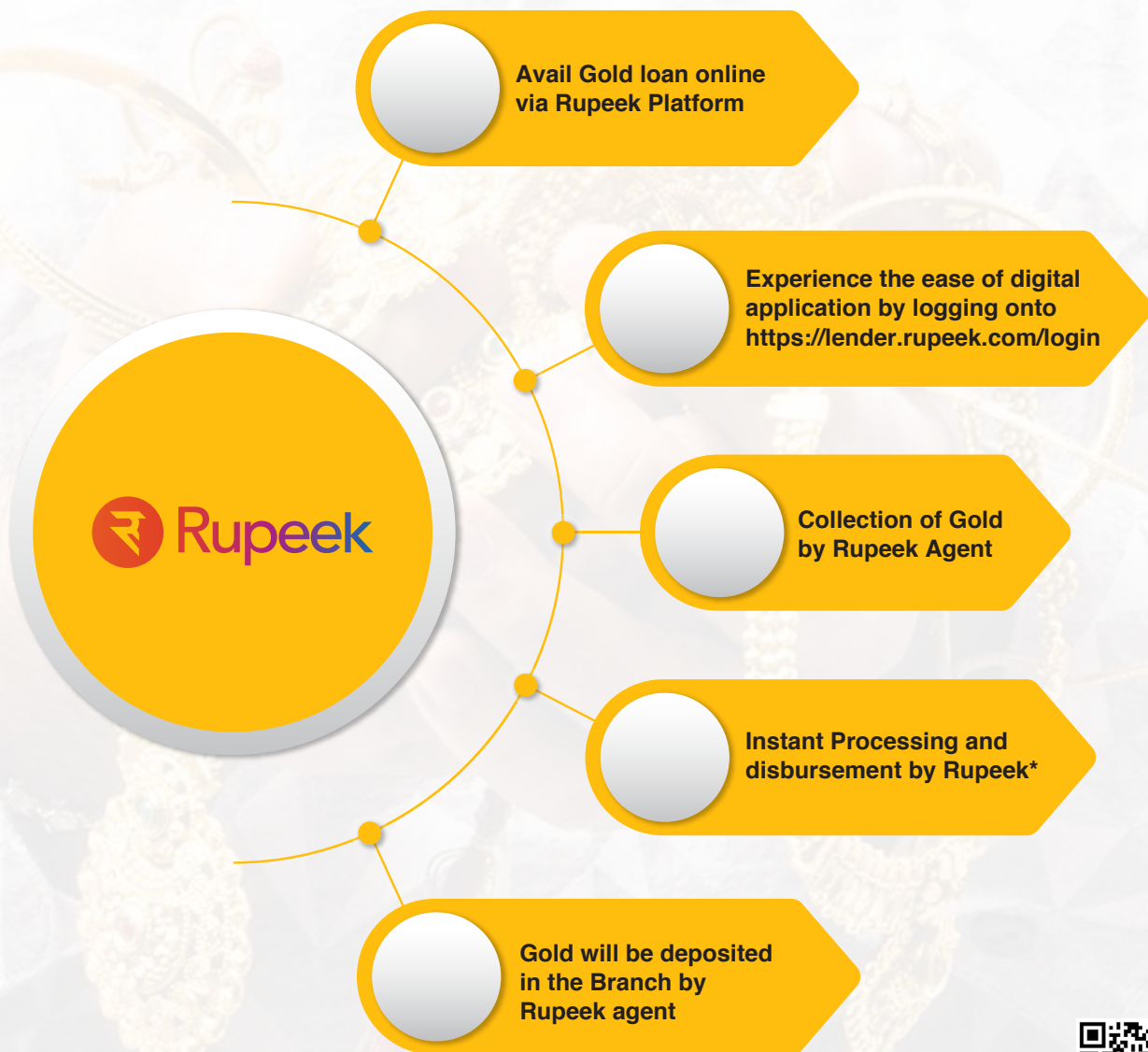


# Gold Loan Co-Lending with Rupeek



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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 IndOASIS  
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 Availment and  
Closure**

**Limit upto Rs.35 Lakhs**



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# 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



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# 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



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# 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



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# Pre-Approved Personal Loan



# Pre-Approved Personal Loan

Apply through Mobile Banking  
(IndOASIS 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



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# 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 -  
IndOASIS/ 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**



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more details**

# Cardless Cash Withdrawal in ATM / BNA through IndOASIS





**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 IndoOasis App**

**Enter the amount  
and PIN**

**Get token & use it in  
ATM to withdraw cash!**

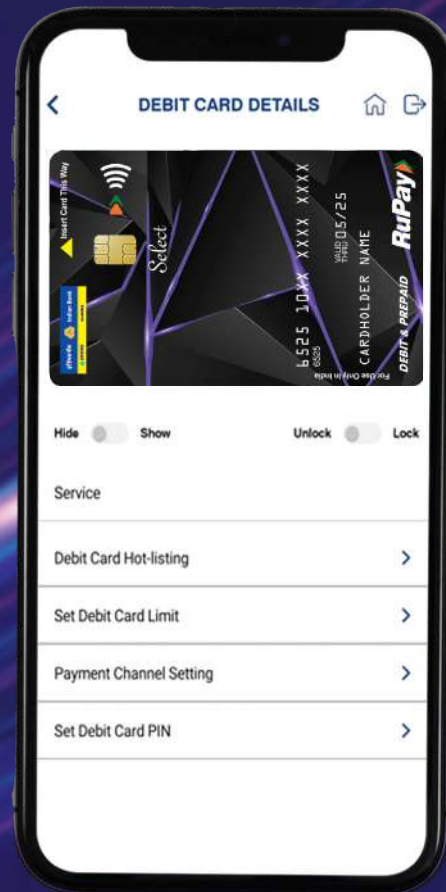
**Cardless cash withdrawal limit  
enhanced to Rs 10000 per day  
from Rs 5000**



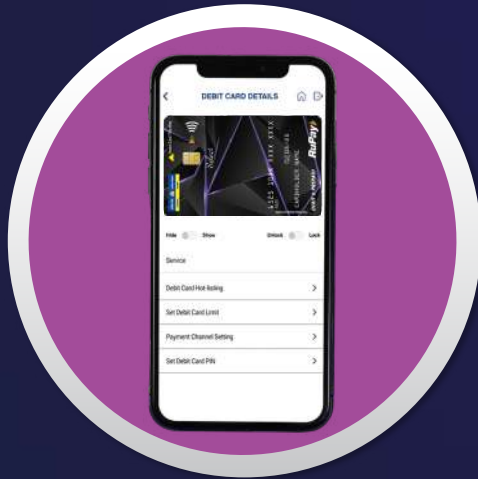
**Scan for  
product video**



# Virtual Debit Card in IndOASIS 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 IndOASIS App, select account & card number under the “Card” menu



Scan to get more details

# **“IB RUPEE KEY”**

## **RuPay On-the-go Smart Keychain**

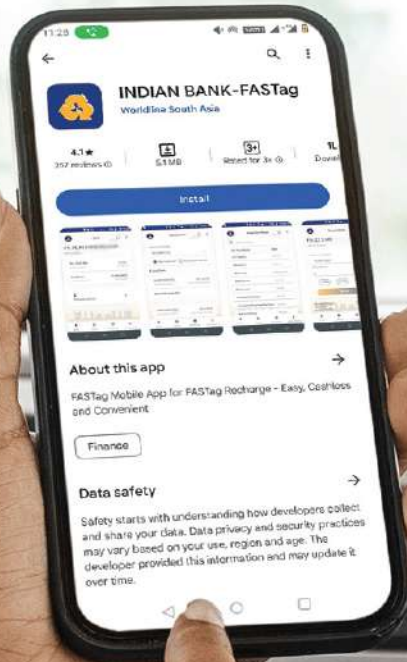


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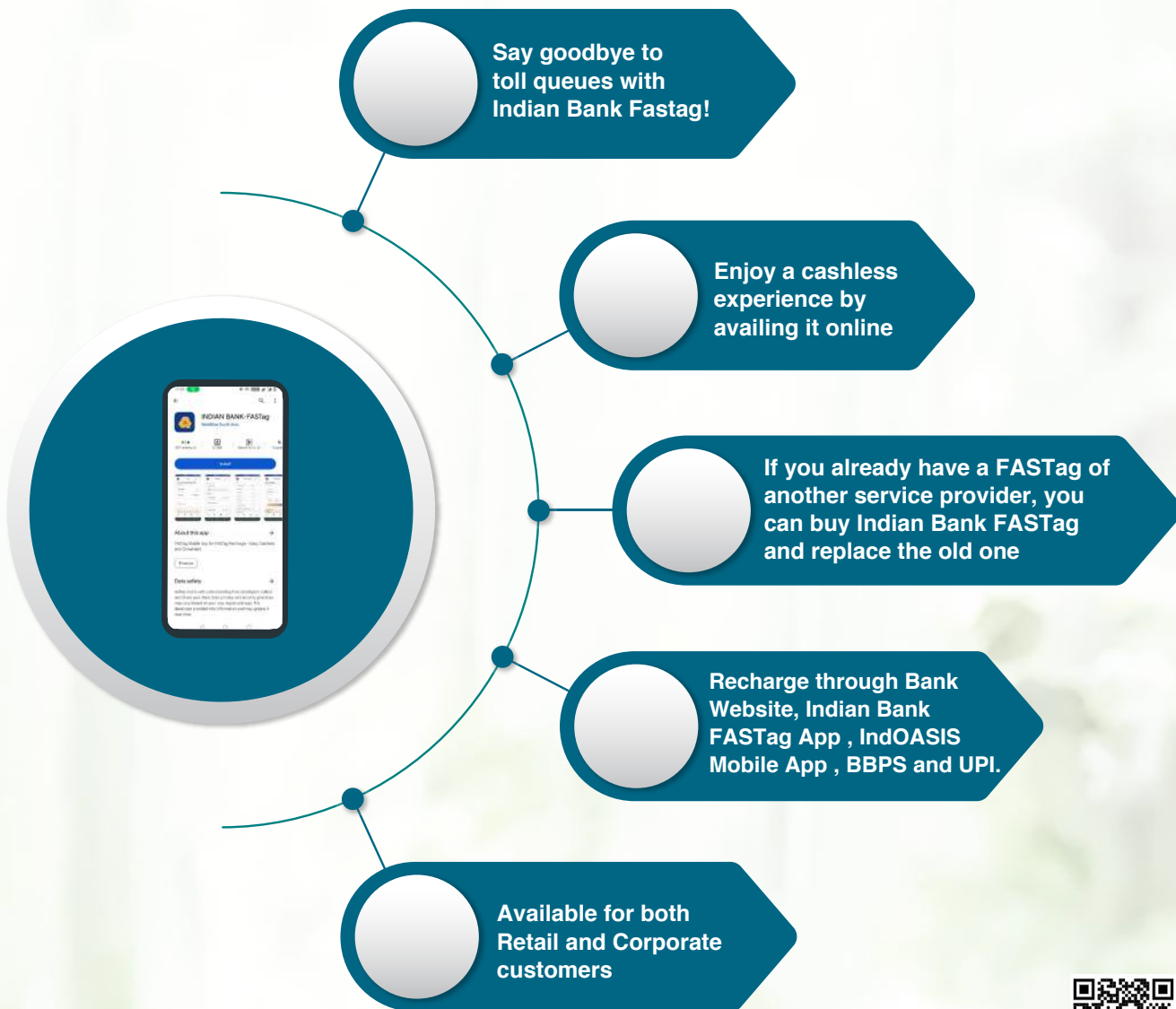
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# FASTag



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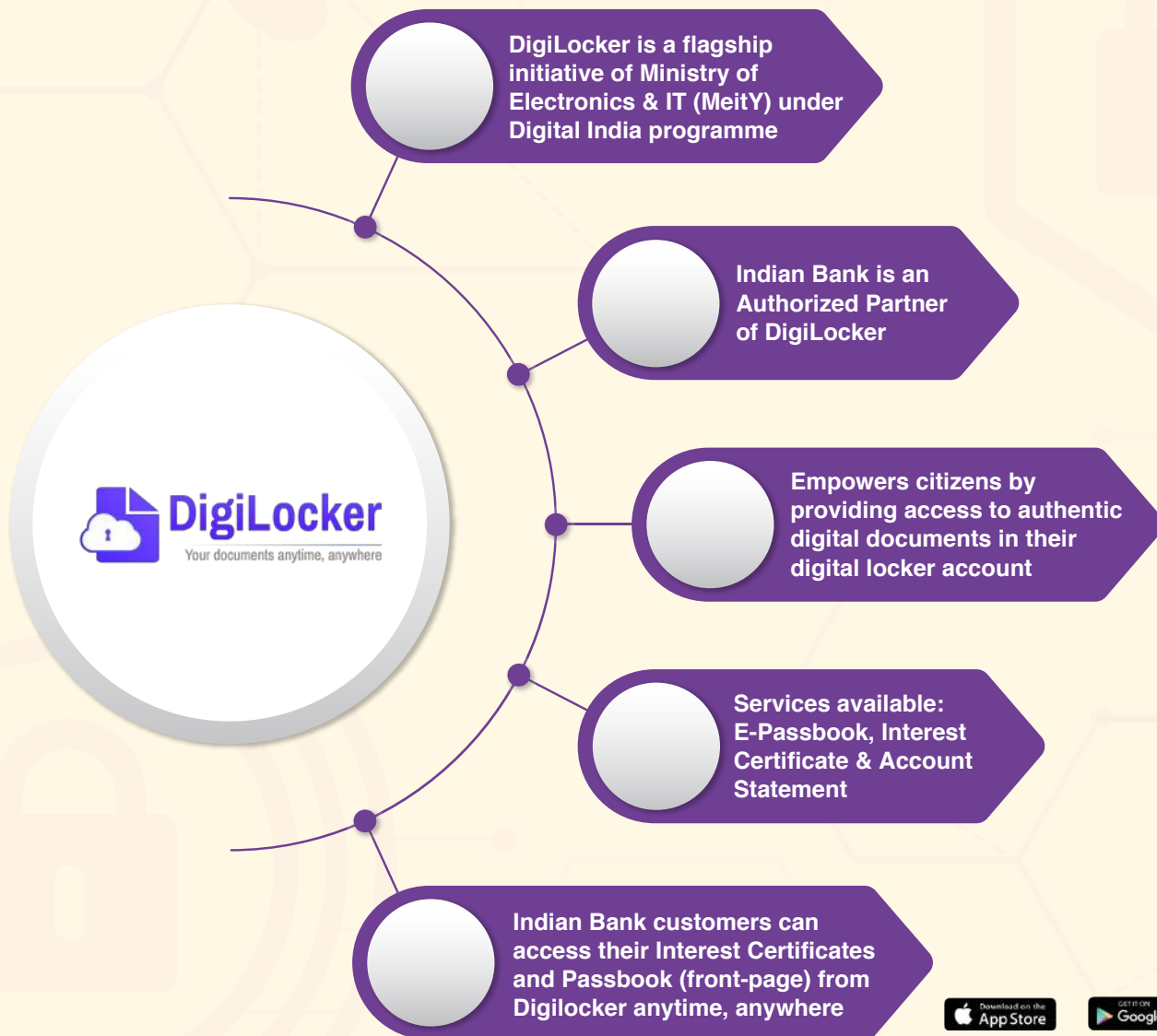




Scan to  
Apply

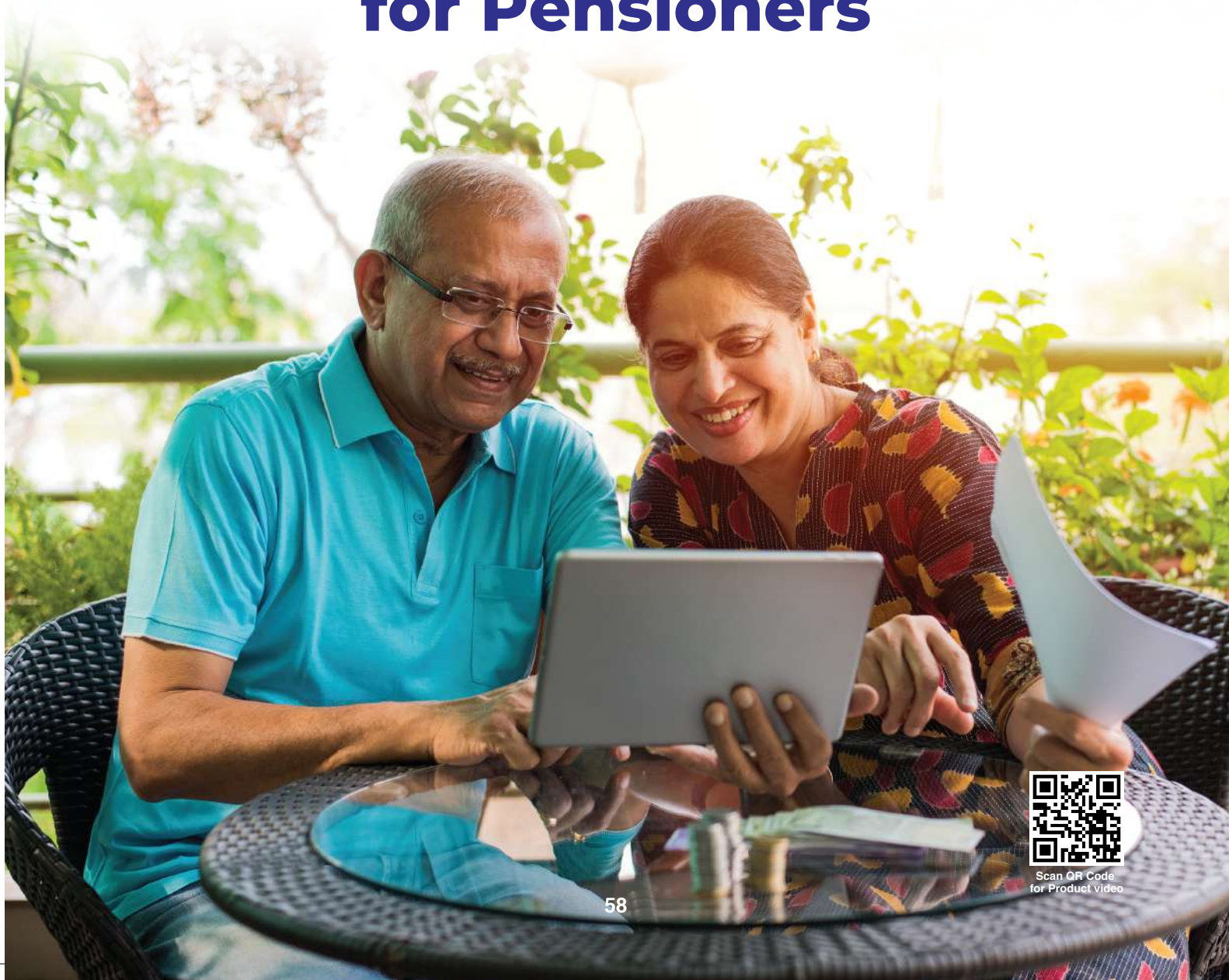
# Digilocker





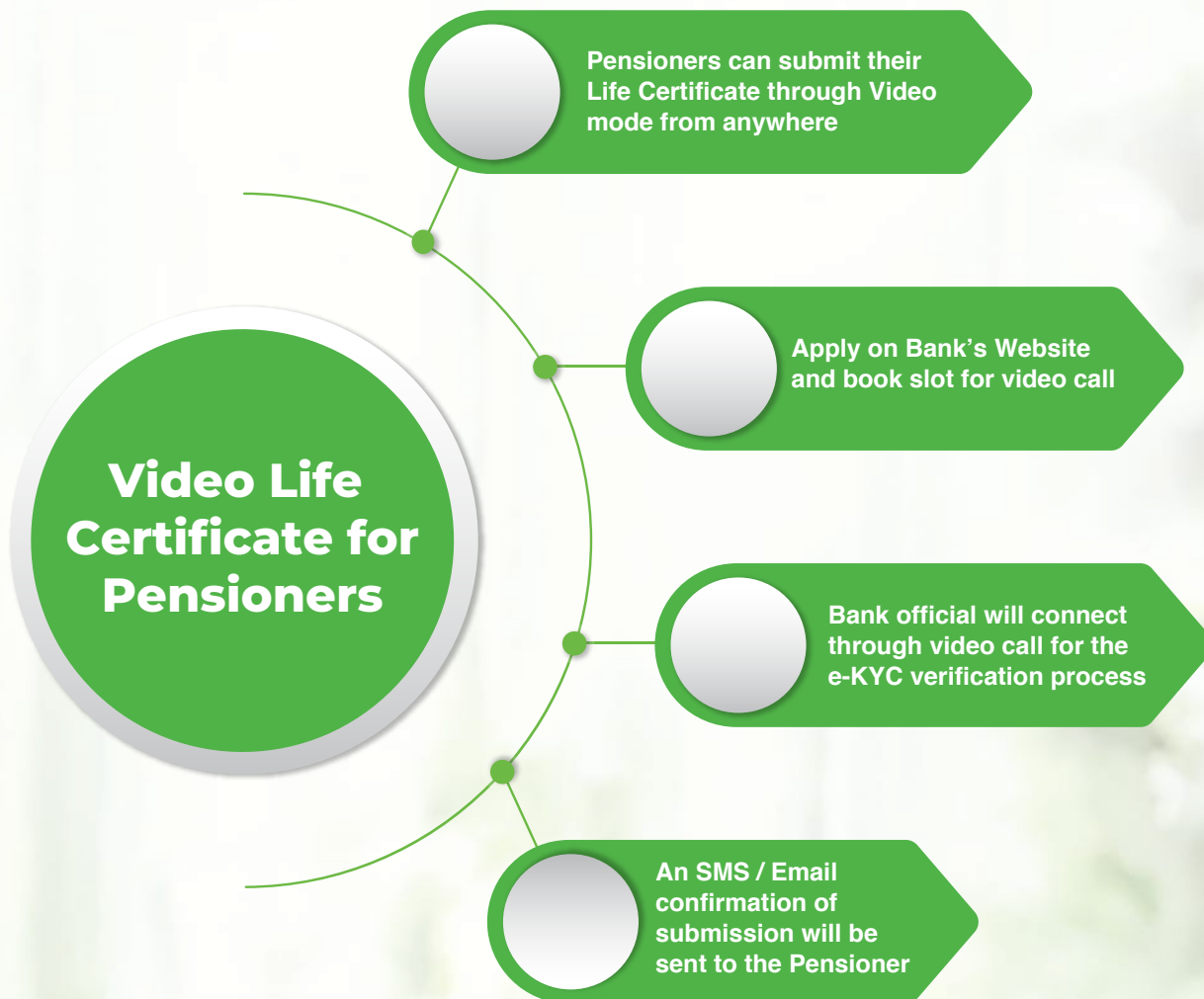
Scan to Download

# Video Life Certificate for Pensioners



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for Product video



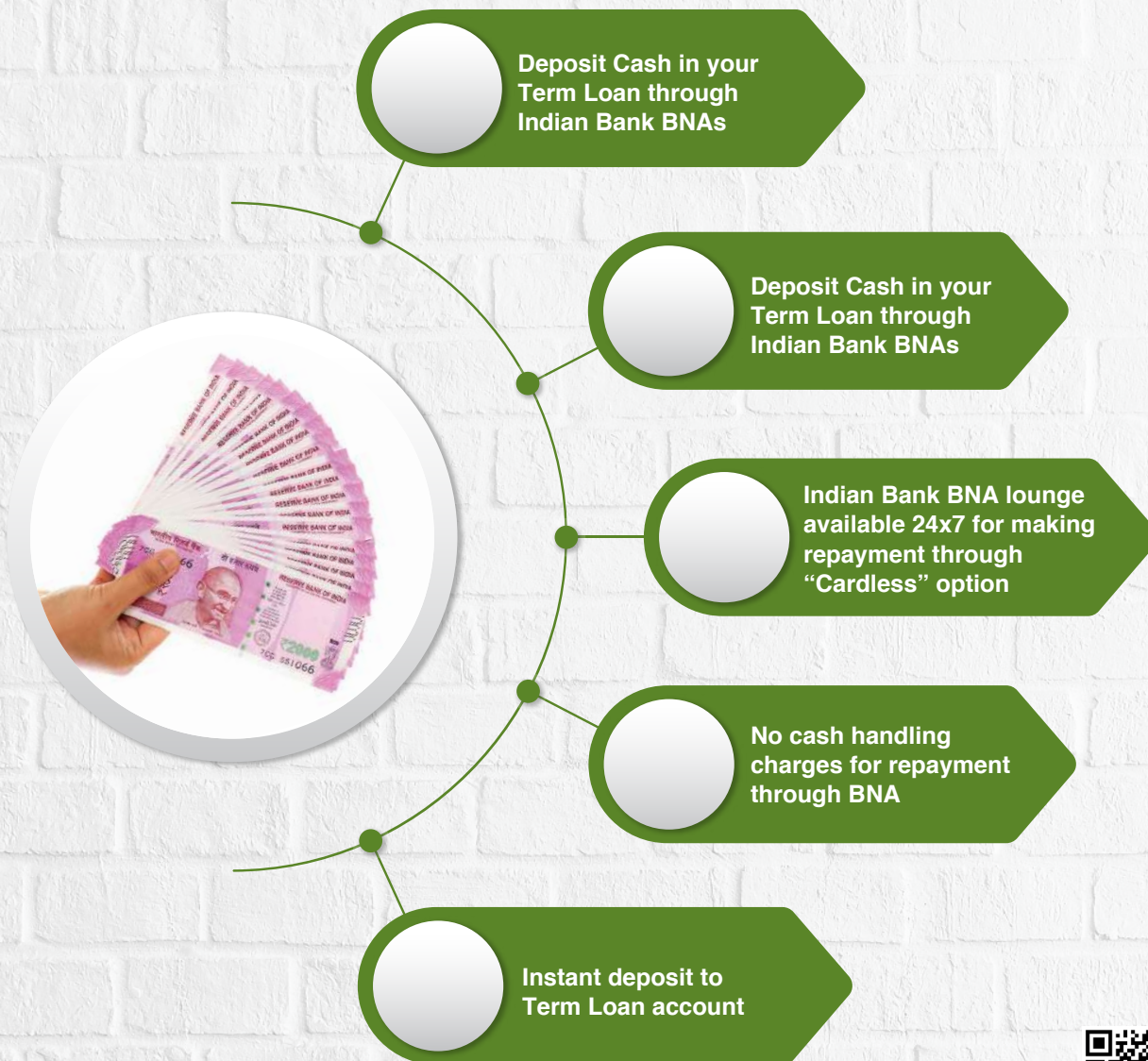


Scan to Submit  
Life Certificate

# Repayment of Term Loans through BNAs





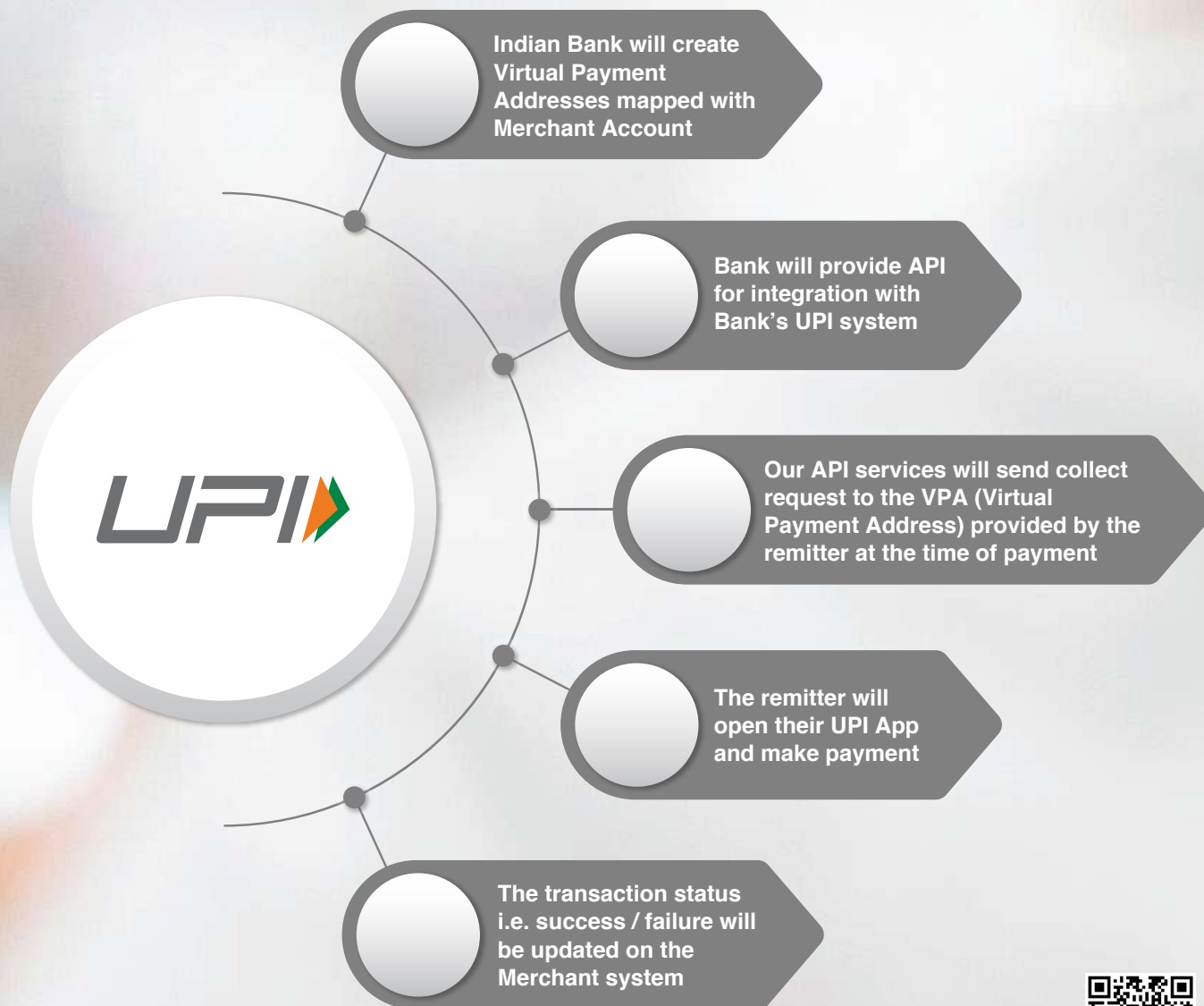


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# UPI Collect Billing Solution







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YOUR OWN BANK, ALWAYS WITH YOU

**TaxPayer's CounterFoil**

Name Of Assessee  
Complete Address

PAN

Major Head

Minor Head

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

300-Self Assessment Tax

**HOFC BANK LIMITED**

Challan No. 280  
BSR Code: 0510011  
Date Of Receipt: 23/08/2019  
Challan Serial No: 7 11  
Assessment Year: 2019-20  
Bank Reference: 669904  
Drawn On: HOFC Payment Gateway

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



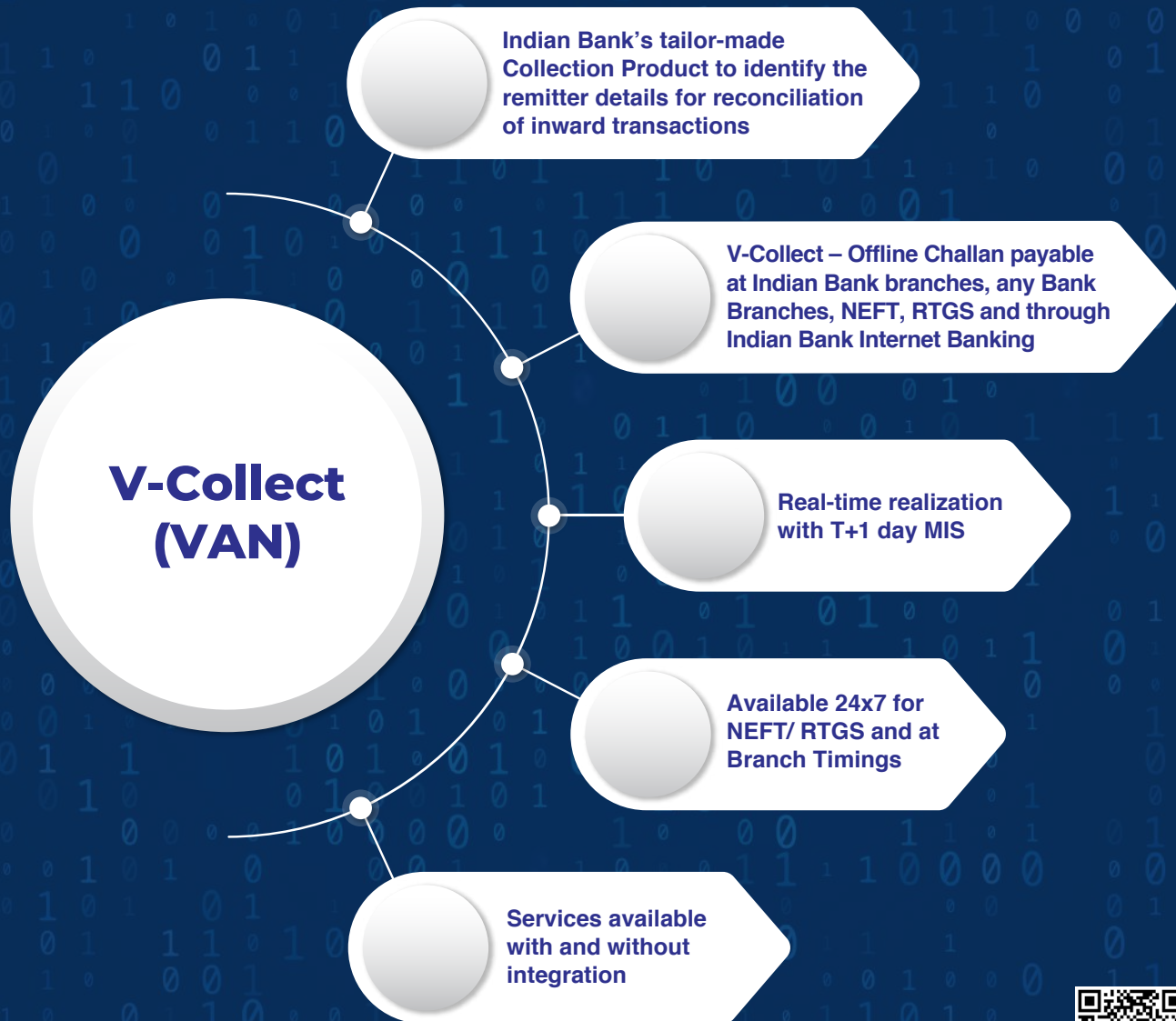
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# V COLLECT - VIRTUAL ACCOUNT NUMBER



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for Product video





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# 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



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# IB Collect Plus - Form Based Solution



**Host URL**



**Prepare the Form**

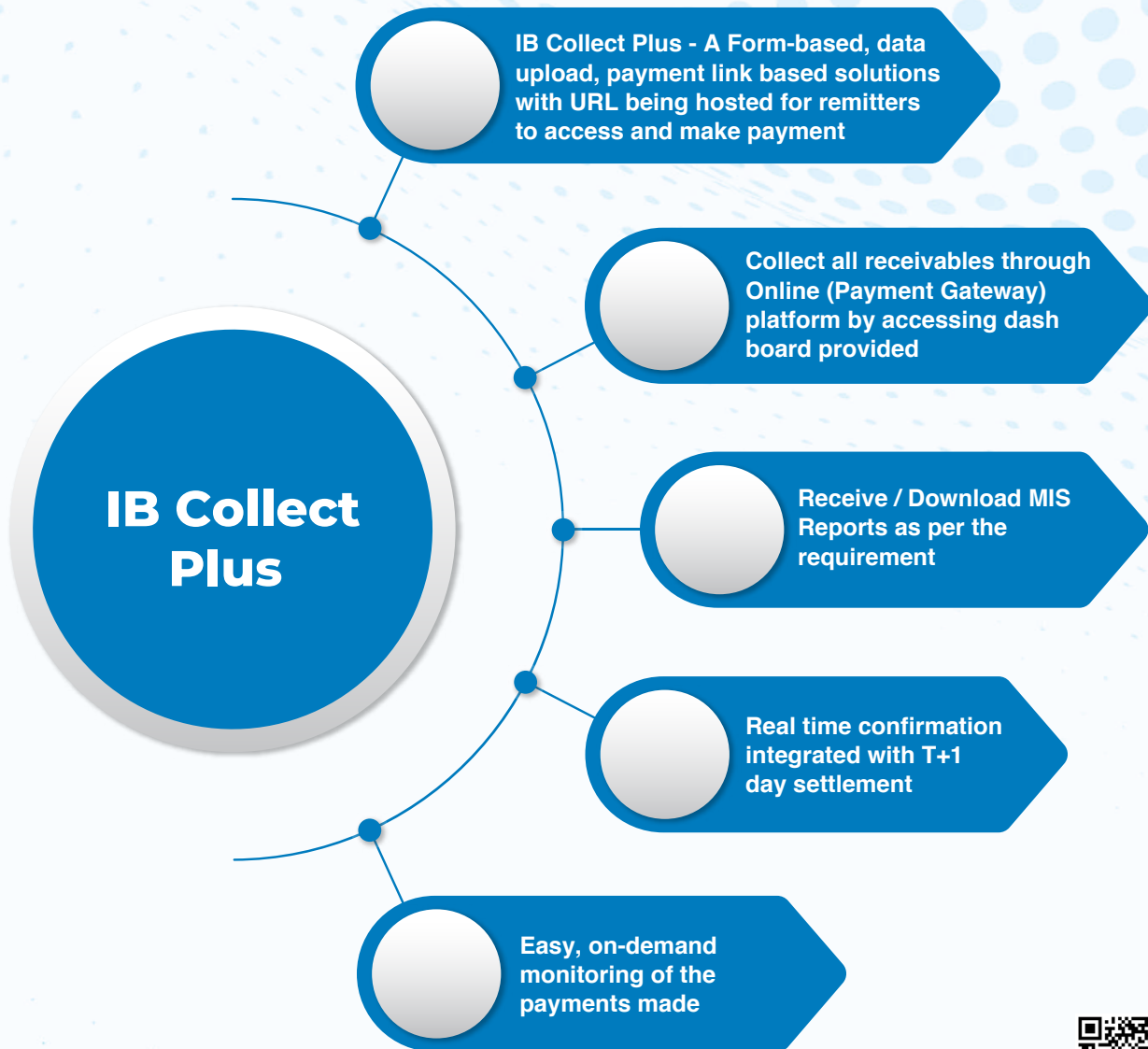


**Make the Payment**



**Fill the Form**





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# Merchant QR Code Solution





With UPI QR Code facility of Indian Bank, receiving cashless and hassle-free payments are a scan away !

Customers can scan the QR code and make payment using any UPI App

Instant acknowledgement to Customer and SMS Confirmation to Merchant on successful transaction

Avail QR Code Standee @ Free of Cost; NIL Charges for transactions

Submit application at your Indian Bank branch for UPI ID and QR Form printout



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



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# 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

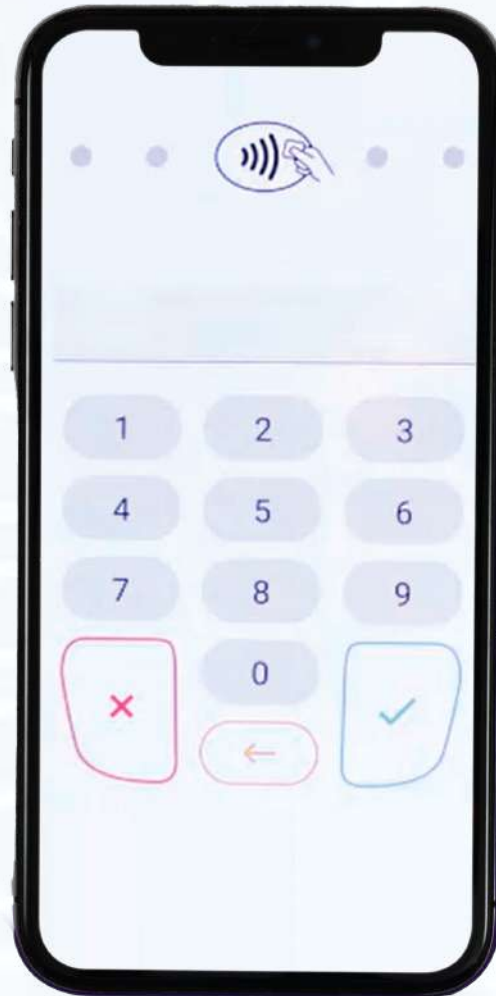
One machine for all payment receipt needs is now available in two types - Handheld and Android devices

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



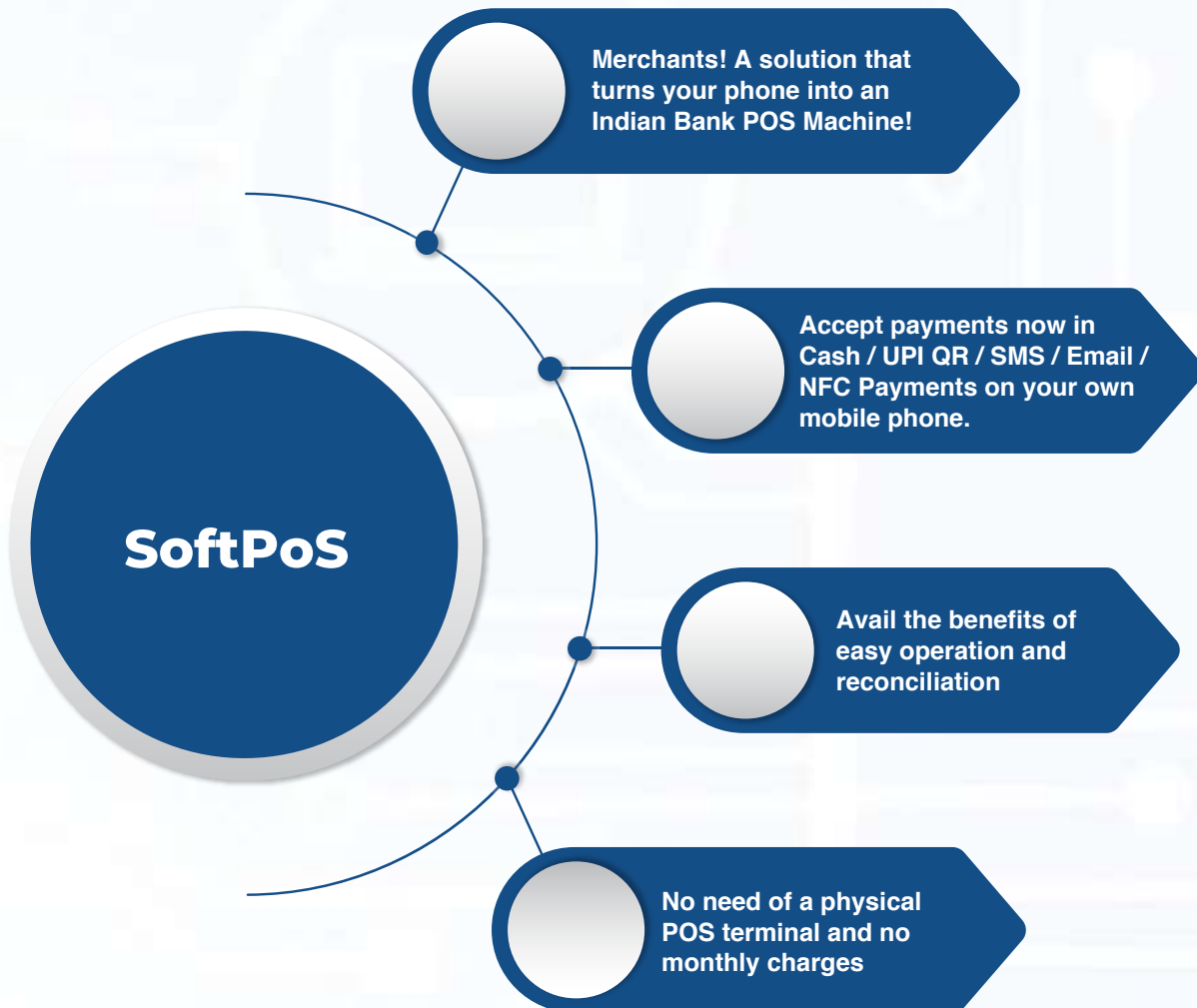
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# SoftPoS



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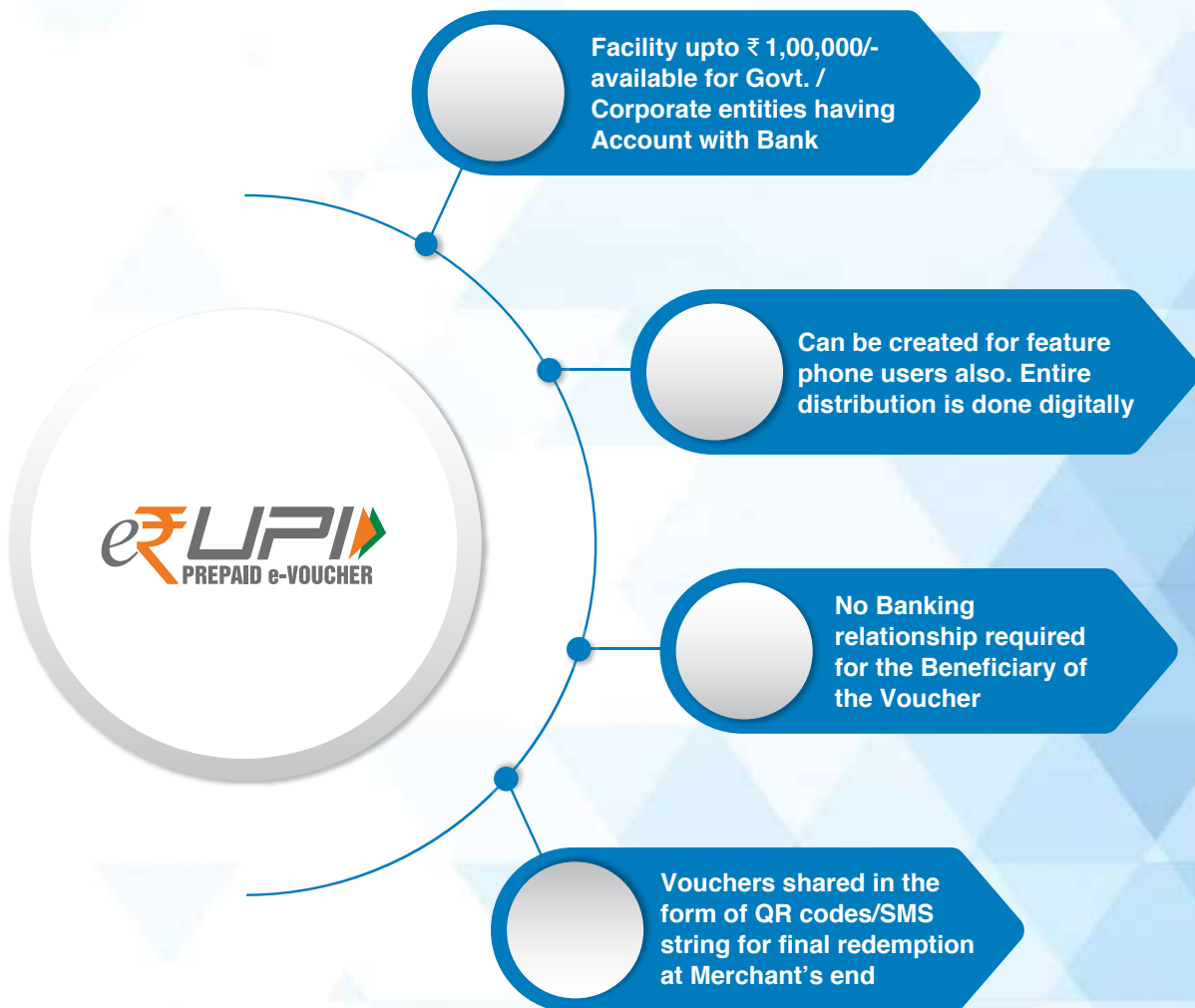


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# e-RUPI Issuance

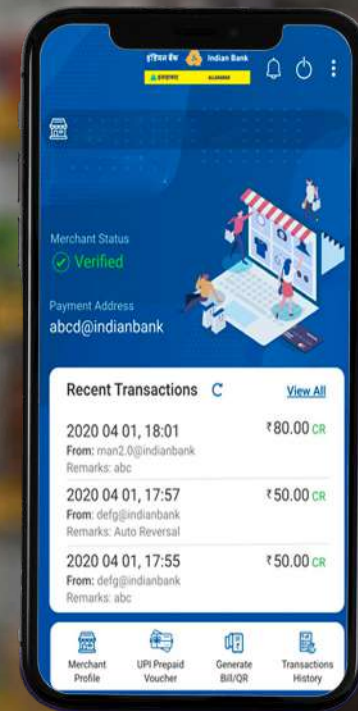


**e₹UPI**  
PREPAID e-VOUCHER



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# e-RUPI Redemption - IB Corporate Merchant App

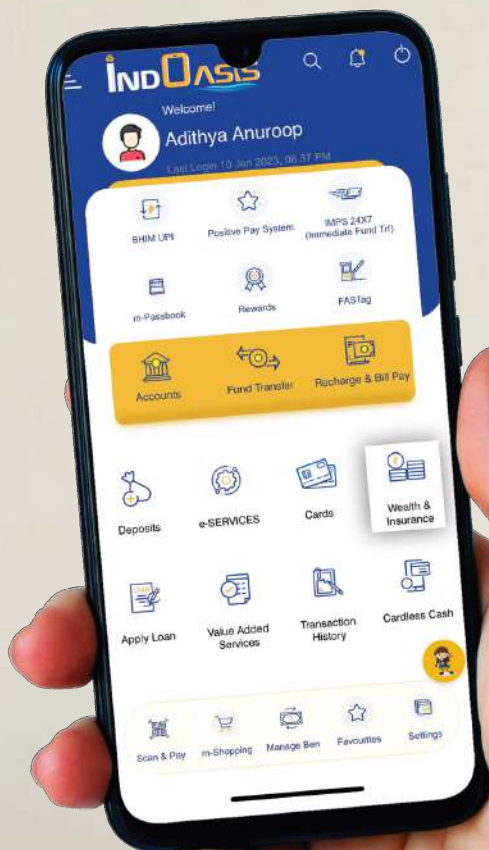




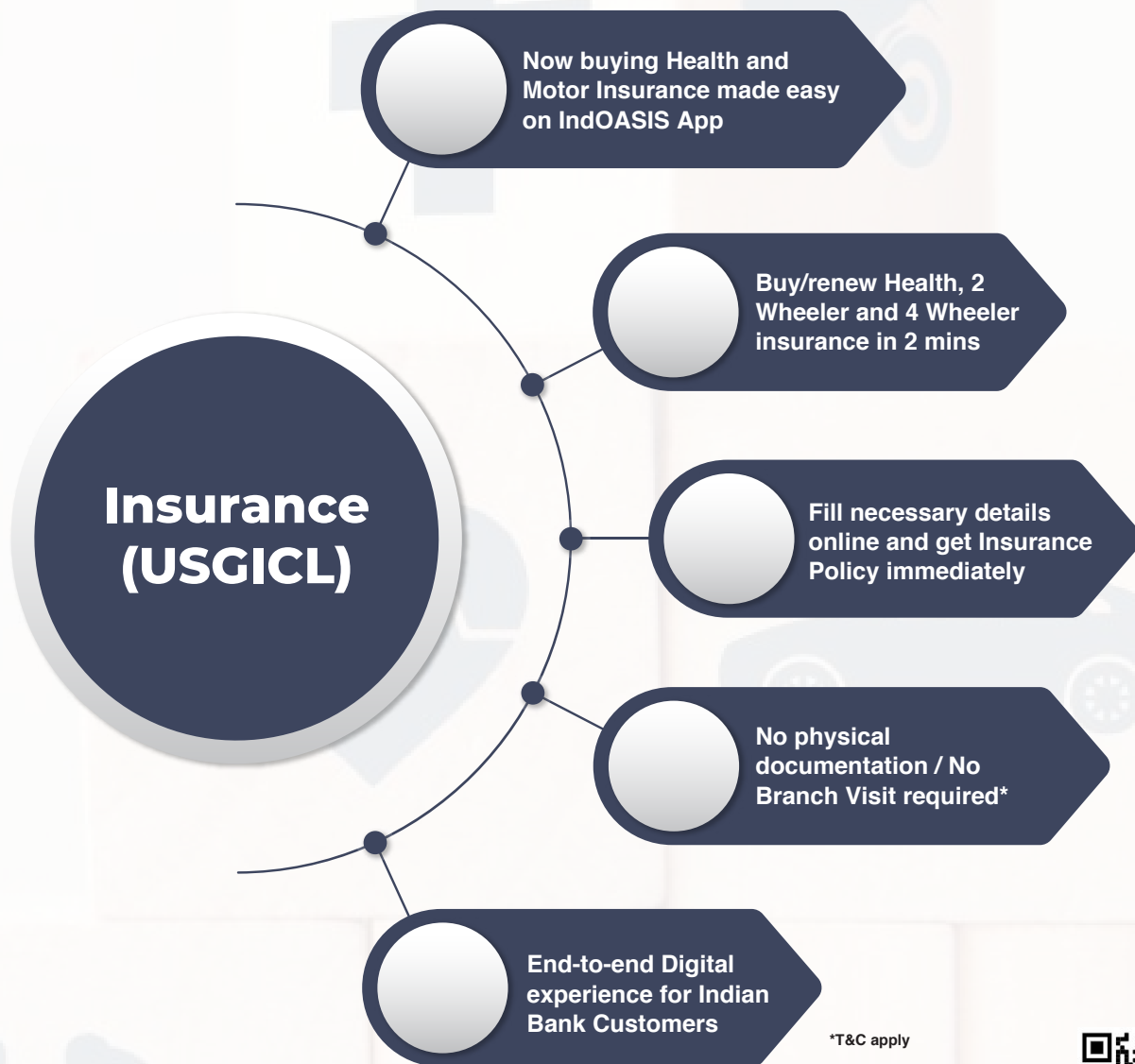


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# Insurance (USGICL) - Health, Two / Four - Wheeler



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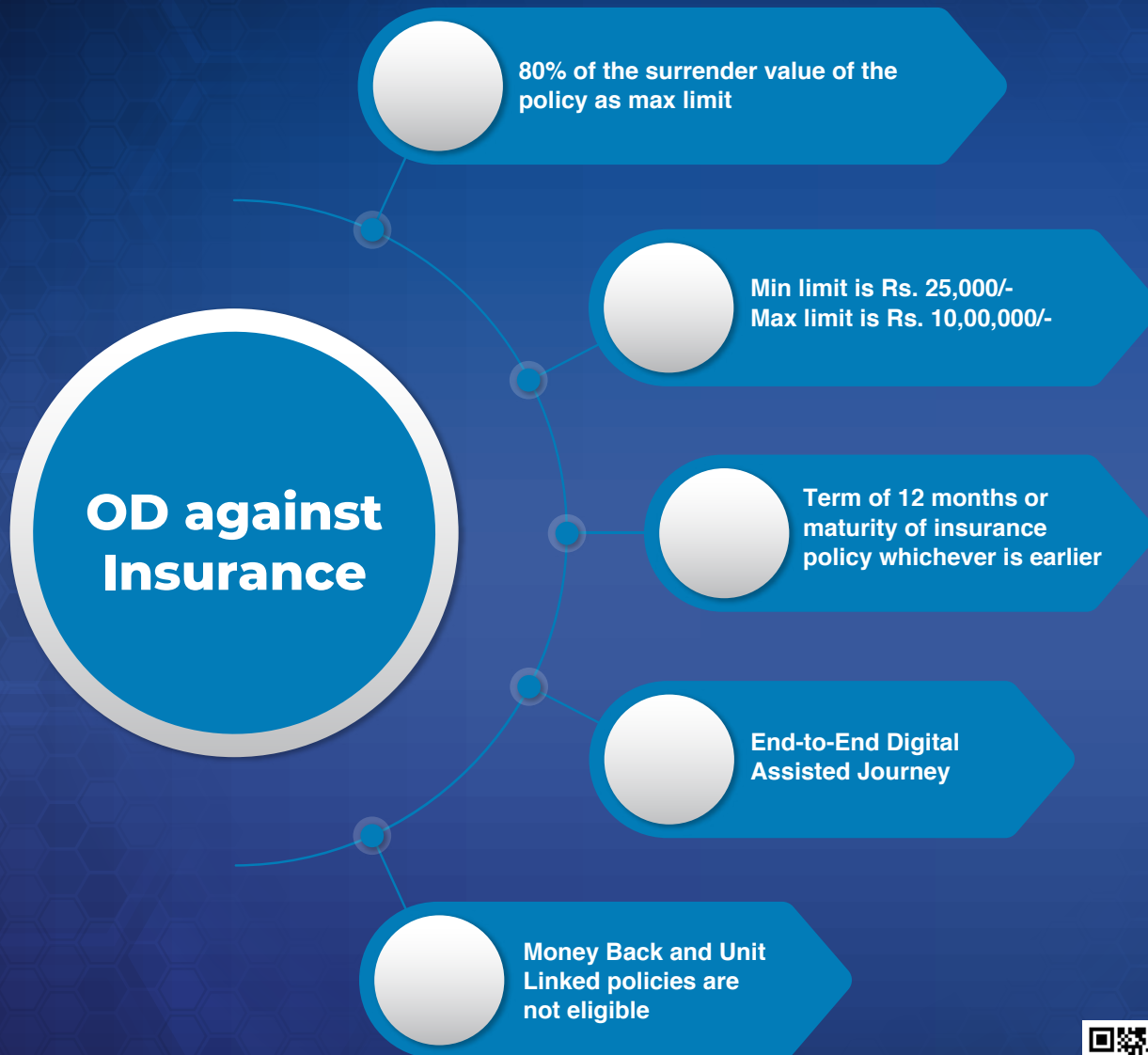
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# OD against Insurance (ABSLI/SBI Life)







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# Secured Credit Card



## Secured Credit Card

Application through IndOASIS 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



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# 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 on the right. Each callout contains a white circle and a list of features. The background is a solid blue color with a faint image of a smiling woman holding 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

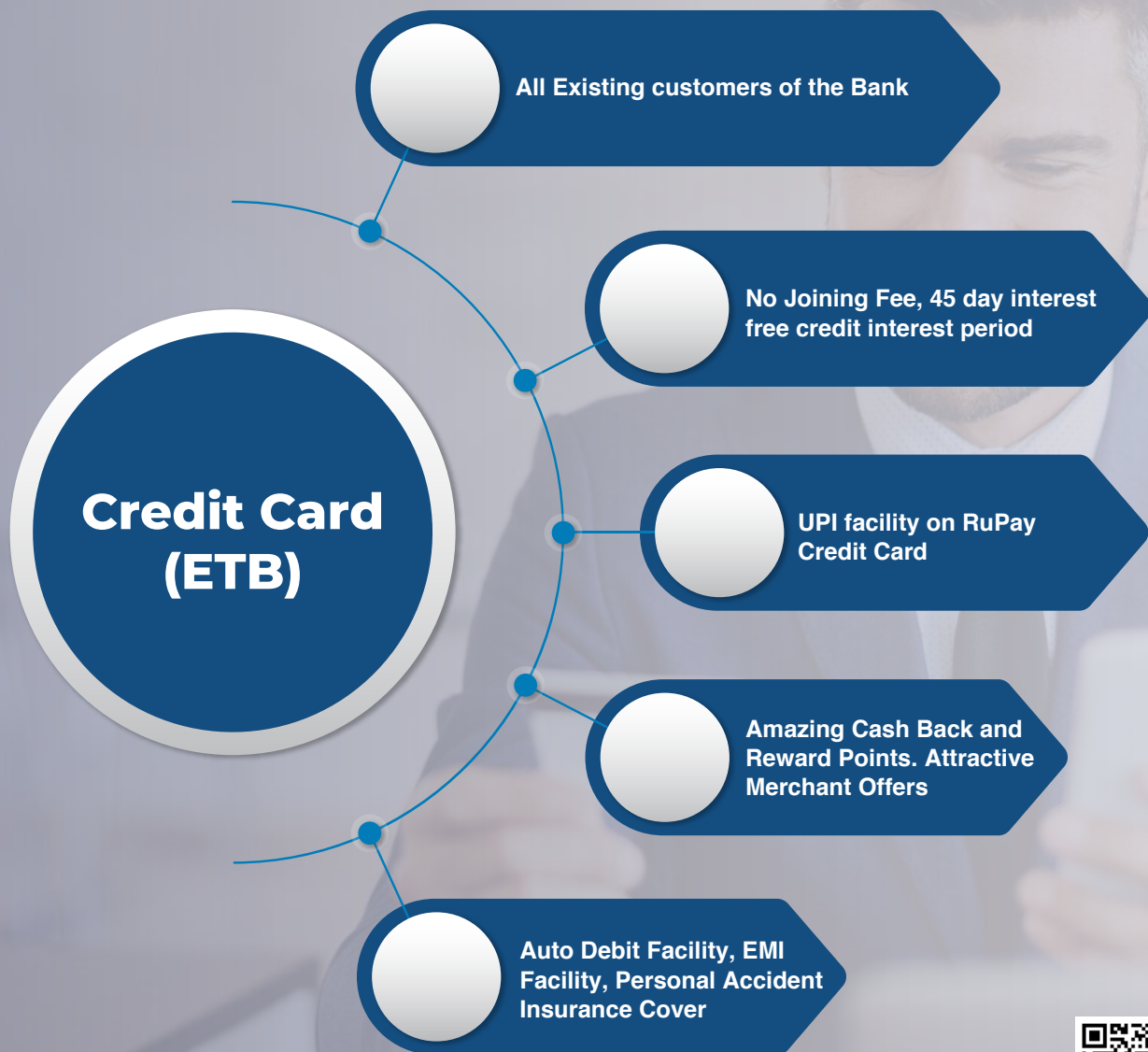
Auto Debit Facility, EMI Facility, Personal Accident Insurance Cover



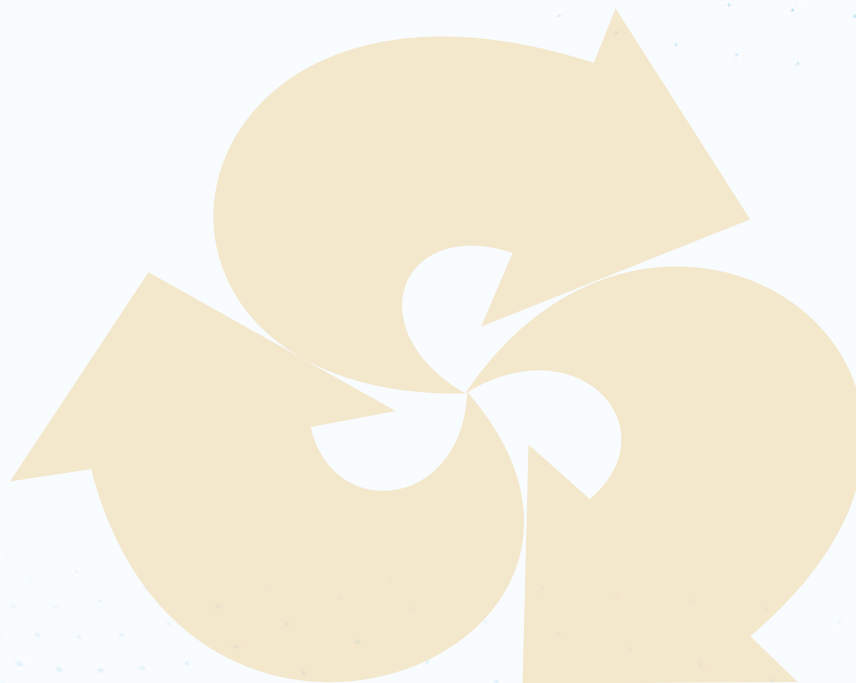
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## Credit Card (ETB)





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**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.

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