

## **MARKETING**

### **Doorstep Banking**

- Pickup and delivery of Cash (against withdrawal slip and cheques) is restricted to Rs. 20,000/- per day
- Pickup of Cheques/Drafts/Instruments for clearing
- Delivery of Drafts
- Pickup and delivery of FD/MMD receipts for renewal and payment
- Pickup and delivery of SB/RD passbooks
- Pickup of Life Certificate
- Pick up of KYC Documents
- Pickup of 15G/15H forms
- Delivery of Account Statements

#### **Scope of the Scheme**

The facility of Doorstep Banking may be offered only to those customers in whose case proper KYC procedures, as laid down by the Bank based on the instructions stipulated by Reserve Bank of India, have been complied.

The services can be offered either at the residence or at the office of the customer, the address should have been clearly and explicitly mentioned in the agreement.

The "Scheme" is not restricted to any particular client /customer or class of customers.

#### **Format of Agreement for Doorstep Banking – D115.**

#### **Eligible Customers**

Corporate Customers, Government Departments, Public Sector Undertakings, Business firms and such other establishments, who are having good business connections can avail all the above services. Those who are having sufficient business connections / Elite customers, who is having business dealings with our bank can avail the first three services

#### **Threshold limit for extending Door Step Banking**

For extending the service to our customers under Door Step Policy the following threshold limits are fixed:

- For Savings Bank account customers a limit of Rs.1,00,000/- is fixed as monthly average balance for three months
- For Current Account customers a limit of Rs.3,00,000/- is fixed as quarterly Average balance for six months

- In case of customers enjoying working capital facilities a limit of Rs.10,00,000/- and above as on the date of request with the following conditions:
  - The account should be Standard as on the date of applying for request.
  - Conduct and operations in the account to be satisfactory.
  - The account should be renewed and all terms and conditions of latest sanction / renewal/review should have been complied with.

“PSB Alliance Doorstep Banking”, has been developed through which, customer of any PSB can avail DSB from a ‘touch point’.

In the initial phase of rollout, services will be offered in 100 centres pan India through M/s Integra Micro System Pvt. Ltd. & M/s Atyati Technologies Pvt. Ltd. DSB agents of M/s Integra will cover the 40 centres and the remaining 60 centres will be covered by the agents of M/s Atyati.

#### **Service Charges:**

Service charges of Rs. 100/- + GST for financial transactions and Rs. 60/- + GST incurred for non-financial transactions. Conveyance charges need not be charged separately for senior citizens. The Charges stipulated are exclusive of applicable taxes.

## **ATAL PENSION YOJANA (APY)**

#### **Eligibility:**

- The age of the subscriber should be between 18 to 40 years.
- He / she should have a savings bank account / open a savings bank account.
- The prospective applicant should be in possession of mobile number and its details are to be furnished to the bank during registration.
- Minimum contribution period is 20 years.

#### **Guaranteed Pension:**

In an effort to help the unorganized section of the Indian society, the Government of India introduced the “Atal Pension Yojana” in June, 2015. The Atal Pension Yojana is administered by the PFRDA (Pension Fund Regulatory and Development Authority) under the National Pension System (NPS). APY, a pension scheme for citizen of India focused on the unorganised sector workers. Under this scheme, the guaranteed minimum pension of Rs. 1000/-, Rs 2000/-, Rs. 3000/- Rs. 4000/- and Rs. 5000/- per month will be given at the age of 60 years depending on the contributions by subscribers until the death of the subscriber. After the death of the account holder, the spouse will be entitled to get the exact same pension amount as the subscriber, until the death of the spouse. The nominee will receive the entire pension amount accrued by the account holder after the death of the subscriber and his spouse.

#### **Government Contribution:**

Govt. of India would contribute 50% of the subscriber's contribution or Rs 1000 per annum whichever is lower to each eligible subscriber account for a period of five years. APY is now open to all subscribers regardless of their status of being a beneficiary of any statutory social security scheme or income tax payers. Guaranteed pension will be available to the above category of subscribers. However, the Government's co-contribution will not be available to them.

### **Defaulted Payments:**

Branches need to inform subscribers for maintaining adequate balance in their bank account to facilitate the auto-debit from their account for monthly contributions. Non –maintenance of required balance in savings bank on specified date will be considered as default and attracts additional charges for the delayed payments.

Monthly contributions Penalty-

- Up to Rs 100 Re.1 per month,
- Rs 101 to Rs 500 Rs. 2 per month,
- Rs 501 to Rs 1000 Rs. 5 per month,
- Above Rs 1000 Rs 10 per month.

The premium will be deducted from the account holder's savings bank account through 'auto debit' facility in one instalment on obtention of consent from the customer.

### **Withdrawal from APY:**

When a subscriber completes 60 years, the guaranteed fixed pension amount would be given to him as per the contribution done previously with 100% annuitisation of benefits. Under specific circumstances like, the subscriber's untimely death or sudden illness occurring before the age of 60, the accrued pension amount will be handed out to the subscriber or the nominee. This will be applicable as mentioned in the Pension Fund Regulatory and Development Authority Regulations (Exits and Withdrawals under the National Pension System), 2015. Any subscriber who has got co-contribution from the Government can also voluntarily choose to withdraw or exit the Atal Pension Yojana scheme. The bank will refund only the contribution amount given by him including the interest earned on all the contributions. The account maintenance charges will be deducted from the refund amount. The co-contribution amount from the Government and the interest earned for that amount will not be refunded.

## **Revision of terms & conditions under PMJJBY & PMSBY (Reduction in premium for customers enrolling through electronic mode):**

Hereafter the customers who are voluntarily enrolling in the schemes by electronic means viz., internet banking, mobile banking, web link-based enrolment etc. will be benefitted with Rs.1/- and Rs.30/- (on yearly premium) under PMSBY and PMJJBY schemes respectively by way of reduced premium payable w.e.f 16.10.2021.

### **Adoption of e - Claim Portal for transmission of claim documents to LIC of India under PMJJBY Scheme:**

Department of Financial services (DFS), Govt of India (GoI) has advised Insurers and Banks to submit the claim documents electronically from Bank to Insurance Company for speedy disposal of claims. Our Bank, in association with LIC of India has adopted a e-Claim Portal enabled by LIC for

electronic transformation of claim forms under PMJJBY, through a URL <https://pmjjby.licindia.in/>., Branches should lodge claims only through this portal from 06.09.2021 and should not send manual claims to CO: FID.

## **Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY)**

PMJJBY will be an Insurance Scheme offering life insurance cover for death due to any reason. It would be a one year cover, renewable from year to year. The scheme would be offered / administered through LIC and other Life Insurance companies willing to offer the product on similar terms with necessary approvals and tie ups with Banks for this purpose. Participating banks will be free to engage any such life insurance company for implementing the scheme for their subscribers.

### **Eligibility:**

All individual account holders of participating banks in the age group of 18 to 50 years will be entitled to join. In case of multiple bank accounts held by an individual in one or different banks, the person would be eligible to join the scheme through one bank account only. Aadhar would be the primary KYC for the bank account.

### **Enrolment period:**

The cover shall be for one-year period stretching from 1st June to 31st May for which option to join / pay by auto-debit from the designated individual bank / Post office account on the prescribed forms will be required to be given by 31st May of every year. Delayed enrolment for prospective cover is possible with payment of pro-rata premium as described below;

- For enrolment in June, July and August – Full Annual Premium of Rs.330/- is payable.
- For enrolment in September, October, and November – pro rata premium of Rs. 258/- is payable
- For enrolment in December, January and February – pro rata premium of Rs. 172/- is payable.
- For enrolment in March, April and May – pro rata premium of Rs. 86/- is payable.
- Lien period of 30 days shall be applicable from the date of enrolment.

### **Benefits:**

Rs.2 lakh is payable on member's death due to any cause.

### **Premium:**

Rs.330/- per annum per member. The premium will be deducted from the account holder's bank / Post office account through 'auto debit' facility in one instalment, as per the option given, at the time of enrolment under the scheme. Delayed enrolment for prospective cover after 31st May will be possible with payment of pro-rata premium as laid down in para 3 above. The premium would be reviewed based on annual claims experience.

### **Modality:**

The cover shall be for one-year period stretching from 1st June to 31st May for which option to join / pay by auto-debit from the designated individual bank / Post office account on the prescribed forms will be required to be given by 31st May of every year. Delayed enrolment for prospective cover is possible with payment of pro-rata premium as laid down in above para.

For subscribers enrolling for the first time on or after 1st June 2021, insurance cover shall not be available for death (other than due to accident) occurring during the first 30 days from the date of enrolment into the scheme (lien period) and in case of death (other than due to accident) during lien period, no claim would be admissible.

Individuals who exit the scheme at any point may re-join the scheme in future years. The exclusion of insurance benefits during the lien period shall also apply to subscribers who exit the scheme during or after the first year, and rejoin on any date on or after 01st June 2021. In future years, new entrants into the eligible category or currently eligible individuals who did not join earlier or discontinued their subscription shall be able to join while the scheme is continuing subject to the 30 days lien period described above.

#### **Appropriation of Premium:**

	Appropriation of Premium Where:	Full Annual Premium of Rs.330/- collected	Rs.258/- collected in the 2nd quarter of risk Period	Rs.172/- collected in the 3rd quarter of risk period	Rs.86/- is collected in the 4th quarter of risk period
01	Insurance Premium to LIC/ Insurance Company	Rs.289/-	Rs.225/-	Rs.150/-	Rs.75/-
02	Reimbursement of expenses to Business Correspondent or Micro-insurance Agent or Corporate Agent or Insurance Agent or Insurance Marketing Firm	Rs.30/-	Rs.22.50	Rs.15/-	Rs.7.50/-
03	Reimbursement of Administrative Expenses to participating Banks	Rs.11/-	Rs.10.50	Rs.7/-	Rs.3.50 /-

### **Pradhan Mantri Suraksha Bima Yojana (PMSBY)**

PMSBY will be an Accident Insurance Scheme offering accidental death and disability cover for death or disability on account of an accident. It would be a one-year cover, renewable from year to year. The scheme would be offered / administered through Public Sector General Insurance Companies (PSGICs) and other General Insurance companies willing to offer the product on similar terms with necessary approvals and tie up with Banks for this purpose. Participating banks will be free to engage any such insurance company for implementing the scheme for their subscribers.

Accident Insurance of Rs.2.00 lakhs for an annual premium Rs12/- for all customers in the age group of 18 to 70 years.

The cover shall be for the one-year period stretching from 1st June to 31st May for which option to join / pay by auto-debit from the designated bank account on the prescribed forms will be required to be given by 31st May of every year.

The Insurance cover is available at the same premium amount and without requirement of medical checkup for all eligible people irrespective of their age.

**Benefits:**

Death – Rs.2 lakhs.

Total and irrecoverable loss of both eyes or loss of use of both hands or feet or loss of sight of one eye and loss of use of hand or foot – Rs.2 lakhs.

Total and irrecoverable loss of sight of one eye or loss of use of one hand or foot – Rs.1 lakhs.

**Appropriation of Premium:**

- Insurance Premium to Insurance Company: Rs.10/- per annum per member
- Reimbursement of Expenses to Business Correspondent/Micro/Corporate/Agent : Re.1/- per annum per member.
- Reimbursement of Administrative expenses to participating Bank: Rs.1/- per annum per member.

In case of PMJJBY the sum assured is payable on death due to any cause whatsoever there is a lien period of 45 days following the date of first enrolment during which claims for death other than those due to accident will not be payable. In other words, after the expiry of the lien period, only death of the insured person is to be established for settling a claim under PMJJBY. Thus, death certificate is the sole documentary requirement for settlement of claims under PMJJBY. Under PMSBY, death / disability due to accident are covered. Documentary proof of accident is therefore stipulated as necessary to establish the cause of death.

Branches are advised to inform the claimant for submission of all necessary

The Micro Insurance coverage under PMJJBY and PMSBY with low premium and hassle-free claim settlement have been the nucleus of PMJDY – National Mission Programme. All Banks particularly, Public Sector Banks under the aegis of DFS, Ministry of Finance, GoI have accorded Top priority as a part of social objective.

**BANCASSURANCE Business Mix**

LIFE INSURANCE :50%

GENERAL INSURANCE :35%

HEALTH INSURANCE :15%

**Arogyaraksha Group Health Insurance Policy**

It is one of the popular co-branded Bancassurance products offered exclusively to the a/c holders of our Bank by M/s. United Insurance Co. Ltd (UIIC) with whom we have Corporate Agency Arrangement (CAA) for Non-life insurance business.

This policy helps families in safe guarding their scarce financial resources against any unplanned medical expenses.

Rebates available to policy holders under Sec. 80D of Income Tax Act for Mediclaim Premium paid up to Rs.55,000/- (Self and family + Senior citizen parents –Exemption limit Rs. 25,000/- +Rs. 30,000/- = Rs. 55,000/-) and Rs. 60,000/- (Self (senior citizen) and family + senior citizen parents – Exemption limit Rs. 30,000/- + Rs. 30,000/- = Rs. 60,000/-) in addition to Rs. 1.50 lakh available as rebate under Sec. 80 C of IT Act.

3 Plans are available under the policy:

Plan A: A/c holder + Spouse + Two dependent children (1+3) for age group up to 35\* years.

Plan B: A/c holder + Spouse + Two dependent children (1+3) for age group >35\* years up to 65\* years.

Plan C: A/c holder + Spouse + Two dependent children + dependent parents (1+5) for age Up to 65\* years.

\*Refers to age of the eldest member covered under the group.

**Salient features of the scheme:**

- Age limit at entry level: 3 months to 65 years and renewals allowed for Life time.
- Minimum Insurance Slab: Rs.1 lakh and maximum 10.00 lakhs under all three Plans.
- Renewal allowed on Annual basis with 30 days of Grace period from the date of expiry of policy.
- Portability allowed subject to customer submitting the previous year's policy copies and No claim certificate from the existing insurance company.
- Hospitalization for Major Illnesses: Actual expenses or 80% of sum insured, whichever is lower.
- Personal Accident Cover is automatically provided – up to the SI for the Proposer, 50% of that for the Spouse and 25% each for the children covered, subject to terms and conditions of our Personal Accident policy as applicable.
- Branches are entitled to a commission @ 15% on basic premium (net of GST) collected on all ArogyaRaksha policies (Fresh & Renewal policies) and thereby increase their non-interest income.
- Reimbursement of expenses incurred towards cost of health check-up upto 1% of average sum insured of preceding three claim free years.
- Renewal /downloading Please visit ArogyaRaksha Portal- <https://portal.uic.in/Arogyasuraksha/renewalLandingCustomer.jsp>

<b>IB HOME SURAKSHA - (BY ARRANGEMENT WITH KOTAKMAHINDRA LIFE INSURANCE COMPANY LIMITED)</b>		
Features	HL with repayment upto 20 years	HL with repayment period beyond 20 years and upto 30 years
Eligibility	Minimum age:18 years Maximum entry age:65yrs Maximum exit age: 75yrs(	Minimum age:18 years Maximum entry age:54yrs Maximum exit age: 75yrs
Insurance Cover	Min-Rs.5000/--Max-Rs.1000 lakhs	Min-Rs.5000/--Max-Rs.1000 lakhs
Insurance Term	Min-3yrs-Max-20 yrs	Min-3yrs-Max-30 yrs

Also, Kotak Life has revised the product based on our continued request and given a separate policy to cover home loan for staff/SHL with reduced premium rates of up to 25% for interest rate up to 10%, bearing policy number GA 000380.

Apart from this our existing policy GA 000290 has also been modified with premium reduction of up to 10% based on claims experience, which now covers home loan/mortgage loans/top up loan of existing and future borrowers with interest rate up to 15%.

## **IB VIDYARTHI SURAKSHA-Group Life cover to Education Loan Borrowers by arrangement with M/s PNB Metlife India Insurance Company Ltd and Kotak Life**

### **Salient Features:**

- The Scheme is applicable to all branches of our Bank.
- The Scheme, designed exclusively for our customers, offers Group Life Insurance coverage at competitive rates to all the eligible educational loan student borrowers.
- Only student borrower is covered and parents or other co-borrowers are not eligible.
- This is a single premium policy & if required, Bank finances premium as an integral loan component that is repayable in monthly EMIs.
- Minimum age at entry - 15 years (As on last birthday): Maximum age at entry - 60 years (As on last birthday): Cover available up to the age of 70 years (As on Last birthday)
- Cover Available: Minimum Period of 3 years and Maximum of 25 years.
- Sum Assured: Minimum Rs.0.10 lakhs and Maximum of Rs.100.00 lakhs
- The Scheme covers life of student borrower during the tenure of Educational Loan.
- The coverage is on a decreasing basis based on loan repayment Schedule.
- Income-Tax Rebate is available under Sec. 80 C of Income - Tax Act for the premium paid under this Scheme.
- As one Master Policy is issued to the Bank, no separate assignment in favour of Bank is required. The schedule will form the part of insurance Certificate issued to each insured member of the group.
- All the claims will be routed through CO: Bancassurance Service Centre

### **Point-of-Sale (PoS) machines to MSME Traders at free of cost:**

As a goodwill gesture, bank has decided to provide PoS terminals at free-of-cost to the eligible MSME traders who satisfy the following criteria.

- Borrower should be a MSME trader.
- Account should be in standard category.
- Total exposure to the borrower should be Rs. 25 Lakh and above.
- Borrower should be ready to switch over to Indian Bank PoS terminals if they use other Bank's PoS machine.

### **Providing “e-OD” an Online Product to e-TD Customer:**

The features of e-OD Product are similar to that of OD against Term Deposit. The customers, who holds e-TD Account/s can avail this e-OD facility, without visiting the branch. The option to open e-OD is provided in Net Banking / Mobile Banking.

- e-OD is available for Retail Net Banking Customers, who have e banking facility.



- The applicable Rate is 2% above e-TD rate of Interest for this e Staff (including Retirees), it is 0.50% over the deposit rate.
- Separate e-OD account is to be opened for each e-TD account.
- Customers can remit money to the e-OD account.
- The expiry date of e-OD will be the maturity of e-TD account.
- Currently, closing of e-OD account can only done at home branch.

## “GROUP CRITI CARE” Critical Illness Coverage from Max Bupa Health

“Group Criti Care” (GCC) that protects the Borrower / Co-Borrower against 41 Critical Illness [Ann-A]. Key features of the product, Group Criti Care will be as under-

### Target Customers:

Borrowers and Co- Borrowers of **NEW LOANS** sanctioned within last 30 days.

Only Borrower	Sum Assured	
Entry Age	Min	Max
18-50 yrs	Rs. 1 Lakh	Rs. 3 Crore
51- 55 yrs	Rs. 1 Lakh	Rs. 1 Crore
Other Key features	<ul style="list-style-type: none"> <li>• Policy tenure: Minimum 1 year; Maximum 5 years.</li> <li>• Immediate settlement of claim upon Diagnosis of Critical Illness, No condition of Minimum Period of Survival or Minimum Waiting period.</li> <li>• (For cases of Borrower and Co-Borrower, 50% of the Coverage would be settled on anyone of them diagnosed / met eventuality. For Both diagnosed / met eventuality, 100% of Coverage will be settled)</li> <li>• A Lump sum payment equivalent to chosen sum insured will be settled to insured upon diagnosis, out of which Bank’s Loan will be settled out of claim amount and remaining amount, if any, will be paid to the claimant / surviving Borrower / Co-Borrower.</li> <li>• Accidental Coverage equal to the sum insured available.</li> <li>• 100% Coverage on Accident Death and Permanent Total disability.</li> <li>• Income Protector Rider for Salaried Borrowers / Co-Borrower: Additional coverage to protect Income of Borrower in case of Critical Illness diagnosis to the tune of Rs. 25000 per month (Fixed), Maximum for 3 months on the account of Loss of Job due to diagnosed listed Critical Illness.</li> </ul>	

### Credit Cards:

**Indian Bank** has been issuing credit cards in association with M/s **VISA International, NPCI’s RuPAY.**

### **Types of Credit cards:**

- **VISA variants - PLATINUM, GOLD, BHARAT & SECURE CARDS** (*For Individuals*) and **BUSINESS CARDS** (*For Corporate/Business Entity*)
- **RUPAY variants - PLATINUM, SELECT, CLASSIC & SECURE CARDS** (*For Individuals*)

### **Eligibility Criteria for a New Credit Card:**

The basic requisites to avail a credit card are the following,

- Should have an account with Indian Bank.
- Association with our Bank should be more than 1 year.
- PAN card, Aadhar card, Mobile number and Email ID is mandatory.
- Age limit: 18 to 80 years (For Bharat card: 25 to 60 years).
- Satisfactory rating as per credit card scoring model and CIBIL score report of 630+.

### **For PLATINUM, GOLD, SECURE, CLASSIC & BHARAT CARDS (Individuals):**

- For Platinum, Gold, Secure, Classic cards - Indian Nationals with min. gross income of Rs.12,500 p.m.
- For Bharat Card- Indian Nationals with min. gross income of Rs.5000 per month.
- Add-on cards up to a maximum of 4 to spouse / children / brothers / sisters / parents.
- For NRIs & PIOs on a case-to-case basis on their agreeing for our marking lien on their deposits.

### **For BUSINESS CARDS (Corporate/Business Entity):**

- It will be issued in the name of the Proprietor or the Business Establishment or individual executives / employees nominated by the company as given in the application.
- For Reputed Corporates (with current account only), having satisfactorily conducted account audited financial statements for the last 2 financial years.
- Business Entities: Public / Private Ltd / Partnerships / Proprietary / Trust / Association having aggregate secured limits of R 10.00 lakhs & above.
- Up to a maximum of 5 Business cards (or as decided by the Bank from time to time) will be issued per Business Establishment. (*\*No Add-on card for Business card*).

### **IB - Secured Card (\*Scoring model not needed):**

- Minimum of Rs.25000 or 100% of the Deposit amount or lesser limit requested by the customer.
- Accrual of Interest on term deposit will not be considered for enhancement of Credit Card Limit.

### **USP (Unique Selling Price) of Indian Bank Credit Card:**

- Lowest interest rate/cash advance fee as compared to other banks. (1.66% to 2.25%)
- No joining fee.
- No renewal fee.
- Cash Advance Facility upto 40% of Credit Limit

- Auto-redemption of Reward points by way of Cash back of Rs.500 over the purchase of Rs.1 Lakh (ie., For every 200 Rupees per transaction – 1 reward point will be added).
- Interest free credit period from min. 15 days to max. 45 days.
- Free insurance coverage\*.
- EMI facility.

Credit card sanctioning authority rests with the respective Zonal offices only.

Sanctioning of credit card is subject to satisfactory rating as per credit card scoring model and CIBIL score report of 630+.for our customers.

Zonal Managers & DGM (DBD) are vested with powers to consider deviations on a case-to-case basis. For any relaxation of the policy in good line, branch can recommend for issuance of card through zonal office with specific recommendation of respective Zonal Manager.

<b>Sanctioning Authority</b>	<b>Limit upto and inclusive of</b>
CM In-Charge of credit at zonal office	500000/-
AGM In-charge of credit at zonal office/Deputy Zonal Manager(AGM)/ Zonal Manager(AGM)/LCB (AGM)	1000000/-
Deputy Zonal Manager(DGM)/ Zonal Manager(DGM)/ LCB (DGM)	1500000/-
Zonal Manager (GM)	2500000/-

### **KNOCK-OFF order:**

#### **Appropriation of partial payments towards the credit card dues**

As per Bank's policy, appropriations of credits (payments received) to the card account are done as per knock-off order communicated to credit card customers in the Card Member Agreement Usage Guide sent along with the credit card.

*The knock-off order is below,*

- Govt Fee (Service Tax) Charges,
- Purchase Interest,
- Cash Advance Interest,
- Other Fee Interest Cash Advance Fee,
- Other Fees,
- Purchase and Cash Advance.

Hence any partial payments received against credit card dues will be knocking off / appropriated in the order mentioned above only.

## ATM/DEBIT CARD

All charges Excluding GST

Savings	<p>Metro ATMs**: 3 Free Transactions (including Financial &amp; Non-financial) per month  <b>(Metro ATMs: ATMs located in Bengaluru, Chennai, Delhi, Hyderabad, Kolkata and Mumbai)</b>            Non-Metro ATMs: 5 Free Transactions (including Financial &amp; Non-financial) per month  <b>Exceeding free transactions:</b>            Financial Transactions: Rs20 per transaction            Non-Financial Transactions: Rs10 per transaction</p>
Current Account / Overdraft Accounts - Individuals	<p><b>No free transactions.</b>  <b>Financial Transactions: Rs20 per transaction</b>  <b>Non-Financial Transactions: Rs10 per transaction</b></p>
Master Card (International)	<p>Financial Transactions: Rs150 per transaction            Non-Financial Transactions: Rs20 per transaction</p>
Cash withdrawals at ATMs using Credit Cards (Cash advance fee)	<p>₹75 for Bharat cards &amp; ₹100 for Gold, Platinum and Business, Secure cards</p>
Charges for Cash withdrawals at POS terminals	<p>1% of the transaction amount subject to maximum of Rs10</p>
<b>ATM/Debit card replacement along with PIN</b> RuPay Classic / MasterCard (Domestic) including ePurse cards & Visa Classic Cards	<p>Rs 100</p>
Rupay Platinum (Domestic & International Cards), Rupay Select Debit Cards, Visa Gold / Platinum Cards, International Master Card	<p>Rs 250</p>
Unblocking of hot listed cards (De-hot listing)	<p>Rs 50</p>
Annual Maintenance Charges (AMC)	<p>AMC for 1st year: <b>Free</b>            AMC from 2nd year onwards:            Senior Citizen card/ cards for Visually Challenged/ SHG/ RuPay KCC/ RuPay PMJDY cards: <b>Free</b>            Classic Rupay cards (other than PMJDY), Rupay IB Digi cards &amp; Domestic Master cards including ePurse cards: <b>Rs100</b>            RuPay Platinum (Domestic): Rs150            RuPay Platinum (International) &amp; MasterCard/ Visa International, Gold &amp; Platinum Cards: <b>Rs200</b>            RuPay Debit Select Card: Rs 1000</p>

<b>BHIM Aadhaar Pay MDR charges</b>	Above Rs 2000: 0.25% of transaction
Issue of duplicate PIN (Physical PIN mailer)	Rs 25

## LAUNCH OF “IB BROADCAST”

At CO: Marketing department, we have established internal channels like IndKutumb on Facebook, Digital Signage at select branches, Suggestion Box and IB Update Digital Magazine, besides the ubiquitous channel of Chatbot ADYA on our website, to meet this objective. In our endeavor to bolster these efforts and propagate this learning and knowledge sharing further within the Bank, CO: Marketing is launching a new channel – IB BROADCAST.

It will broadcast, in capsule form, the important messages from Top Management and Executives, new product launches, campaigns, the latest circulars and various other recent developments in our Bank.

IB BROADCAST envisages a convenient way of learning, wherein video/audio version shall be available for the staff member to see or listen. IB BROADCAST will be available on the following channels of the Bank:

- Digital Signage – This channel, currently available in select branches and offices Pan-India, shall play the video/audio version of IB BROADCAST
- Helpdesk- This channel shall play the audio version of IB BROADCAST

## Celebration of Azadi ka Amrit Mahotsav (AKAM), an initiative of Govt. of India

As our nation marches towards a glorious 75 years of independence, the Govt. of India has initiated a grand celebration to mark the occasion by the way of “Azadi ka Amrit Mahotsav” (AKAM). AKAM shall have the central theme of “Janta se Jude”, loosely translated to “Connected with People”, and run till August 2023. Each sector/ industry shall celebrate AKAM by showcasing and sharing the initiatives, achievements, milestones and overall journey till date of their respective organization under the guidance of the governing ministry/ department at the Centre. For banking sector, AKAM is being driven by Dept. of Financial Services, Finance Ministry. A series of initiatives have been directed for the Bank to undertake and this shall have to be executed pan-India. Hence, all FGMOs, Zonal Offices, Branches and other offices are requested to take note of the activities given in the annexure and generate/ incorporate/ display/ publish them wherever applicable. As this is one of the flagship campaigns of Government of India, we exhort all staff members to participate in it with all enthusiasm and take the ethos of AKAM to our customers and public at large.

## **INTRODUCTION OF DIGITAL BANKING CHAMPIONS (DBC) AT SELECT BRANCHES**

DBCs shall operate from select branches (currently identified 1000 branches) with the responsibility of leading the way and encouraging customers and prospects to make use of online channels for their banking needs, besides promoting the Bank on social media platforms like Facebook, Instagram, Twitter, etc.. The DBC can be a generalist or specialist officer with a flair for and comfort with managing digital channels. She/He is to act as a DBC for the branch besides discharging her/ his regular duties, as assigned by the Branch Manager. For guidance and support, the Marketing Officer at the Zonal Office concerned shall be available to her/ him, to whom she/ he shall report on a daily basis.