



Facilities available in Indian Bank - Digital Banking Units

The Hon'ble Prime Minister dedicated 75 DBU across all over country to the nation on 16.10.2022 with a view that DBUs will increase financial inclusion and enhance the banking experience for citizens. The primary objective of the DBU is to provide maximum services with minimum infrastructure without involving any paperwork, therefore simplifying the banking procedure while providing a robust and secure banking system.

Indian Bank has setup 3 Digital Banking Units (DBU) which were opened in Lucknow, Delhi (South) and Karaikal. Each DBU has self services machines viz Cash Recycler, Passbook Printing Kiosk, Account Opening Kiosk and Internet Banking Kiosk. All the DBUs also have tablets through which various Banking services are available to customers in assisted model.

Various banking services like Opening of accounts, printing of passbooks, transfer of funds, investment in fixed deposits, loan applications, loan enquiry, lead generation, view statement, pay taxes, pay bills, nomination registration, grievances reporting and various other digital journeys of bank are available in Digital Banking Units. Additionally Government credit linked scheme through Jan Samarth Portal, other Government schemes like APY, PMSBY and PMJJBY are also being provided through DBUs.

Following basic banking services are available through all 3 Indian Bank Digital Banking Units at South Delhi, Lucknow and Karaikal:

- *Account opening through Video KYC.*
- *Online on-boarding of PMJJBY, PMSBY, APY.*
- *Loan enquiry/lead generation, Customer grievances*
- *Online application for MSME loans, Check status of online application for MSME loans*
- *JanSamarth – National Portal for Government Schemes*
- *Passbook printing*
- *Cash withdrawal and Cash deposit in ATM/BNA*
- *Digital loan journeys like KCC and OD against deposits.*
- *Grievances Redressal.*
- *Registration for Mobile Banking and Internet Banking*

Digital Banking Division