

FAQs for Customers

1. What is bank amalgamation?

Bank amalgamation is the process of merging two or more banks into a single entity. This is usually done to improve financial stability, increase operational efficiency, expand market reach, or comply with regulatory requirements.

2. Why is the bank amalgamating?

The Indian government is consolidating Regional Rural Banks (RRBs) to enhance their financial stability, operational efficiency, and technological capabilities. This initiative aims to strengthen banks, improve governance, and enhance credit flow and financial inclusion.

3. Which banks are involved in amalgamation?

Baroda Gujarat Gramin bank and Saurashtra Gramin bank are amalgamating to form a new entity Gujarat Gramin bank.

4. When will the amalgamation be completed?

The amalgamation will become effective from 01-05-2025.

5. What will be the name of the bank after amalgamation?

Gujarat Gramin bank.

6. Where will the head office of the amalgamated bank be located?

Vadodara, Gujarat

7. What will be the area of operation of the amalgamated bank?

Its area of operation will be in the all 33 districts of Gujarat state.

8. How many branches will the amalgamated bank have?

744 branches

9. Who will be the sponsor bank of the amalgamated bank?

Bank of Baroda

10. Will there be any impact on my banking services during the amalgamation process?

Technical integration of the banks is under process. There may be a period of transition where certain services may be temporarily unavailable or undergo changes. We will provide you with sufficient notice and guidance during this process.

11. Will my account number change?

No, your account number will not change after the amalgamation. You can continue using your existing account number for all transactions and services. If any changes to your account details are required, the bank will notify you well in advance and provide clear instructions.

12. What will happen to my existing account and services?

There will not be any changes in the existing account and services after the amalgamation. In case any updates or changes are required, the bank will notify you in advance.

13. What happens to my safe deposit boxes?

safe deposit box will remain unaffected after the amalgamation.

14. Will my branch location change?

No, branch location will not change after the amalgamation.

15. Will my branch code change?

No, your branch code will not change after the amalgamation. If any changes occur in the future, the bank will notify you well in advance and provide clear instructions.

16. Will interest rates on my loans change?

Interest rates on the existing loans will not be changed due to the amalgamation. However, Rate of Interest is subject to be changed as per Sanction/Renewal/Review terms and conditions.

17. How can I access internet banking?

The existing internet banking portal will continue to work after the amalgamation. Any updates or changes, if required, will be communicated to you in advance.

18. How can I access mobile banking?

The existing mobile banking application will continue to work. Any updates or changes, if necessary, will be communicated to you in advance.

19. Will my existing credentials work?

Yes, existing credentials will continue to work. If any updates or changes are required, the bank will notify you in advance.

20. Will I still be able to access my digital transaction history?

Yes, digital transaction history will be accessible. If any updates or changes are required, the bank will notify you in advance.

21. Will I still be able to access list of existing beneficiaries?

Yes, List of existing beneficiaries will be accessible. If any updates or changes are required, the bank will notify you in advance.

22. Will my existing debit/ credit cards continue, or will I receive a new debit/credit card?

existing debit cards will continue to work. If any updates or changes are required, the bank will notify you in advance.

23. Will I need to reset my card PIN?

No, PIN reset is not required.

24. Will my Debit card limit change?

Your existing Debit card limit may be changed after the amalgamation.

25. What card variants will be available?

Existing card Variants will be available. Any change in this will be notified in advance.

26. Will my existing cheque book still be valid after the amalgamation or will I receive a new cheque book?

Yes, your existing cheque book issued by Bank will continue to be valid for a certain period. Bank will inform you in advance about any changes of issuance of new cheque books.

27. What happens if a cheque issued before the amalgamation is not yet cleared?

it will be processed.

28. Will post-dated cheques remain valid?

Yes, it will remain valid till further communications from the bank.

29. What is the maximum cheque amount requiring Positive Pay?

There is a mandatory requirement for positive pay confirmation for Cheque amount Rs.5,00,000 and above.

30. Will my ATM withdrawal limit change?

ATM withdrawal limit may be revised after the amalgamation. any changes to withdrawal limits will be informed to customers.

31. How can I register for UPI?

Registration process for UPI will be remain unchanged. You may use any UPI-enabled Application like: **BHIM and others.**

32. Will my UPI ID change after the amalgamation?

There will not be any change in current UPI ID. If any changes occur in the future, the bank will notify you with clear instructions.

33. Do I need to re-link my bank account with UPI apps?

There is no need to re-link you bank account with UPI apps. If any changes occur in the future, the bank will notify you with clear instructions.

34. Will my UPI transaction limit change?

UPI Transaction limit may be changed after the amalgamation. any changes to withdrawal limits will be informed to customers.

35. Can I still access my UPI transaction history?

Yes, UPI transaction history will be accessible.

36. Will there be any downtime for UPI services during the transition?

While the bank strives to ensure a seamless transition during the amalgamation, there may be brief, planned maintenance windows for system integration. These will be communicated in advance to minimize any disruption to UPI services.

37. Will my existing NACH mandates be affected?

No, existing NACH (National Automated Clearing House) mandates will not be affected due to amalgamation. The bank will notify you in advance if any action is needed on your part.

38. Do I need to re-authorize auto-debits set up via NACH?

In most cases, you will not need to re-authorize auto-debits set up via NACH after the amalgamation. The bank will ensure that your existing auto-debit instructions continue to function without any interruptions. However, if there are any changes to your account details, such as a change in bank branch or account number, you may be required to update or re-authorize your NACH mandates.

The bank will notify you in advance if any action is needed on your part to ensure the smooth continuation of your auto-debits.

39. Are there changes to the fees associated with NACH transactions?

There may be changes to the fees associated with NACH transactions after the amalgamation. Any changes to the fees will be communicated to you in advance.

40. Which number should we use for WhatsApp Banking?

WhatsApp Banking Services will be continued for e-SGB customers through 9289200123

41. What services are available through WhatsApp Banking?

- Balance Inquiry
- Mini Statement
- Account statement
- Information regarding Interest Rate and Charges

42. Which number should we use for Missed Call Alert?

- For e-BGGB customers- 782997771
- For e-SGB customers- 9289200123

43. Can I continue to do AePS transactions at CSP/ Branches?

Yes, you can continue to perform Aadhaar-enabled Payment System (AePS) transactions at Business Correspondent (BC) point after the amalgamation.

44. Will existing Demand Drafts remain valid after the amalgamation?

Yes, existing Demand Drafts remain valid after the amalgamation. If any changes occur in the future, the bank will notify you with clear instructions.

45. Do I need to reissue Demand Drafts that were not yet deposited?

No, Demand drafts issued before amalgamation are valid after amalgamation. If any changes occur in the future, the bank will notify you with clear instructions.

46. Can I cancel a demand draft issued before the amalgamation?

Yes, customer can cancel the demand draft issued before amalgamation if he/she want to cancel it.

47. How do I contact the bank for questions about the amalgamation?

You can contact our customer support helpline at 07968271260 or 18001231238.

48. Will the customer care number change after amalgamation?

No, the customer care number will not change after the amalgamation. You can continue to use the existing customer care number to access support and assistance. If there are any updates or changes in the future, the bank will notify you accordingly.