

WEST BENGAL GRAMIN BANK

(A Government Enterprise sponsored by Punjab National Bank)

FAQs for Customers (Post-Amalgamation)

1. What is bank amalgamation?

Bank amalgamation refers to the process of merging two or more banks into a single institution. It is undertaken to enhance operational efficiency, optimize resource utilization, and strengthen the financial stability and outreach of the banking system.

2. Why is the bank amalgamating?

The amalgamation is being undertaken in the public interest, with the objective of improving the operational viability of the Regional Rural Banks (RRBs), enhancing customer service, and ensuring comprehensive regional development. It will facilitate unified operations, better service delivery, and greater financial inclusion.

3. Which banks are involved in amalgamation?

The three Regional Rural Banks, namely Bangiya Gramin Vikash Bank (BGVB), Paschim Banga Gramin Bank (PBGB) and Uttar Banga Khetriya Gramin Bank (UBKGB), are being amalgamated to form a single new entity titled **West Bengal Gramin Bank**, with effect from 1st May 2025, as per the Gazette Notification issued by the Government of India.

4. When will the amalgamation be completed?

The amalgamation shall come into effect from 1st May 2025, as notified by the Government of India through the Official Gazette.

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

The name of the newly formed entity after the amalgamation will be **West Bengal Gramin Bank**.

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

The head office of the amalgamated **West Bengal Gramin Bank** will be located in Kolkata, West Bengal. Until the finalization of the new head office building is completed, the bank will operate from the existing head

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office located at Berhampore Murshidabad. Any subsequent changes to this arrangement will be officially communicated in due course.

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

The area of operation of West Bengal Gramin Bank will comprise the combined operational jurisdictions of PBGB, BGVB & UBKGB, thereby covering a larger geographic region within the state of West Bengal.

8. How many branches will the amalgamated bank have?

The amalgamated West Bengal Gramin Bank will retain the entire network of 960 branches from all four erstwhile banks, ensuring uninterrupted and widespread service availability across their existing operational regions.

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

Punjab National Bank will be the sponsor bank for the newly amalgamated West Bengal Gramin Bank.

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

No, there will be no impact on banking services during the amalgamation process. All services will continue uninterrupted. The amalgamation is being carried out in a seamless and phased manner to ensure continued convenience and access for all customers.

11. Will my account number change?

As of now, there is no change in your existing account number, and you may continue to use it as usual. The bank shall endeavor to retain the same account number during the integration of systems across the amalgamated entities. In the event that any change becomes necessary, customers will be informed well in advance.

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

All your existing accounts and associated services will continue seamlessly under West Bengal Gramin Bank. There will be no disruption to your balances, standing instructions, interest accruals, or linked facilities.

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13. What happens to my safe deposit lockers?

Your existing safe deposit locker arrangements will remain valid without any changes. All terms and access protocols agreed upon with your existing bank will be honored by West Bengal Gramin Bank.

14. Will my branch location change?

No, there will be no change to your existing branch location. You may continue to visit and transact at your present branch without any alteration in service.

15. Will my branch code change?

There is no immediate change in branch codes. If any changes become necessary in the future, they will be communicated to customers well in advance, along with clear guidance.

16. Will interest rates on my loans change?

No, all existing loan agreements, including applicable interest rates, repayment schedules, and terms and conditions, will remain unchanged under West Bengal Gramin Bank.

17. Can I continue to use my existing internet banking/Mobile banking credentials?

Yes, you may continue to use your registered internet banking/Mobile banking to access your account. There is no change required at this time.

18. Will there be any change in the internet banking/Mobile banking platform?

As of now, there is no change in the internet banking/Mobile banking platform. Customers can continue to use the current internet banking portals provided by their respective banks. Any change in the internet banking system will be communicated well in advance.

19. Will my user ID and password change for internet banking/Mobile banking?

No, your existing user ID and password for internet and mobile banking will remain the same. You may continue to access digital banking services as before.

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20. Will my mobile banking app continue to work?

Yes, you may continue using your existing mobile banking application as provided by your current bank. In case of any future upgrade or change in the mobile banking platform, the bank will provide advance notice and assistance for migration.

21. Can I access mobile or internet banking services from any of the amalgamated bank branches?

Yes, after successful integration of systems, you will be able to access mobile and internet banking services seamlessly across all branches of the amalgamated West Bengal Gramin Bank, irrespective of the original bank.

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

Yes, your transaction history will remain accessible as per existing digital banking services.

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

Yes, the list of beneficiaries added by you in internet and mobile banking platforms will remain intact and accessible.

ATM/Debit cards:

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

You can continue using your existing debit card without any interruption. If there are any changes in the future, the bank will notify you in advance.

25. Will I need to reset my card PIN?

No, there is no requirement to reset your card PIN due to the amalgamation.

26. What card variants will be available?

Details regarding available card variants will be notified by the bank post-integration.

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Cheques /Cheque Books:

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

Yes, your existing cheque book will remain valid. The bank will communicate in case a new cheque book needs to be issued.

- 28. What happens if a cheque issued before the amalgamation is not yet cleared?**

All previously issued cheques will be processed as usual and without interruption.

- 29. Will post-dated cheques remain valid?**

Yes, post-dated cheques will remain valid and will be honored as per their instructions.

- 30. What is the maximum cheque amount requiring Positive Pay?**

The threshold for Positive Pay remains in line with existing guidelines of the bank. If there are any changes in the future, the bank will notify you in advance.

Demand Drafts(DDs)

- 31. Will existing demand drafts remain valid after the amalgamation?**

Yes, all existing demand drafts will continue to remain valid until their expiration.

- 32. Do I need to reissue demand drafts that were not yet deposited?**

No, there is no need to reissue undeposited demand drafts. They will be processed as usual.

- 33. Can I cancel a demand draft issued before the amalgamation?**

Yes, cancellation of demand drafts will continue as per existing procedures.

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ATMs:

34. Will there be any changes to ATM locations?

There are no immediate changes to ATM locations. You may continue to access services as before.

35. Will there be any disruptions in ATM services during the amalgamation?

ATM services will continue to function normally and without disruption.

36. Will my ATM withdrawal limit change?

Your ATM withdrawal limit will remain unchanged unless otherwise communicated by the bank.

Unified Payments Interface (UPI):

37. How can I register for UPI?

You may register for UPI using all the existing registration methods provided by the bank.

38. Will my UPI ID change after the amalgamation?

There is no change to your UPI ID as part of the amalgamation. You can continue to use your current UPI VPA IDs as normal.

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

No, You can continue using your current UPI application and account configuration and no new linking is required.

40. Will my UPI transaction limit change?

There is no change in the UPI transaction limits due to amalgamation.

41. Can I still access my UPI transaction history?

Yes, your UPI transaction history will remain accessible through your existing UPI applications.

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

The bank will ensure continuity of UPI services during the transition. In case of planned downtime, you will be notified in advance.

NACH:

43. Will my existing NACH mandates be affected?

No, your existing NACH mandates will continue to be executed without any changes. If there are any changes in the future, the bank will notify you in advance.

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

There is no requirement to re-authorize any auto-debits set up via NACH.

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

There are no changes to NACH-related fees due to the amalgamation.

WhatsApp Banking Services

46. Which number should we use for WhatsApp Banking?

Customers may continue using the existing WhatsApp Banking number provided by their respective bank. In case a new WhatsApp Banking number is introduced for the amalgamated bank, it will be communicated to customers in due course.

47. What services are available through WhatsApp Banking?

Customers may continue to access the existing services offered through WhatsApp Banking. Any additional services or changes under the amalgamated bank will be notified at the time of launch.

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Missed call Balance Enquiry:

48. Which number should we use for Missed Call Balance enquiry?

Customers may continue to use the existing Missed Call Balance enquiry number provided by their respective bank. If a new number is introduced for the amalgamated bank, it will be communicated in due course.

Aeps (Aadhaar Enabled Payment System):

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

Yes, AePS services at CSPs and branches will continue to be available without interruption.

Customer Service:

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

For any queries, you may approach your nearest branch or contact the existing customer care numbers.

51. Will the customer care number change after amalgamation?

The Existing numbers will remain same. In case of any change to the customer care number, the bank will inform you through its official communication channels.

Others:

52. Will my fixed deposit or recurring deposit continue as it is?

Yes, all fixed and recurring deposit accounts will continue with the same terms, conditions, and maturity details.

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53. Will my existing loan agreement be affected?

No, your existing loan agreement will remain unchanged, including its terms and interest rate.

54. Do I need to submit fresh documents for my existing loan?

No, you are not required to submit fresh documentation for your existing loan accounts.

55. Will my standing instructions continue?

Yes, all your existing standing instructions will remain active and valid.

56. Will I be able to receive inward remittances as before?

Yes, inward remittances will continue to be credited as per existing account arrangements.