



ગુજરાત ગ્રામીણ બેંક
GUJARAT GRAMIN BANK
Scheduled Bank Owned by Government

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 in Gujarat State are amalgamating to form Gujarat Gramin bank.

4. When will the amalgamation process be completed?

The amalgamation is effective from 01-05-2025. Process of IT / System Integration will be completed by 3rd October, 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?

Total 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?

Yes, Due to Amalgamation of IT systems:

1. All Digital Banking services (ATM, UPI, IMPS, ECOM, POS, AEPS, NEFT, RTGS, Mobile Banking, Internet Banking, NACH etc.) and Cheque Clearing Services will remain temporarily unavailable from 30-09-2025 to 03-10-2025.
2. Banking Services at all Branches will remain temporarily unavailable from 01-10-2025 to 03-10-2025.



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11. Will my account number change?

No. Your account number will not change after the amalgamation. However, Customer ID will be changed which you will have to obtain from your base branch.

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. You may, however, please contact your base branch for any clarification or contact our Customer Support Helpline at 07968271260.

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?

- a. **For e-BGGB Customers:** - IFSC and MICR Codes will not change after amalgamation.
- b. **For e-SGB customers:** - IFSC and MICR Codes will change after amalgamation. IFSC Code for all the branches will be BARB0BGGBXX (fifth character is ZERO) and new MICR Code can be obtained from base branch.

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 change as per Sanction/Renewal/Review terms and conditions.

17. How can I access internet banking?

After 03-10-2025, Internet Banking facility of Gujarat Gramin Bank will continue. Link for the same already available on our Website.

18. How can I access mobile banking?

a. For e-BGGB Customers:

No change.

b. For e-SGB Customers:

To download new Mobile Banking Application – GGB Connect.

New Activation Code will be sent on registered Mobile Number to register on New Mobile Banking Application.

Your account number will not change after the amalgamation. However, Customer ID will be changed which can be obtained from base branch.

Customer to keep handy their customer ID and Account Number. Customer can either use existing Customer ID or New Customer ID for registration.



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19. Will my existing credentials work?

For Mobile Banking-

As per Point No. 18 above.

For Internet Banking

a. For e-BGGB Customers:

No change.

b. For e-SGB Customers:

- Customer to use Internet banking URL of Gujarat Gramin Bank.
- Customer will receive new user id on their registered email id.

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

No, Previous Transaction History will not be accessible after technical migration.

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

a. For Mobile Banking:

Yes, List of existing beneficiaries will be accessible.

b. For Internet Banking:

No, List of existing beneficiaries will not be accessible.

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

a. **For e-BGGB:** Existing Active debit cards will continue to work.

b. **For e-SGB:** Existing Active debit cards will continue to work. However, Customer to reset their PIN through BOB ATM, Mobile Banking or Internet banking.

23. Will I need to reset my card PIN?

Yes, e-SGB customer to reset their PIN through BOB ATM, Mobile Banking or Internet banking.

24. Will my Debit card limit change?

Debit Card Limit – Rs. 10,000 Per Transaction – For Cash Withdrawal
Rs. 25000 Per Day – For Cash Withdrawal
Rs. 50000 Per day on ECOM/POS

25. What card variants will be available?

Existing card Variants will be available.



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- 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 -3- months i.e. upto 31st December, 2025.

- 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 31-12-2025.

- 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. How can I register for UPI?**

- a. For e-BGGB Customers:**

No change.

- b. For e-SGB Customers:**

e-SGB customer has to de-link existing account and re-register with the Gujarat Gramin Bank.

- 31. Will my UPI ID change after the amalgamation?**

- a. For e-BGGB Customers:**

No change.

- b. For e-SGB Customers:**

While Re-registration of UPI, UPI ID may be changed.

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

- a. For e-BGGB Customers:**

No change.

- b. For e-SGB Customers:**

e-SGB customer has to de-link existing account and re-register with the Gujarat Gramin Bank.

- 33. Will my UPI transaction limit change?**

UPI transaction limit is Rs. 25,000 per transaction and Rs. 1,00,000 Per day.

- 34. Can I still access my UPI transaction history?**

Yes, UPI transaction history will be accessible.

- 35. Will there be any downtime for UPI services during the transition?**

UPI services will be down from 29-09-2025 EOD to 04-10-2025 EOD.



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36. Will my existing NACH mandates be affected?
No.
37. Do I need to re-authorize auto-debits set up via NACH?
No.
38. Are there changes to the fees associated with NACH transactions?
No.
39. Which number should we use for WhatsApp Banking?
WhatsApp Banking will not be available.
40. Which number should we use for Missed Call Alert?
7829977711
41. Can I continue to do AePS transactions at CSP/ Branches?
Yes.
42. Will existing Demand Drafts remain valid after the amalgamation?
Yes, existing Demand Drafts remain valid after the amalgamation.
43. Do I need to reissue Demand Drafts that were not yet deposited?
No. Demand drafts issued before amalgamation are valid after amalgamation.
44. 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.
45. How do I contact the bank for questions about the amalgamation?
You can contact at your base branch or our customer support helpline at 07968271260.
46. Will the customer care number change after amalgamation?
No. Customer Care Number for Gujarat Gramin Bank 07968271260.

******We request you to please visit our website regularly for latest update. *****