



महाराष्ट्र ग्रामीण बँक

MAHARASHTRA GRAMIN BANK

शासकीय मालकीची शेड्यूल्ड बँक Scheduled Bank Owned by Government

FREQUENTLY ASKED QUESTIONS (FAQ'S)

CBS MIGRATION & INTEGRATION OF ERSTWHILE VIDARBHA KONKAN GRAMIN BANK & MAHARASHTRA GRAMIN BANK

Q1. Why is this migration and integration happening?

Ans: This migration is part of the amalgamation of erstwhile Vidarbha Konkan Gramin Bank (eVKGB) and erstwhile Maharashtra Gramin Bank (MGB) as per DFS Gazette Notification No. CG-DL-E-07042025-262329 dated 07 April 2025 and formation of a new entity in the name of **Maharashtra Gramin Bank**, effective from 01.05.2025. Both banks' systems are being integrated into a single CBS platform for seamless services.

Q2. Which CBS system will be used after migration?

Ans: The **Bancs24 CBS system** used by Maharashtra Gramin Bank will be used for all the branches of Maharashtra Gramin Bank after the Migration.

Q3. What are the migration dates?

Ans: Migration & integration is scheduled between **12th September 2025 and 15th September 2025**. (Including Stabilization period on 16.09.2025)

Q4. Will services be available during migration?

Ans: Most **Digital Banking & Transactional Services** (ATM, UPI, Mobile Banking, Internet Banking, RTGS, NEFT, IMPS, DBT, AePS, VKYC, Cheque Clearing, Mandates, Standing Instructions, etc.) may be **temporarily interrupted or delayed** during migration.

Q5. When will normal services resume?

Ans: All the services are expected to resume on 15th September 2025 after completion of migration, stabilization of services might take one or two more days.

Q6. Will my account number change after migration?

Ans: Yes, customers of erstwhile **Vidarbha Konkan Gramin Bank** will get a **new account numbers**. Customers of erstwhile **Maharashtra Gramin Bank** will retain their existing account numbers.

Q7. How will I know my new account number after migration?

Ans: Customers can send SMS as **ONRF** (Old Account Number) to **9004197098** for obtaining new account number. Customers can also get new account numbers by visiting any branch of Maharashtra Gramin Bank, with their old account details.

Q8. Can I continue to use my old account number after migration?

Ans: All the customers of erstwhile Vidarbha Konkan Gramin Bank; whose account number will change to new number having 11 digits from old 15-digit number are requested to use their new account number for all financial & Non-Financial transactions after the migration process. EVKGB customers are requested to update their account details with employers, business partners and other institutions at the earliest.

Q9. Will the IFSC code of my branch change?

Ans: Yes, all erstwhile Vidarbha Konkan Gramin Bank branches have been assigned **new IFSC codes**. The new IFSC codes will be **displayed at branches** and communicated through Bank's website to customers.

Q10. Can I still use the old IFSC code after migration?

Ans: Old IFSC codes might not work after the migration process. All customers of erstwhile Vidarbha Konkan Gramin Bank are advised to update their IFSC with employers, business partners and all institutions for NEFT/RTGS/IMPS transactions along with new account number.

Q11. Can I use my existing ATM/Debit card after migration?

Ans: **Erstwhile Maharashtra Gramin Bank customers:** Existing cards will continue to work after migration.

Erstwhile Vidarbha Konkan Gramin Bank customers: Existing cards will **not work post-migration**. Customers must apply for **new ATM/Debit cards** from their home branch.

Q12. Will ATM services work during migration?

Ans: ATM transactions may be **interrupted during migration** but will resume after 16th September 2025.

Q13. Will Internet Banking work during migration?

Ans: Internet Banking will not be available during migration.

Q14. I am a Maharashtra Gramin Bank customer. Do I need to re-register for Internet Banking after migration?

Ans: No, your existing Internet Banking will continue after migration.

Q15. I am a Vidarbha Konkan Gramin Bank customer. How can I use Internet Banking after migration?

Ans: Erstwhile Vidarbha Konkan Gramin Bank customers need to **register afresh** at their home branch for Internet Banking after migration.

Q16. Will Mobile Banking work during migration?

Ans: Mobile Banking services will be interrupted during migration.

Q17. Do Vidarbha Konkan Gramin Bank customers need to download a new Mobile Banking app after migration?

Ans: Yes, erstwhile Vidarbha Konkan Gramin Bank customers must download **Maharashtra Gramin Bank's official Mobile Banking App** from Android Play Store or iOS App Store and register at their home branch after migration for using Mobile Banking services.

Q18. Will UPI services work during migration?

Ans: UPI transactions may be **interrupted/delayed** during migration. They will resume after migration.

Q19. Do Vidarbha Konkan Gramin Bank customers need to re-register their UPI IDs?

Ans: Yes, erstwhile Vidarbha Konkan Gramin Bank customers must **re-register UPI IDs** after migration using their new account & IFSC details.

Q20. Will NEFT/RTGS/IMPS services be available during migration?

Ans: These services will be interrupted during migration but will be available after 16th September 2025 for Maharashtra Gramin Bank Customers. All customers of erstwhile Vidarbha Konkan Gramin Bank are advised to update their IFSC with employers, business partners and all institutions for NEFT/RTGS/IMPS transactions along with new account number.

Q21. What about DBT (Direct Benefit Transfer) payments during migration?

Ans: DBT credits may be **delayed during migration**. They will be processed after migration.

Q22. Will the services such as Aadhar Enabled Payment Services (AePS) transactions and Account Opening at Banking Correspondents outlets work during migration?

Ans: All the Financial as well as Non-Financial services such as **Aadhar Enabled Payment Services (AePS) & Account Opening services** will be **temporarily interrupted** or not available at Banking Correspondents outlets during migration.

Q23. Will Video KYC account open service available during migration?

Ans: The **Video KYC account open service** will not be available during downtime. It will resume after migration.

Q24. Can I issue cheques during migration?

Ans: The instructions regarding Inward & Outward Cheque issue are as follows,

- **Inward clearing:** Last cycle will be on **11th September 2025**; next will resume on **16th September 2025**.
 - **Outward clearing:** Last scanning date will be **9th September 2025**. Clearing resumes on **16th September 2025**.
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Q25. What about ECS/NACH mandates during migration?

Ans: All ECS/NACH mandates will be **paused or will not be processed between 12th – 16th September 2025**. The NACH mandates **already registered** for Erstwhile Vidarbha Konkan Gramin Bank customers on old account numbers will be processed after migration for a **specific period of time only**. All the new NACH/ECS mandates should compulsorily be registered for the new account number by/for the Erstwhile Vidarbha Konkan Gramin Bank customers.

Q26. Will Standing Instructions (SI) be executed during migration?

Ans: Standing Instructions will not be executed during migration. They will resume after the completion of migration process.

Q27. Will enrolment under Pradhan Mantri Jivan Jyoti Bima Yojna, Pradhan Mantri Suraksha Bima Yojna & Atal Pension Yojna be available during migration?

Ans: New enrolments under Pradhan Mantri Jivan Jyoti Bima Yojna, Pradhan Mantri Suraksha Bima Yojna & Atal Pension Yojna will not be available during downtime.

Q28. What about Atal Pension Yojna contribution deductions during migration?

Ans: Atal Pension Yojna contribution mandates will not be processed during downtime.

Q29. What should I do if I face issues during migration?

Ans: Please contact your **branch staff or Branch Manager**. If unresolved, escalate to **Regional Office Nodal Officer**.

Q30. Are there any direct channels for grievance redressal?

Ans: Yes, customers can reach the **Customer Grievance Cell** through:

- **Email: crm@mahagramin.co.in**
 - **Toll Free No.: 1800 233 1765**
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