

FAQs FOR E-DENA CUSTOMERS

GENERAL QUESTIONS FOR CUSTOMERS ON DATA MIGRATION

Q : Will my account number change on data migration of my branch ?

A : Yes, your account number will change on data Migration of your branch. Suitable communication regarding change in account number will be done before your branch migration. You can also get the information from our Contact Centre. You shall also receive a SMS on your registered mobile number with the bank.

✚ Post data migration of your Branch, you may fetch your New BOB Account No., MICR & IFSC by sending a SMS in the format mentioned below to 8422009988 from your Mobile Number registered with the Bank.

MIGR <SPACE>LAST 4 DIGITS OF OLD eVB ACCOUNT NUMBER

For Example: **MIGR 2678** [WHERE 2678 IS THE LAST 4 DIGITS OF YOUR OLD eVB ACCOUNT NUMBER]

YOU WILL RECEIVE AN AUTO RESPONSE FROM BANK OF BARODA WITH YOUR NEW ACCOUNT NUMBER, IFSC & MICR CODE.

✚ Alternatively post data migration of your Branch, you may fetch your New BOB Account No., by visiting our website, www.bankofbaroda.in> click on Amalgamation Tab on the Home Page> click on eDena Tab under Information on Amalgamation> click Old to New Account Number and follow the instructions to fetch your New Account No.

Q: How do I read my Bank of Baroda Account Number?

A: In Bank of Baroda, the Account Number length is 14 digits and the construct of the Account Number is as under:

“SSSSXXNNNNNNNN”

Where

‘SSSS’ – The first four digits of your Account Number is the Service Outlet ID [SOL ID]

‘XX’ – The fifth & sixth digit of your Account Number denotes the Scheme Type (01-09).

The various Scheme Types are:

- 01 – Savings,
- 02 – Current Account
- 03 – Term Deposit
- 04 – Overdraft
- 05 – Cash Credit
- 06 – Loans
- 07 – Packing Credit
- 08 – Inland Bills
- 09 – Foreign Bills
- 81 – FI Accounts under SB 150

“NNNNNNNN” - The remaining -8- digits denote the running serial number.

Q : Does my Customer Identification Number (CIF) change?

A : Yes, your Customer Identification number will change. All your accounts will be linked to the allotted customer number. Suitable communication regarding the change will be done before your branch integration. You can also get the information from our Contact Centre. You shall also receive a SMS on your registered mobile number with the bank.

Q : Will my branch change? What will be the name, address and code of my branch?

A : Your branch will become a Bank of Baroda Branch. All branch codes are changed. There may be changes in branch name and address in certain instances. Changes if any has already been intimated to you. However, the required information is also available in our bank website in the amalgamation tab.

Q : Does my branch IFSC and MICR code change?

A : Yes, your IFSC and MICR code will change. You may however use the old IFSC and MICR codes until intimated by the Bank. Suitable communication regarding the change will be done before your branch integration. You can also get the information from our Contact Centre and in the Bank website in the amalgamation tab. You can also fetch your new IFSC & MICR code by sending a SMS in the format mentioned below to 8422009988 from your Mobile Number registered with the Bank post data migration

MIGR <SPACE>LAST 4 DIGITS OF OLD eVB ACCOUNT NUMBER

Q : What happens if I have accounts in both Bank of Baroda and Dena Bank?

A : Your account in Dena Bank will have a new account number on Data Migration of your branch. You will also receive a new Customer ID for your new account. The Customer ID associated with your existing Bank of Baroda account will remain as it is. It is advisable to merge the two customer ID which will allow you easy access to all your accounts. This will also ensure that all accounts are visible on your Net Banking. You are requested to please speak to either branch to get the customer ID merged.

Q : What should I do, if I have to change my personal information, if I have account in other branches of Dena Bank where Data Migration has not happened and a branch where data migration has happened?

A : You are requested to update the personal information in both the branches, i.e. the customer ID in the branch where Data Migration has happened and the branch where Data Migration is yet to happen.

Q : What should I do, if I have to change personal information, if I have an old account in Bank of Baroda branch and also in the erstwhile Dena Bank branch where Data Migration has been done?

A : You are requested to update the personal information in either branch whichever is convenient, and also merge the customer ID if not already done.

Q : What happens to my existing accounts in other branch of Dena Bank where Data Migration has not happened. Do I get a new Customer ID at the time of Data Migration of that branch?

A : You will get a new account number but the account will be linked to the already allotted Customer ID in the Data Migration exercise of your earlier branch.

Q : Will I get a new pass book post Data Migration?

A : Yes, you will receive a new pass book on your next visit to the branch.

Q : How can I update the transactions prior to Data Migration in my passbook?

A : You can update transactions prior to Data Migration in your old passbook from the branch.

Q : Will cheques issued by me with my old account number be honored?

A : Bank has taken utmost care that after Data Migration of your account, no cheques issued by you before or after Data Migration gets dishonored. However you are requested to get personalized cheque book issued after Data Migration of your branch.

Q : Will I have to change my old eDena cheque after Data Migration of my branch with a new cheque book ?

A : Bank has taken utmost care that after Data Migration of your branch, old cheque books in your account will continue to be honored till further notice from bank. However, you are requested to visit the branch to obtain new cheque book.

Q : I have an old eDena debit card. Do I need to obtain new debit card ?

A : Bank has taken utmost care that old debit card will continue till its expiry.

Q : What will happen if I do a transaction through NEFT / RTGS / IMPS/ ECS / NACH/ PDCs with the old account number/ IFSC Code/ MICR Code?

A : All your transactions through NEFT / RTGS / IMPS/ ECS / NACH/ PDCs with the old account number/ IFSC Code/ MICR Code will continue to be honoured for the time being. However, we request you to notify/ update the above changes in mandate / instructions (SIPs, ECS, Auto Debit, Demat, Pension) & Service providers (Billers/ Institutions/ PPO/ Insurance) registered by you.

Q : What will happen to my Standing Instructions given earlier, if my debit account is in a non-migrated branch and credit account is in a migrated branch?

A : These type of SIs will not be honored. These failed transaction will have to be handled procedurally either by the branch or by the customer. You are requested to either transfer the account from non-migrated branch to migrated branch / open a new account in migrated branch. You can also opt for NACH to continue the transaction. You are requested to contact the branch for further details.

Q : What will happen to my Standing Instructions given earlier, if my credit account is in a non- migrating branch and debit account is in a migrated branch?

A : These type of SIs will not be honored. These failed transaction will have to be handled procedurally either by the branch or by the Customer. You are requested to either transfer the account from migrated branch to a non-migrated branch / open a new account in non-migrated branch. You can also opt for NACH to continue the transaction. You are requested to contact the branch for further details.

Q : What will happen to my monthly/ quarterly interest on Term Deposit, if my account in which interest is to be credited is in migrated/ non-migrated branch?

A : Your interest will be credited as before.

Q : Will my monthly installment be automatically credited to the loan account if my account is in a non- migrating branch and loan account is in migrated branch?

A : These type of automatic transactions will not happen. These failed transaction will have to be handled procedurally either by the Branch or by the customer. You are requested to either transfer the account from non-migrated branch to the migrated branch / open a new account in migrated branch. You can also opt for NACH to continue the transaction. You are requested to contact the branch for further details.

Q : Will my monthly installment be automatically credited to loan account if my account is in a migrated branch and loan account is in non-migrated branch?

A : These type of automatic transactions will not happen. These failed transaction will have to be handled procedurally either by the Branch or by the customer. You are requested to either transfer their account from non-migrated branch to the migrated branch / open a new account in migrated branch. You can also opt for NACH to continue the transaction. You are requested to contact the branch for further details.

Q : I am a Central Government pensioner, is there anything I need to do post migration ?

A : Bank takes the responsibility to update the new Account Details with your Pension Sanctioning Authority (PSA). However, you may also inform your PSA of the change in account details to ensure the pension is credited as per the process, without any delay.

Q : I am a State Government pensioner, is there anything I need to do post migration ?

A : You are requested to necessarily inform your Pension Sanctioning Authority (PSA) / Pension Disbursing Authority (PDA) about the change in account details. You may do this after you receive the information of the change in account details from the Bank.

Q : I am not receiving SMS messages for certain Financial Transactions post data migration?

A: As per Bank of Baroda policy, you will receive SMS messages for the following transactions:

- All customer induced transactions above Rs.5000/-
- All transactions induced over digital channels irrespective of the amount.
- All clearing – debit transactions irrespective of the amount.

Q : Will my products and charges change after data migration of my branch?

A : There is no change in your product features. The details of the interest rates and service charges are available in the Bank website and continues to be applicable until further notice.

Q : Will there be any changes in method of fund transfer on data migration of my erstwhile Dena Bank branch to Bank of Baroda and a branch of Bank of Baroda

A : Yes, any fund transfer from the migrated branch to any other branch of Bank of Baroda will be with-in a bank transfer and immediate.

Q : Will there be any changes in the method of transfer of funds between a migrated branch and a non-migrated branch of erstwhile Dena Bank?

A : Yes, any fund transfer will be by NEFT/ IMPS etc between migrated and non-migrated branch and vice versa. However, you may avail of the Inter-operability services for transfer of funds up to Rupees One lac only in specified accounts. You may contact the branch for further details on inter-operability services.

Q : Will I be able to operate my account from any Bank of Baroda branch after migration of my branch?

A : Yes, you will be able to perform operations in your account from any branch of Bank of Baroda after data migration of your branch.

Q : How can I contact the Bank if I need to?

A: Please call 1800 102 44 55 which is our call centre number. For further clarifications related to any of your products or services, change updates, please visit our amalgamation tab in our website www.bankofbaroda.in or contact your branch.
