



***Due to the integration of Core Banking System of erstwhile Allahabad Bank with Indian Bank from 9 PM on 12.02.2021 to 9:00 AM on 15.02.2021, there will be some changes in banking services w.e.f. 15.02.2021***

### A. General Banking related queries

Q	<b><i>Are some banking services unavailable during CBS Integration?</i></b>
A	To provide seamless services to the customers, the Core Banking System of erstwhile Allahabad Bank was integrated with Indian Bank and impact was there <b><u>between 12.02.2021 9:00 PM and 15.02.2021 9:00 AM</u></b> . Hence we requested customers to plan accordingly during the said timings.
Q	<b><i>Is there a need to re-submit the KYC documents due to amalgamation?</i></b>
A	No, customers need not re-submit the KYC documents, due to amalgamation.
Q	<b><i>I have my account with erstwhile Allahabad Bank. Will I be able to transact at Indian Bank's branch and vice versa?</i></b>
A	All transactions - financial and non-financial can be done in any of the Bank's branches - Indian Bank or erstwhile Allahabad Bank
Q	<b><i>Can the Home branch be changed from erstwhile Allahabad Bank branch to Indian Bank branch and vice versa?</i></b>
A	Customers can now change their home branch between Indian Bank and erstwhile Allahabad Bank by reaching out to their current home branch and requesting for a change to the new branch.
Q	<b><i>I have my account with erstwhile Allahabad bank. Do I need to apply for a new cheque-book and passbook?</i></b>
A	Erstwhile Allahabad Bank customers can continue to use their existing cheque book for the next six months or till it gets exhausted, whichever is earlier. There will be no change for Indian Bank customers. However, you would be provided with a new passbook of Indian Bank.
Q	<b><i>Do erstwhile Allahabad Bank customers need to register the mobile number or email again with Indian bank for availing SMS/statement etc.?</i></b>
A	No, customers of erstwhile Allahabad Bank need not register their mobile number and email IDs again, as the alerts will continue to reach them as earlier. In addition to this, within internet Banking, a provision has been made to allow changes / addition to the existing email ID under: My Profile > Change email ID.
Q	<b><i>In cases of existing accounts with both Indian Bank and erstwhile Allahabad Bank, with the same mobile number registered, will the OTP be received during transactions?</i></b>
A	Yes, OTP will be sent to the same mobile number for transactions done at Indian Bank or erstwhile Allahabad Bank. However, as per RBI Guidelines, customer can have only one Customer Information File (CIF), irrespective of number of accounts. Customers are requested to contact the home branch of erstwhile Allahabad Bank or Indian Bank and request for CIF unification.

Q	<b><i>I am an erstwhile Allahabad Bank customer. Do I need to install Indian Bank mobile banking app post CBS integration?</i></b>
A	<p>Erstwhile Allahabad Bank mobile app 'emPower' was discontinued <b><u>from 9:00 PM on 12.02.2021</u></b>. To continue using Mobile Banking Services, customers are requested to download Indian Bank Mobile Banking App 'IndOASIS' from Google Play Store (for Android Phone) or Apple App Store (for IOS Phone).</p> <p>Erstwhile Allahabad Bank customers can start using IndOASIS mobile App from <b><u>9:00 AM on 15.02.2021</u></b>.</p> <p>For detailed registration process, please visit:  <a href="https://www.indianbank.in/departments/login-procedure-mob/">https://www.indianbank.in/departments/login-procedure-mob/</a></p> <p>You need to know your CIF number when logging onto IndOASIS mobile Banking App. Your CIF number is available in Passbook or m-Passbook of empower application.</p>
Q	<b><i>I am an erstwhile Allahabad Bank customer, will I be able to avail the current service offerings provided on internet banking, post CBS integration?</i></b>
A	<p>Erstwhile Allahabad Bank Internet Banking portal was discontinued from <b><u>9:00 PM on 12.02.2021</u></b>. Erstwhile Allahabad Bank customers can continue to use Internet Banking Services, through Indian Bank Internet Banking portal by visiting <a href="http://www.indianbank.net.in">www.indianbank.net.in</a>, w.e.f. <b><u>9:00 AM on 15.02.2021</u></b>.</p> <p>The customer would be able to login to the Indian Bank Internet Banking portal using their existing credentials. To login, please refer to the following steps:  Visit <a href="https://www.indianbank.net.in">https://www.indianbank.net.in</a>.</p> <ol style="list-style-type: none"> <li>1. Enter the existing erstwhile Allahabad Banks user ID.</li> <li>2. Enter the captcha value and click on 'Login' Button.</li> <li>3. On entering correct details, system will request customers to enter their login password</li> <li>4. Enter your existing erstwhile Allahabad Banks Internet Banking Login Password and click on Login Button.</li> <li>5. On successful validation, customer would be able to login to the portal.</li> <li>6. On first login, the portal will request customers to change their existing login and transaction passwords.</li> </ol> <p><b><i>Customers are requested to visit <a href="https://www.indianbank.in/departments/CBS%20integration-2">https://www.indianbank.in/departments/CBS integration-2</a> for any queries pertaining to Internet Banking or Mobile Banking</i></b></p>
Q	<b><i>Can I continue to use my existing debit/credit card post CBS integration?</i></b>
A	Yes, customers may continue to use their existing debit and credit cards through the existing PIN.
Q	<b><i>If any branch gets closed / shifted, what happens to the lockers?</i></b>
A	The Bank will continue to retain most of its branches as-is. In case the Bank decides to merge any nearby branches, all the existing lockers will be also shifted to nearby / new branches. Any changes in locker locations will be intimated to the customers well in advance, by placing this information in the respective Branch notice board and the Corporate website of the Bank.

Q	<b><i>If I am an erstwhile Allahabad Bank customer, is it required to change the existing ECS mandate / cheques in favour of Indian Bank and vice versa?</i></b>
A	As erstwhile Allahabad Bank & Indian Bank is a single entity, ECS transactions are to be replaced with Standing Instructions (SI)/ Post Dated Cheques (PDCs). Please visit your home branch to register for Standing Instructions.  However, if any Post Dated Cheque (PDC) of erstwhile Allahabad Bank is obtained/given, it needs to be replaced with Indian Bank cheque within the next 6 (Six) months.
Q	<b><i>Can I use my erstwhile Allahabad Bank Debit Card in Indian Bank ATMs without any ATM transaction charges and vice-versa.</i></b>
A	Yes. The customers of both Indian Bank and erstwhile Allahabad bank can use their Debit Cards in the ATMs of Indian Bank and erstwhile Allahabad Bank without any charges.
Q	<b><i>I am a Senior Citizen drawing pension from erstwhile Allahabad Bank branch. What will happen to my pension, post CBS integration?</i></b>
A	You can continue to operate your account for pension in your existing branch. Changes, if any, in this regard will be intimated well in advance.

#### **B. Account related queries**

Q	<b><i>Do I need to apply for opening fresh account post CBS integration?</i></b>
A	No. The customers can continue to use their existing account as they were doing before the CBS integration.
Q	<b><i>Will my customer ID undergo any changes post CBS integration?</i></b>
A	Customer ID will remain the same for the customers. It is referred as CIF number in your passbook.
Q	<b><i>I have accounts in both Indian Bank and erstwhile Allahabad Bank. Do I need to close one of the accounts?</i></b>
A	Customers who have accounts with both Indian Bank and erstwhile Allahabad Bank may continue to use their existing accounts. However, these customers are requested to contact the home branch of erstwhile Allahabad Bank or Indian Bank and request for CIF unification, in accordance with RBI Guidelines.
Q	<b><i>Whether my account number will change?</i></b>
A	The existing Account number will continue as it is. Changes, if any, will be informed in advance.
Q	<b><i>Will my IFSC and MICR code change?</i></b>
A	IFSC and MICR codes for all erstwhile Allahabad Bank branches will undergo changes w.e.f. <b>15.02.2021</b> . Please obtain your New IFSC & MICR codes by visiting <a href="http://www.indianbank.in">www.indianbank.in</a> or your home branch.  For Indian Bank customers, IFSC and MICR codes remain the same.

Q	<b><i>Will I be able to pay the EMI through erstwhile Allahabad Bank website/mobile application?</i></b>
A	Customers are requested to use Indian Bank internet banking and mobile banking application to pay EMIs w.e.f. 15.02.2021.

### C. Communication related queries

Q	<b><i>Where do I post my queries pertaining to the CBS integration?</i></b>
A	We have set up a Portal for the convenience of customers which is available on the Website in the amalgamation tab. The link for the same is given below: <a href="https://apps.indianbank.in/customer_suggestion/">https://apps.indianbank.in/customer_suggestion/</a>

### D. Foreign Exchange Related queries

Q	<b><i>Will my SWIFT Code and Nostro Correspondent details change?</i></b>
A	Not immediately. The remittance details are updated in our website - <a href="https://www.indianbank.in/departments/remit-of-india/#!">https://www.indianbank.in/departments/remit-of-india/#!</a> Customers can continue to use the respective Nostro details of Indian Bank and erstwhile Allahabad Bank till changes in the arrangement is announced. The same will be updated in our website upon amendments in the arrangement.