

Sl No	Question	Response
1	Whether the account number and IFSC code will be changed for the existing customers?	The existing account number, IFSC code, MICR code and other identifiers of account and branch will continue, till a change is notified and announced
2	Whether I have to close my account in Dena/Vijaya Bank..??	The existing account with Vijaya Bank and Dena Bank will continue, till otherwise notified and communicated
3	Whether I will get new cheque book/ATM card and what will happen to existing cheque book/ATM card	The existing ATM card and cheque books can be used till otherwise notified, well in advance
4	What will be the new name of the merged Bank?	Bank of Baroda
5	Will the branches of Bank of Baroda get merged with Dena bank and Vijaya bank thus resulting in the change of location of the branches?	As of now, there is no change in location of branches. Should there be any change, you will be notified well in advance
6	Will some branches close after the merger?	We don't plan to close any branch. Should we decide to merge branches located close by/nearby, you will be notified well in advance
7	Whether lockers will be shifted in case Bank of Baroda Branch is getting merged?	Should we decide to merge the branches located close by, customers will be allocated lockers in the new branch
8	Will I see changes in the terms and conditions of my loans or lines of credit?	There will be no immediate changes in any terms & conditions of existing credit facilities. However, the facilities are to be governed by the guidelines/policies of Bank of Baroda, post amalgamation. Any changes in the terms & conditions shall be informed in advance and consent shall be obtained prior to effecting the changed terms & conditions
9	Which bank will merge with which bank?	Vijaya Bank and Dena Bank are amalgamating with Bank of Baroda w.e.f. 1 st April 2019. The name of the amalgamated entity or Bank will be Bank of Baroda
10	Is Dena/Vijaya Bank private or government?	All three Banks are Public Sector Banks, i.e., Banks in which the Government of India holds a majority stake
11	Why do mergers happen?	The government of India approved the merger of Dena Bank and Vijaya Bank with Bank of Baroda to make it a globally competitive lender. With the merger, the new bank will become the third largest bank after State Bank of India and ICICI Bank. Any merger or amalgamation of one or more banks provides a broader geographic footprint and helps derive the benefit of size, scale, strength. Now, the combined entity has a network of close to 9500 branches and approximately 13000 ATMs across India. (Vijaya Bank - ATMs approx 2000 & Branches approx 2050 , Dena Bank - ATMs approx 1500 & branches approx 1850)
12	How many branches does BOB/ Vijaya /Dena have?	Bank of Baroda has around 5500 branches in India and 104 branches in overseas locations. Vijaya Bank has approximately 2050 branches and Dena Bank has around 1850 branches in India
13	Is Vijaya Bank/Dena Bank closing?	No. Vijaya Bank and Dena Bank are being amalgamated with Bank of Baroda and the name of the amalgamated entity or Bank is Bank of Baroda
14	How the Bank of Baroda, Vijaya Bank and Dena Bank merger will impact the customer?	The customer will become a part of the larger organization or Bank, named Bank of Baroda. The new entity will have an increased market share, which will help improve economies of scale and become more profitable. The customers of each Bank will benefit by way of larger number of branch and ATM network, have access credit facilities and a wider array of products and services
15	How will this merger benefit customers and our communities?	The combined entity has a network of close to 9500 branches , approximately 13000 ATMs across India. (Vijaya Bank - ATMs approx 2000 & Branches approx 2050 , Dena Bank - ATMs approx 1500 & branches approx 1850) . Customers can also choose from a broader suite of products & services. The combined entity is now the second largest public sector Bank in the country and third largest bank after State Bank of India and ICICI Bank. Any merger or amalgamation of one or more banks provides a broader geographic footprint and helps derive the benefit of size, scale, strength.
16	What about the charges of NEFT/RTGS from BOB To Dena/ Vijay and vice versa	Charges will not apply , branch will refund/reverse the charges to your account
17	Can I make deposits with any of the branches in BOB, Dena, Vijaya?	For Cash/Cheque deposit, customer to visit branches of parent bank only
18	Will I still be able to use ATMs anywhere with no fees?	You can use the ATMs of any of the 3 banks, no ATM transaction charges will be levied
19	Can a customer of Dena Bank & Vijaya bank access Bank of Baroda ATM and vice-versa?	Yes, Customers of Bank of Baroda, Dena bank and Vijaya Bank can avail the following basic services at any of the banks' ATM without any additional charges 1. Cash withdrawal 2. Balance enquiry 3. Mini statement 4. Pin change
20	Which card & variant will I receive If I apply for a new Debit Card or reissue my existing card of DENA and Vijaya bank?	Effective 1st April 2019, all cards issued/reissued will be of Bank of Baroda branding for both Dena Bank and Vijaya Bank
21	What will happen to my QAB? Will it change?	We have tried our best to cause minimal changes to the existing QAB limit and charges. Incase of any further changes, we'll notify the customers in advance
22	Will there be a change in the Interest rates on my RD/FD and savings accounts?	As of now there are no changes, any future changes in interest rates will be displayed on Bank's website as well as in branch premises with advance notice
23	Will there be any new service charges that will be levied on my account?	Merger has not resulted into any new service charges for the customers. Incase of any changes, we'll notify the customers in advance
24	What will happen to my existing shares of Vijaya Bank/Dena Bank?	Shares of Vijaya Bank and Dena Bank will be converted as under: a) -402- Equity shares of Rs. 2/- each of BOB for every -1000- equity shares of Rs.10/- each of Vijaya Bank b) -110- Equity shares of Rs. 2/- each of BOB for every -1000- equity shares of Rs.10/- each of Dena Bank
25	What about my Digital Banking channels viz Mobile Banking/Internet Banking/UPI/BBPS/BHIM/Prepaid Cards	No change in any of the processes, all applications of the three banks will continue to work as it is. All applications of the banks will continue to be functional to service the customers

As of now, there will be no changes for all other services. In case of any change, bank will notify well in advance. Customer will continue to enjoy the services and products of their parent bank/branch without any problem. In case of need, please visit to parent Bank/Branch.