

GOVERNMENT OF INDIA  
MINISTRY OF FINANCE  
DEPARTMENT OF FINANCIAL SERVICES

**LOK SABHA**

**UNSTARRED QUESTION NO. 1640**

Answered on the 31<sup>st</sup> July, 2023/Sravana 9, 1945 (Saka)

**Merger of Banks**

1640. SHRI ARUN KUMAR SAGAR:

Will the Minister of FINANCE be pleased to state:

- (a) whether after the merger of Allahabad Bank with Indian Bank, Shahjahanpur district of Uttar Pradesh has been shifted from Sitapur circle to Moradabad circle as a result of which all Branches of Shahjahanpur district have been changed from Sitapur circle to Moradabad circle, if so, the details thereof;
- (b) whether the people of Shahjahanpur district are associated with Indian Bank (erstwhile Allahabad Bank) which is a major bank in Shahjahanpur district, as they are availing facilities of loans in some form or the other under KCC, Mudra loan, MSME loan and SHG and under other Government schemes;
- (c) if so, the details thereof;
- (d) whether the Government has received requests from the people's representatives to transfer Shahjahanpur district of the said bank from Moradabad circle to Lucknow circle;
- (e) if so, the details thereof; and
- (f) the action taken or proposed to be taken by the Government in this regard?

**ANSWER**

THE MINISTER OF STATE FOR FINANCE  
(DR. BHAGWAT KARAD)

(a): Indian Bank has apprised that, due to reorganization of controlling offices, subsequent to the amalgamation of Allahabad Bank with Indian Bank, the administrative control of branches of erstwhile Allahabad Bank in Shahjahanpur district of Uttar Pradesh has been shifted from Sitapur Zone to Moradabad Zone of Indian Bank.

(b) and (c): As per Indian Bank, it has 9 branches in Shahjahanpur district through which it provides all the banking services to the customers of the district including, *inter alia*, the following:

- (i) loans for agricultural activities, including loans under Kisan Credit Card (KCC) Scheme;
- (ii) loans to Micro, Small and Medium Enterprises (MSMEs), including Mudra loan under Pradhan Mantri MUDRA Yojana;
- (iii) loans to Self Help Groups (SHGs); and
- (iv) loans under other Government Schemes.

(d) to (f): The representation was received regarding difficulties likely to be faced by the customers of Shahjahanpur district in accessing the zonal office of Moradabad zone for seeking resolution of their grievances or any other issue.

In this regard, Indian Bank has informed that several steps have been taken by the bank to ensure prompt redressal of customer grievances including, *inter alia*, the following—

- (i) branches in Shahjahanpur arrange customer meetings regularly wherein customers share their view/suggestions for further improvement in banking services and branches have been instructed to immediately resolve the customers' grievance, if any;
- (ii) regular visits are made by officers of administrative office, to the branches in Shahjahanpur district to ensure that customers' grievances or any other issues are immediately attended to and are resolved on priority; and
- (iii) organise camps for customer awareness, financial literacy, credit products, account opening etc., for educating customers about various products, services and digital initiatives of the bank, on regular basis.

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