GOVERNMENT OF INDIA MINISTRY OF FINANCE DEPARTMENT OF FINANCIAL SERVICES

LOK SABHA UNSTARRED QUESTION NO. 27

To be answered on the 18th July 2022/Ashadha 27, 1944 (Saka)

Merger of Allahabad Bank

27. SHRI ARUN KUMAR SAGAR:

Will the Minister of FINANCE be pleased to state:

- (a) whether it is a fact that subsequent to the merger of Allahabad bank in Indian Bank, Shahjahanpur district of Utter Pradesh in Sitapur Zone has been shifted to Moradabad Zone, owing to which all the branches of Shahjahanpur district in Sitapur Zone have been shifted to Moradabad Zone and if so, the details thereof;
- (b) whether it is also a fact that since Indian bank (erstwhile Allahabad Bank) Shahjahanpur is an important bank, residents of the district are connected to the bank in one or the other way be it KCC, Mudra loan MSME loan and SHG and loans through other Government schemes;
- (c) if so, whether the Government has received representations from the public representatives to shift Shahjahanpur district of the above bank from Moradabad Zone to Lucknow Zone;
- (d) if so, the details thereof; and
- (e) the steps taken/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): As per Indian Bank, it has 8 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);
 - (iv) loans under other Government Schemes.
- (c) to (e): Yes, sir. The representation was 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 had 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 and they have been instructed to immediately resolve the customers' grievance, if any;
 - (ii) regular visits made by officers of administrative office, to the branches in Shahjahanpur district to ensure that customers' grievances or any other issue are immediately attended to and are resolved on priority.