KARNATAKA GRAMEENA BANK
ಕರ್ನಾಟಕ ಗ್ರಾಮೀಣ ಬ್ಯಾಂಕ್

Customer Centric Information for Digital Banking Services of the Bank applicable from 23.09.2025.

eKGB (Karnataka Gramin Bank) Customers

There will no change in the existing procedure related to digital banking services.

eKVGB (Karnataka Vikas Grameena Bank) Customers

Account Number

➢ No change in account number of eKVGB customers.

Email-Pass Sheet Facility

➢ eKVGB customers has to freshly register for e-pass sheet facility.

Balance enquiry facility

➢ Customer has to give missed call 9 0 1 5 8 0 0 7 0 0 for balance enquiry.

NEFT & RTGS

➢ IFSC for eKVGB branches changed and IFSC format is PKGBXXXXXXX.(Please contact branch for IFSC or visit our website)
➢ The inward transactions sent to the old IFSC KVGBXXXXXXX will be rejected.

IMPS

➢ eKVGB customers MMID's generated though the mobile banking application will not work post IT migration and customer should generate new MMID through the mobile banking application of Karnataka Grameena Bank i.e KGB Connect.
➢ For receiving the inward credits customers to use the new IFSC allocated to the eKVGB branches.

UPI

➢ Customers of eKVGB will not be able to use UPI facility after migration, for availing the UPI services, customers have to re-activate the UPI facility from the TSP's (PhonePe, Googlepe, etc) by using the existing ATM card or Aadhaar validation by selecting Karnataka Grameena Bank.

NACH Mandate (Interbank standing instructions/loan EMI mandate)

➢ Both the inward and the outward mandates (API, Normal, MWI) registered at eKVGB will be migrated from NPCI end to the new entity of Karnataka Grameena Bank and customers will not be required to re-register for the same.
➢ The payment presentations routing based on old IFSC/MICR for the registered mandates will be done for a period of 60 days post which customers have to re-register the mandates or provide the new IFSC & MICR to the aggregator to update at their system.

➢ Post the grace period transactions presented with old eKVGB IFSC will be rejected at NPCI end.

ATM Transactions
➢ The already issued ATM cards for eKVGB customers will continue to work normally and can be used for re-registering for mobile banking services.
➢ ATM machines will continue to function with no changes.
➢ Hot-listing of ATM cards can be done through
   a. By visiting the Branch
   b. SMS - Customer should send hotlist request through SMS from their registered mobile number to 8277892004 / 9248082869, in the format specified below.
      HOTLIST<space><last 4 digits of Account number or last 4 digits of card number>
      For Example: HOTLIST 1234
   c. Customer Care centre - 1800-102-5250, 1800-103-8210

Aadhaar Mapping
➢ The Aadhaar number which are already mapped to eKVGB (IIN: 607122) end will be automatically shifted to the new bank Karnataka Grameena Bank (IIN: 607389), there is no need for customer to de-seed from eKVGB & Seed in Karnataka Grameena Bank.
➢ Customers will continue to receive the DBT benefits for the mapped Aadhaar at eKVGB in Karnataka Grameena Bank.
➢ In case of any issues, Customer can visit the BASE (Bharat Aadhaar Seeding Enabler) Portal for checking the status of Seeding as well as the branch.
   URL: https://base.npci.org.in/base/homepage

QR & Sound Box
➢ Already issued QR & Sound boxed for eKVGB customers will continue to function as it is with no change.
➢ The QR Merchant Application (KVGB Bank Merchant app) will stop to function and customers have to re-register themselves in new Application of Karnataka Grameena Bank i.e KGB Merchant App available post IT integration in Playstore.

Payment Gateways (Bill Desk)
➢ eKVGB will be de-boarded post IT integration & no longer be available at Billdesk.
➢ Customers can avail the facility for carrying out the bill payments through Billdesk in the name of Karnataka Grameena Bank from the Drop Down option.

Ecommerce (eCom) transactions
➢ There will be no change pertaining to eCom & Existing cards of eKVGB can be used in all online channels for making the payments.

CTS (Cheque Truncation System)
➢ As per RBI guidelines the existing cheque books issued as per the old MICR to eKVGB customers will continue to be in place until October 31st 2025 and can be presented for clearing process.
➢ Post October 31st, 2025, customer has to avail new cheque book from new MICR code allotted by placing the request through various channels such as visiting the branch & through Mobile banking application.
➢ The CPPS (Cheque Positive Payment System) can be availed by visiting the branch, through internet banking, Mobile banking & through SMS to **8082892974**.
   SMS Format:
   PP<space><ACCOUNT NUMBER><space><all the numbers in the bottom of your cheque, in the same order without space and special character> <space> <AMOUNT>

<space> <cheque date in DDMMYYYY> <space> <PAYEE NAME without special character>

FI Services through BC Terminal
- ➢ To avail of AePS services, it's essential to have customers Aadhaar number linked to the bank account. If, not done, customer to visit Branch to update the Aadhaar details in CBS.
- ➢ In case of a failed AePS transaction, Customer has to ensure that correct Aadhaar number and biometrics has been entered. If the issue persists, Customer to visit the Branch.
- ➢ The existing BC – Business correspondents of eKVGB will continue to operate in the designated service area of operation.
- ➢ For the purpose of Disabling of the FI services,
  - a. By visiting the branch
  - b. Mobile Banking application.
  - c. Internet banking
  - d. SMS to be sent to **8277892004**
    For Disabling AePS Issuer Transactions.
    AEPS<Space>CUSTID or Account Number<Space>STOP
    For Enabling AePS Issuer Transactions.
    AEPS<Space>CUSTID or Account Number<Space>START

WhatsApp Banking
- ➢ The WhatsApp banking feature of eKVGB will be stopped post IT migration.
- ➢ Customer has to use the WhatsApp number of Karnataka Grameena Bank for availing the services.
  Send "HI" to "**8886646362**"

Video KYC
- ➢ The online account opening feature through Video KYC application (KVGB DIGI Khate) of eKVGB will be disabled post IT integration.
- ➢ Any person who is willing to open a new account has to avail the feature by visiting the below mentioned URL:
  https://karnatakagrameenabank.com/ & Click on the "Open SB Account Online" Option & follow the procedure.

Account Aggregator - TSP services as FIU & FIP
- ➢ For eKVGB customers, all existing active consents will be made invalid by the Account Aggregator post IT integration.
- ➢ Customers of eKVGB has to raise fresh consents post-IT Integration via the Karnataka Grameena Bank.

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