

Frequently Asked Questions (FAQs) for Customers of Baroda U.P. Bank, Aryavart Bank, and Prathama U.P. Bank Post-Merger into Uttar Pradesh Gramin Bank

1. What is the amalgamation, and when will it take effect?

At the amalgamation, Baroda U.P. Bank, Aryavart Bank, and Prathama U.P. Bank were merged to form a new bank, "Uttar Pradesh Gramin Bank.". As per the government notification, the merger will be effective from **May 1, 2025**.

2. What benefits will customers gain from the amalgamation?

The amalgamation will enhance operational efficiency, financial stability, and service quality. Customers will have access to more branches, improved digital services, and a wider range of products.

3. What will happen to my existing account?

Your existing savings, current, loan, or other accounts will automatically transfer to Uttar Pradesh Gramin Bank. Your account number, balance, and other details will remain unchanged unless specifically notified.

4. Do I need to open a new account?

No, you do not need to open a new account. Your existing accounts will continue to operate seamlessly under Uttar Pradesh Gramin Bank.

5. Will the merger affect interest rates?

For fixed deposits (FDs) and recurring deposits account opened before the amalgamation, interest rates will remain unchanged until maturity. For new FDs and recurring deposits account opened on or after the amalgamation date, the interest rates set by Uttar Pradesh Gramin Bank will apply. You can check these rates on the bank's website or at a branch.

6. What will happen to my debit card and passbook?

You can continue using your existing debit card until it expires or you are notified otherwise. Your current passbook will remain valid for transactions. Passbooks with the new bank's name will be gradually introduced.

7. What will happen to my chequebook?

You can use your existing chequebook until notified otherwise via the bank's website or branch.

8. Will my loans or fixed deposits (FDs) be affected?

No, the terms, interest rates, and tenure of your existing loans and FDs will remain unchanged, and all agreements will be honored by Uttar Pradesh Gramin Bank. Upon maturity, if an FD is renewed, it will follow the new bank's terms, interest rates, and tenure.

9. Will the locations of branches or ATMs change?

The merger will not affect the locations of branches or ATMs. Any future changes will be communicated in advance as per Reserve Bank of India (RBI) guidelines. You can locate the nearest branch or ATM on the bank's website.

10. Will internet banking and mobile banking services be affected?

Internet and mobile banking services will continue as usual post-merger. You will be informed in advance of any changes.

11. What will happen to my KYC details?

Your existing KYC details (e.g., Aadhaar, PAN) will remain valid with the new bank. However, the bank may request periodic Re-KYC updates as per RBI guidelines based on customer risk assessment.

12. Will IFSC and MICR codes change?

Immediately after the merger, branch IFSC and MICR codes will remain unchanged. The bank will notify you of any new codes and their effective dates through its website or branches.

13. Will the merger affect service charges?

In view of uniformity, post-Amalgamation the Service Charge will be revised effective from 01-05-2025. Bank customers can access the updated Service Charge on the bank's website.

14. Will my auto-debit or standing instructions be affected?

Your existing auto-debit, ECS, or standing instructions will continue uninterrupted. If updates (e.g., new IFSC codes) are required, the bank will notify you in advance.

15. Will I need to submit any documents post-merger?

In general, no additional documents are required. However, if your KYC is pending or outdated, you can update it by contacting your branch with the necessary documents.

16. How can I stay updated on merger-related information?

All merger-related updates will be shared via the bank's official website, SMS, email, or your branch. Ensure your registered mobile number and email are up to date for regular updates.

17. What will happen to dormant accounts?

Dormant accounts (inactive for two years with no customer-initiated transactions) will automatically transfer to Uttar Pradesh Gramin Bank. To activate, visit your branch with KYC documents (e.g., Aadhaar, voter ID, PAN) and do a transaction (e.g., deposit or withdrawal).

18. What will happen to special accounts for salaried customers?

Special accounts for salaried customers (e.g., salary accounts) opened with the erstwhile banks will continue seamlessly under Uttar Pradesh Gramin Bank. Benefits such as personal accident insurance, overdraft facilities, minimum balance waivers, or other incentives will remain unchanged unless notified otherwise.

19. Can I access my account balance and perform transactions at any branch of the erstwhile banks?

After the technical migration of the three erstwhile banks, you can access your account balance and perform transactions at any Uttar Pradesh Gramin Bank branch as per bank guidelines.

20. How long will the technical migration take?

As per the Standard Operating Procedure (SOP) issued by NABARD, the technical migration is proposed to be completed by **September 30, 2025**. The bank will inform migration date via its website or branches to its customer.

21. How will accounts of deceased customers be managed?

Accounts of deceased customers from the erstwhile banks will automatically transfer to Uttar Pradesh Gramin Bank. To close the account or transfer the balance to the nominee/legal heir, the nominee or heir must submit a death certificate, KYC documents, and other required documents (e.g., will, succession certificate) to the branch. The amalgamation will not affect this process; contact your branch for timely settlement.

22. Where can I register complaints or queries?

You can address complaints or queries by contacting your branch or registering them online via the toll-free number **1800-180-0225**.