

## **Frequently Asked Questions (FAQs) for Customers of Baroda U.P. Bank, Aryavart Bank, and Prathama U.P. Gramin 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**.

**23. Where to lodge the grievance related to services provided by e-BUPB, e-AB and e-PUPGB which is now Uttar Pradesh Gramin Bank.**

Customer can lodge the complaint through Bank's Contact Centre, post, email, digital channels and bank's website of Uttar Pradesh Gramin Bank. To lodge grievance, link is given below:

<https://barodaupbank.com/cms/complaint.php>

**24. Who can lodge a grievance?**

Grievance can be lodged by any person who has engaged with the services provided by **e-BUPB, e-AB and e-PUPGB** which is now **Uttar Pradesh Gramin Bank** (both customer and non-customer).

**25. What is the process/channels for lodging a grievance?**

The Customer has the right to Grievance Redressal and Bank has made adequate Arrangements for receiving Grievances and Suggestions, details of which are as under:

- **Complaints in Person:** Grievance can be lodged at branch level with acknowledgement and Bank's website under option 'Lodge a complaint'.
- **Contact Centre:** Grievances can also be lodged at Bank's Contact Centre on toll free number 1800180 0225 / 1800 102 0304, which is accessible to Customers throughout India.
- **Grievances through Post/ e-mail:** Customer can submit Grievance by post or through e-mail on [grievance@barodauprrb.co.in](mailto:grievance@barodauprrb.co.in) as well as Contact Number and E-mail address of the Principal Nodal Officer, is provided at the Branches and on Bank's website.
- **Grievances through digital channels:** Customers may directly lodge the Grievances through Internet Banking Services, Mobile Banking App (M-TARANG).

**26. Does the complainant receive any acknowledgement after filing a grievance?**

An acknowledgement is sent to the complainant's mobile number, within 3 days from date of receipt of complaint.

**27. What is the timeline for Grievance redressal?**

Bank endeavor to redress complaints within a maximum period of 21 working days. Further, in case of Complaints requiring some time for examination of issues involved/ detailed investigations; final response or explanation for further time required, will be sent by the Bank within 30 days of receipt of a complaint. In the event of complaints involving fraud, redressal will be as per FRMD Policy/ RBI guidelines. However, specific TAT as stipulated by NPCI, RBI, other regulatory authorities and CPGRAM /INGRAM shall be adhered to.

**28. If customer is not satisfied with the resolution provided by bank, what options are available with them?**

Customer can reopen the complaint within 15 days of closure. Further, if customer is not satisfied with the resolution provided by the bank, he/she can finally approach to Banking Ombudsman as per the RBI guidelines.

**29. What is the process to track the status of complaint?**

Two options are available to track the status of complaint:

- At the Grievance redressal page, available at Bank's website, there is an option of "Track Complaint". Customer can check the status of complaint by entering the Reference no., Mobile number and captcha code shown at page.
- Bank's Contact Centre on toll free number 1800180 0225 / 1800 102 0304 accessible from fixed as well as mobiles operator throughout India, which is accessible to Customers from abroad as well as throughout India.

**30. What will happen to my existing loan account after the amalgamation of bank?**

All existing loan accounts will remain valid and enforceable. The new bank entity takes over all rights and obligations of the erstwhile banks, including loan agreements.

**31. Will there be any change in the terms and conditions of my loan?**

No. The terms and conditions agreed upon in your original loan agreement will continue to remain the same till the currency of the credit facility/review or renewal of the credit facility or unless the new bank notifies you of change or unless otherwise communicated and agreed upon by you.

**32. Do I need to sign a new loan agreement with the new bank entity?**

No, you are not required to sign a new loan agreement. The existing agreement continues under the new bank's name.

**33. Where should I make my loan repayments now?**

You should continue making repayments to the same account unless the new bank notifies you of a change. If branches or account numbers change, it will be notified by the bank.

**34. Will my EMI or interest rate change due to the amalgamation?**

Your interest rate and EMI will remain unchanged as per your existing agreement. If your loan is based on floating rate of interest, it may change according to the benchmark's revision, not because of amalgamation.

**35. Can I approach any branch of the newly formed entity for loan servicing?**

Once the integration is complete, you can generally approach any branch of the new bank entity for assistance, though some services might be restricted to specific branches initially.

**36. Will the amalgamation affect my loan eligibility for future borrowings?**

No, your credit history and repayment record with the merged bank remain valid. Future borrowing eligibility will be based on your creditworthiness and policies of the new entity.

**37. What will happen to loans that were under special schemes or subsidies?**

Such loans will continue under the same terms. The new entity assumes all liabilities and responsibilities, including administering any government schemes or subsidies.

**38. Whom should I contact for queries related to my loan, post-amalgamation?**

You may continue to contact your branch as per existing practices.

**39. Is there any impact on security/collateral given for the loan?**

No, all security/collateral remains valid and binding in favor of the amalgamated bank. There is no need to re-register or reconfirm security documents unless specifically advised.

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