Uttar Pradesh Gramin Bank

Frequently Asked Questions (FAQ)

For the customers of
e-AB (Erstwhile-Aryavart Gramin Bank) **&**
e-BUPB (Erstwhile-Baroda U.P. Bank**)**

Q1. What will be the downtime for CBS (Branch operations), Alternate channels (Digital Channels) Clearing (Cheque Truncation System) during Technical Migration?

Ans: Road Map for technical integration of CBS platforms is as under:

I. Branch Operations Downtime

Bank	Downtime Period	Bank Holidays
e-AB	Sept 20, 2025 to Sept 22,2025	Sept 21,2025
e-BUPB	Sept 20, 2025 to Sept 22, 2025	Sept 21,2025

II. Digital Channels Downtime

Bank	Downtime Period
e-AB	Sept 19, 2025 05:00 PM to Sept 22, 2025 10:00 PM
e-BUPB	Sept 19, 2025 05:00 PM to Sept 22, 2025 10:00 PM

III. Cheque Truncation System (CTS) Downtime

Bank	Presentation Session Dates	Value Dates
e-AB(324647000)	Sept 19, 2025 to Sept 22, 2025	Sept 23, 2025
e-BUPB (302348000)	Sept 19, 2025 to Sept 22, 2025	Sept 23, 2025

IV. Resumption of All Operations

Description	Date
Branch Resumption	Sep 23, 2025
Digital Channels Resumption	Sep 23, 2025

Q2. Will the IFS codes of e-BUPB and e-AB will change immediately after Technical Migration?

Ans: Status of IFS codes of e-BUPB and e-AB will as under:

For e-BUPB customer	For e-AB customer
IFS codes will remain same	New IFS (BARB0BUPGBX) ↓ (Zero) Fifth letter of IFSC is “0” (Zero) Effective to all customer from 23.09.2025.

Q3. Do I need to reinstall a new Mobile Banking app after the Technical Migration?

Ans: Status of Mobile Banking services for the customers will be as under:

For e-BUPB customer	For e-AB customer
No Change	Customers will need to visit the base branch for registration of Mobile Banking Services. After registration customer will receive 04 digit activation key, then customer should download the UPGB M-Tarang Mobile Banking Application from the Google Play Store and complete the registration process within the app to begin using mobile banking services.

Q4. Will I need to re-register for mobile banking after the Amalgamation?

Ans: Mobile Banking registration process for the customers will be as under:

e-BUPB	e-AB
No Change	Customers will need to visit the base branch for registration of Mobile Banking Services. After registration customer will receive 04 digit activation key then customers will need to download the UPGB M-Tarang Mobile Banking Application from the Google Play Store, and complete the registration process with their registered mobile number as below: 1. Download UPGB M-Tarang Mobile Banking App from Play store. 2. After clicking on Mobile Banking App, SIM Binding will be processed. (In case of dual sim in Mobile phone, customer have to select SIM linked to account number). 3. After successful SIM Binding, customer has to enter e-AB (old account number) & captcha. 4. After that customer have to set their MPIN, TPIN & Security Question within the app to begin using mobile banking services.

Q5. Will digital banking products (UPI, AEPS, Mobile Banking, Internet Banking, etc.) continue to work from 23 September 2025?

Ans: Yes, all digital banking products will be available from 23rd September, 2025 and status of digital banking products for customers will be as under:

UPI Service	
For e-BUPB customer	For e-AB customer
UPI services will be available during migration.	From 23rd September 2025, UPI services will be available and customers have to re-register in respective UPI applications to avail the services.

Internet Banking Service (INB)	
For e-BUPB customer	For e-AB customer
From 20th September to 22nd September 2025, INB services will not be available. From 23rd September INB services are available.	From 23rd September 2025, customers should submit an application to their home branch, to register for internet Banking Service. Once the service has been registered in CBS then customer will receive user ID in their registered e-mail.
ATM/Debit Card Service	
For e-BUPB customer	For e-AB customer
From 23rd September 2025, all ATM / Debit Card Services will be available, as hitherto.	Customers to visit base branch to collect new ATM card, then generate green PIN.
Missed Call Banking Services	
For e-BUPB customer	For e-AB customer
No Change	Customer can use Missed call Balance service though missed call to Mobile Number- 9986454440

Q6. Is it safe to continue digital transactions after the technical integration?

Ans: Absolutely Yes. Your digital transactions remain secure. The migration does not affect our commitment to digital safety and security.

Q7. What should customers do if they experience issues with any IT service during technical Integration?

Ans: Customers are advised to contact their home branch or bank's support team. All existing helplines, branch contacts, and escalation points will remain active.

Q8. Do I need to update my bank details on other platforms (e.g. e-commerce, subscriptions)?

Ans: Bank details update on other platforms for the customers will be as under:

e-BUPB	e-AB
No up dation is required	Yes, you need to re-register with UPI App with your existing account number and IFS Code- BARB0BUPGBX.

Q9. Will customers receive communication about the changes?

Ans: **Yes, the bank will inform all customers through SMS notifications / Press notes / Media coverage etc. as well as through other modes like.**

- Official website
- Branch notices
- Newspapers

Q10. Is there any change in the limits for digital transactions?
Ans: Post migration limits for UPI, IMPS, NEFT, and fund transfers will remain as per the extant guidelines of Bank.

Q11. Can customer perform banking operations in any branch of Uttar Pradesh Gramin Bank after Technical Migration?

Ans: Yes, from 23.09.2025 our customers can perform banking transactions across the branches of Uttar Pradesh Gramin Bank.

In case of e-AB Customers only.

Q12. If someone sends money online (NEFT/RTGS/IMPS/UPI) to the old account, will it get credited?

Ans: No, such transactions will be declined by RBI, Customer should update his account and IFSC (BARB0BUPGBX) to receive money in his account

Q.13. Will DBT (like gas subsidy, scholarship, etc.) continue in the new account? Ans: Yes, Aadhar enabled DBT transfer from respective agencies will continue with existing account number.

Q.14.Will old printed cheque book and passbook remain valid?
Ans: Yes, old passbook and cheque book will remain valid till new cheque book and pass book is issued by the Bank.

Q. 15. Will ATM/ Debit card is linked to customer old account work with the new account?
Ans: No, Customer needs to collect his ATM card from home Branch.

Q.16. Will new account appear in Internet Banking / Mobile Banking automatically?
Ans: No, Customer will have to register with UPGB Internet Banking App / M-tarang Mobile banking app with registered mobile number.

Q.17. Do Customer need to update his account number for LIC premium, PF withdrawal, SIP, etc.?
Ans: Yes, Customer will have to update his account number with new IFS Code with respective agencies.

Q.18. If a refund (Income Tax, e-commerce, etc.) is initiated to the old account, will it be credited?
Ans: No, Customer will have to update his account number with new IFS code at Income tax department’s website.

Q.19.Will customer account number be automatically updated in UPI apps (PhonePe, Google Pay, Paytm, etc.)?

Ans: No, Customer will have to add his account number in respective UPI app.

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Escalation Matrix:

In case of any query from branch / customer end, following matrix should be followed:

General Manager

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Chief Manager (CBS/IT/Digital) (Stage-5)

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Regional Manager (Stage-4)

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Deputy Regional Manager/ Senior Manager (Operations) (Stage-3)

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IT Officer @ RO / Helpdesk @ HO (Stage-2)

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Branch Manager / Officer (Stage-1)

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