



Uttar Pradesh Gramin Bank

Frequently Asked Questions (FAQ)

For the customers of
e-PUPGB (Erstwhile-Prathama U.P. Gramin Bank) &
UPGB (Uttar Pradesh Gramin 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-PUPGB	Oct 03, 2025 to Oct 04, 2025	Oct 01, 2025 and Oct 02, 2025
UPGB	Oct 03, 2025 to Oct 04, 2025	Oct 01, 2025 and Oct 02, 2025

II. Digital Channels Downtime

Bank	Downtime Period
e-PUPGB	Oct 01, 2025 to Oct 05, 2025
UPGB	Oct 01, 2025 to Oct 05, 2025 (Only AEPS and Internet banking will not be available, other channels viz. UPI, IMPS and ATM will work)

III. Cheque Truncation System (CTS) Downtime

Bank	Presentation Session Dates	Value Dates
e-PUPGB	Oct 01, 2025 to Oct 04, 2025	Oct 05, 2025
UPGB	Oct 01, 2025 to Oct 04, 2025	Oct 05, 2025

IV. Resumption of All Operations

Description	Date
Branch Resumption	Oct 06, 2025
Digital Channels Resumption	Oct 06, 2025

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

Ans: Status of IFS codes of UPGB and e-PUPGB will as under:

For UPGB customer	For e-PUPGB customer
IFS codes will remain same	New IFSC (BARB0BUPGBX) ↓ (Zero) Fifth letter of IFSC is "0" (Zero) Effective to all customer from 06.10.2025.

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 UPGB customer	For e-PUPGB customer	
	Existing Users	New Users
No Change	For existing mobile banking users of e-PUPGB, install the UPGB M-Tarang application from Google Play Store and activate the mobile banking using 04 digit activation key received on your registered mobile no.	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:

UPGB	e-PUPGB
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-PUPGB customer ID. 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 06th October 2025?

Ans: Yes, all digital banking products will be available from 06th October, 2025 and status of digital banking products for customers will be as under:

UPI Service	
For UPGB customer	For e-PUPGB customer
UPI services will be available during migration.	From 06th October, 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 UPGB customer	For e-PUPGB customer	
	Existing Users and New Users	
From Oct 01, 2025 to Oct 05, 2025, INB services will not be available. From 06 th October, INB services will be available.	From 06 th October 2025, customers should submit 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 in next 24 hrs. Customers have to visit https://bupbib.barodarrb.co.in →Retail/Corporate→Set Password/Forgot Password option to set the new Signon and transaction password before proceeding with use of internet banking facility.	
ATM/Debit Card Service		
For UPGB customer	For e-PUPGB customer	
	Existing Users	New Users
All ATM / Debit Card Services will be available during migration.	Existing debit cards of e-PUPGB customers will work after migration. To keep using the ATM card, customer needs to regenerate the PIN of his ATM card using Bank of Baroda/ UPGB ATM machines / mobile banking / internet banking.	Customers to visit base branch to apply for new ATM card, once they receive the card, they have to generate green PIN to use the card.
Missed Call Banking Services		
For UPGB customer	For e-PUPGB customer	
No Change	Customer can use Missed call Balance service through 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:

UPGB	e-PUPGB
No updation 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 06.10.2025 our customers can perform banking transactions across the branches of Uttar Pradesh Gramin Bank.

In case of e-PUPGB Customers only

Q12. Will Account number be changed after technical integration?

Ans: No, your existing account number will not be changed.

Q13. If someone sends money online (NEFT/RTGS/IMPS/UPI) to the existing account, will it get credited?

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

Q14. Will DBT (like gas subsidy, scholarship, etc.) continue in the existing account?

Ans: Yes, Aadhar enabled DBT transfer from respective agencies will continue with existing account number.

Q15. 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. 16. Will ATM/ Debit card is linked to customer's existing account work?

Ans: Yes, to keep using the ATM card, customer needs to regenerate the PIN of his ATM card using Bank of Baroda/ UPGB ATM machines/mobile banking/internet banking.

Q17. 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.

Q18. 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.

Q19. 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.

Escalation Matrix:

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


