

**LOK SABHA  
UNSTARRED QUESTION NO. 26**

ANSWERED ON MONDAY, JULY 21, 2025/ ASHADHA 30, 1947 (SAKA)

**Problems Faced by Farmers in Rural Banks in Uttar Pradesh**

† 26. **Shri. Devesh Shakya:**

Will the MINISTER OF FINANCE be pleased to state:

- (a) whether it is a fact that the “Uttar Pradesh Gramin Bank” was constituted on 1 May, 2025 by merging of Baroda UP Bank, Aryavart Bank and Prathama UP Gramin Bank;
- (b) whether it is also a fact that the farmers of rural areas in Etawah, Etah, Kasganj, Moradabad and Amroha have to face technical problems like lack of updation of Bank Code, Branch data etc. when they visit their banks to receive loan under Government Schemes;
- (c) if so, whether the Government is aware of such problems and the time by which these problems are likely to be resolved; and
- (d) whether the Government has fixed any timeline for the resolution of these problems with a view to enable farmers to get timely benefits of the schemes?

**Answer**

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE

(SHRI PANKAJ CHAUDHARY)

(a) The Central Government, vide Gazette Notification S.O. 1634(E) dated 5th April 2025, notified the amalgamation of Baroda U.P. Bank, Aryavart Bank and Prathama U.P. Gramin Bank into a single Regional Rural Bank i.e. Uttar Pradesh Gramin Bank, with its head office at Lucknow under the sponsorship of Bank of Baroda, with effect from 1<sup>st</sup> day of May, 2025.

(b to d): The Government has constituted State Level Monitoring Committee (SLMC) and National Level Project Monitoring Unit (NLPMU) to oversee and monitor the implementation of the amalgamation programme. To protect the interest of rural customers, the NLPMU has advised all Regional Rural Banks (RRBs) to give adequate publicity of amalgamation through various communication channels (electronic & print media, SMS to customers, customer awareness meets at branch level etc). Further, RRBs have been advised to take necessary steps to set up call centres to handle customer grievances. As informed by NABARD, all branches continue to function under the new entities, ensuring uninterrupted access to banking services. Migration of customer accounts, deposits, and loans is being carried out without any major disruption.