



ANDHRA PRAGATHI GRAMEENA BANK

(A Public Sector Undertaking)

HEAD OFFICE: KADAPA

COMMITTED TO RURAL DEVELOPMENT

NOTICE TO THE CUSTOMERS AND GENERAL PUBLIC

The Andhra Pragathi Grameena Bank with its Head Office at Kadapa and operating in Anantapur, Kadapa, Kurnool, Nellore and Prakasam districts with 426 Branches and 3 Extension Counters, is glad to announce to the customers and general public regarding the launching of new deposit products namely "Pragathi Basic Savings Bank Deposit (PBSBD)" and "Pragathi Basic Savings Bank Deposit - FI (PBSBD - FI)", replacing the existing deposit products "Pragathi Janatha Savings Bank Deposit (PJSBD)" and "Pragathi Janatha Savings Bank Deposit - FI (PJSBD - FI)", in accordance with the directions of RESERVE BANK OF INDIA, with effect from 01-10-2012.

The salient features of the above new PBSBD and PBSBD - FI are as follows:

- The products can be opened with 'Zero' balance and operate with 'Zero' minimum balance.
- The products shall be made available to individual customers only.
- As there is no minimum balance stipulation, there can be no minimum balance charges.
- There will be no limit on the number of deposits that can be made in a month
- A maximum of four withdrawals in a month, including ATM withdrawals are allowed without any charges. If, in any account cash withdrawals including ATM withdrawals are more than four in a month, Rs.10/- plus service tax per withdrawal, exceeding four withdrawals in a month shall be charged.
- No cheque book is issued to the customers under these products.
- Facility of ATM card or ATM-cum-Debit Card may be provided to the customers as and when the facility is made available in the bank.
- The customer may be served a notice for conversion, if the aggregate of transactions exceed Rs. 80,000/- or there is a credit balance exceeding Rs.40,000/- even before the completion of one year.

All the customers having the above deposits in the branches and ECs of the bank are requested to kindly note the above change for smooth conduct of the transactions.

COMPLIANCE TO KYC (Know Your Customer) NORMS:

All the customers and entities having Savings Bank/Current accounts in the Branches and Extension Counters of the bank spread in Anantapur, Kadapa, Kurnool, Nellore and Prakasam districts are requested to provide /submit the documents required for compliance to KYC norms set out by the Reserve Bank of India, if not submitted till now, as detailed below:

DOCUMENTS TO BE SUBMITTED

The customers shall submit any one of the documents specified in each table above along with two latest passport size photographs and the account passbook, to the branch in which they have accounts before **25-09-2012**, unfaithfully.

The accounts of the customers who do not comply with the above, are liable to be kept on hold / freeze immediately after **30 days from the date of this notice**. All the SB /

Current account holders of the bank are

requested to submit the requirements before the date stipulated and co-operate with the bank for providing effective customer service. For details, customers may please contact the Manager of the Branch in which they have accounts or log on to the official website of the bank

www.apgbank.com

TABLE-I (Photo identity)	TABLE-II (Residential Proof)
(1) Voter ID Card	(1) Electricity bill **
(2) PAN Card	(2) Telephone Bill **
(3) Passport	(3) Credit Card Statement **
(4) Driving License	(4) Latest Income Tax / Wealth tax assessment order
(5) Identity card given by the Govt. Departments	(5) Salary confirmation slip **
(6) Identity Card issued by any reputed Employer	
(7) Aadhaar Card	

** Not more than three months old