

ANDHRA PRAGATHI GRAMEENA BANK  
HEAD OFFICE :: KADAPA

Circular No.14-2016-BC-CD

Date: 27.01.2016

**BANKING CODES OF COMMITMENT - ADOPTION OF REVISED "CODE OF BANK'S  
COMMITMENT TO MICRO AND SMALL ENTERPRISES" BY THE BANK**

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Ref: Circular No.265-2012-BC-PDD, Dt.12.09.2012

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Branches and Offices are aware that the Bank became a member of BCSBI, committed to its code of commitment to customers and code of commitment to Micro and Small Enterprises. The Code of Bank's Commitment to Micro & Small Enterprises was first released in 2008 and later revised in August 2012, which has been circulated to all the Branches and Offices vide cited circular cited advising them to strictly adhere to the codes committed by the Bank in providing banking services to Micro and Small Enterprises.

Now, in order to bring about greater transparency and further enhancements in Banking Practices relating to customer service, the BCSBI has brought out the revised "Code of Bank's Commitment to Micro and Small Enterprises-2015" in consultation with the Reserve Bank of India, Indian Banks' Association & Member Banks and communicated the same to the Bank vide Letter BCSBI No.139/03.02.001/2015-16, dated 28.09.2015 advising the Bank to implement the revised code.

Accordingly, the Bank has placed the additions/ amendments made to the MSE Code 2012 before the Board and the Board of Directors in their meeting held on 28.12.2015 has permitted the Bank to implement the Revised Code as communicated by the BCSBI. The Revised "Code of Bank's Commitment to Micro and Small Enterprises-2015" is enclosed to the circular.

The central objective of the code is to promote good and fair banking practices, set minimum standards, increasing transparency, achieving higher operating standards and above all, promoting cordial Banker-Customer relationship which would foster confidence of the common man in the Banking System.

**Branches/Offices have been advised time and again to ensure to maintain transparency in dealing with the customers and be cordial with them. Branches/Offices may also note to respond to the customers grievances/complaints immediately without any delay to ensure that they do not suffer because of complacency and negligence on the part of the staff members of the Bank.**

The BCSBI can initiate Disciplinary Procedure on the breach of the Rules in full or part thereof and the objective of disciplinary procedure is to enable non-compliant member to put the system right in a collaborative manner as quickly as possible.

Further, all the staff members are advised to update themselves with the code of commitment to the individual and MSE customers to extend excellent customer service. The Branches/Offices shall make available the copies of Codes of commitment at branches and provide the same to the customers, free of cost, on request, over the counter or by e-mail. The Branches/Offices are also advised to display a notice stating that the copies of both the Codes are available with the Branch Head/Officials.

If the Bank faces any financial risk or reputational risk or any other risk on account of not following the guidelines and consequential breach of these code or rules, the staff member/s responsible for the same shall be held liable for disciplinary action apart from recovering the expenditure/loss that has arisen out of the same.

Hence, the Branches/Offices are advised to ensure that the Customers are made aware of commitment to provide Banking Services of minimum standards, which provide protection to Customers and they will, therefore, enjoy greater degree of Customer Service, trust and confidence on the Bank.

Hence, all the staff members are advised to thoroughly follow the guidelines and be courteous to the customers and respond timely to their needs, as per the guidelines, to improve the image of the Bank.

Clarifications required, if any, on this circular may be sought from Credit Department at Head Office through respective Regional Office, as per extant guidelines.

**(V.KRISHNAMACHARY)**  
**GENERAL MANAGER**