TECHNICAL MIGRATION OF SAPTAGIRI GRAMEENA BANK

IN TO ANDHRA PRADESH GRAMEENA BANK

CUSTOMER ADVISORY TO E-SGB

(WITH EFFECT FROM 15.09.2025)

1. UNIFIED PAYMENT INTERFACE (UPI)

FREQUENTLY ASKED QUESTIONS

1. I have selected Saptagiri Grameena Bank in the UPI app, but it doesn't find my account. What is the Reason?

As per DFS guidelines, Saptagiri Grameena Bank has been migrated in to Andhra Pradesh Grameena Bank.

You should perform UPI registration by selecting Andhra Pradesh Grameena Bank. The registration to be done with new Account number & Registered Mobile Number of Andhra Pradesh Grameen Bank

2. What is the UPI registration process for the account no in the Andhra Pradesh Grameena Bank?

To register to the UPI services.

- You should ensure your mobile number is the same as the one registered with your Bank.
- You can register into UPI through the Saptagiri Grameena Bank debit card or with your Aadhaar. If you have the debit card of eSGB, the card will work for UPI registration process.
  - o Customer to select "Andhra Pradesh Grameena Bank" in the UPI app for adding bank account
  - o Post selection and validation of registered mobile number, the UPI app will display the last 4 digits of new account number. Customer to select the account(s)

3. Can I still use my old debit card to set UPI PIN after migration?

Yes, If you have the debit card of eSGB, the card will work for UPI registration process.

4. Do I need to change my UPI PIN after re-registration?

Yes, after re-registration, you may be prompted to reset/set a new PIN.

The PIN length is "4 Numeric"

You can set UPI PIN

- Through Debit card :
  - o Ensure your debit card is active
  - o Enter your card number last 6 digits and Expiry date. Post OTP validation, UPI registration will be successful. You can happily send or receive funds.
- Through Aadhaar:
  - o Ensure the registered mobile number linked to your APGB account is same as the Mobile Number linked to your Aadhaar and your account should be linked to Aadhaar in the Bank before registration process.
  - o Enter first 6 digits of aadhaar number and your details will be validated through Aadhaar OTP. UPI registration will be successful. You can happily send or receive funds.
  - o New registering customers are requested to complete e-KYC process at your Home Branch for seamless UPI services.

5. Do I need to visit the branch to re-register for UPI after Bank migration?

Not required. You can perform registration for UPI through any UPI apps - BHIM,Phonepe, Bharat pe, etc.

6. In the Linked Accounts section in UPI app, do I need to delete the old UPI linked account and create a new one after the bank name changes?

- Some UPI apps automatically update the linked bank name.
- If not, you may need to:
    1. Remove the old linked account from UPI.
    2. Add and verify the account again with the updated bank name 'Andhra Pradesh Grameena Bank'.

7. Will my old UPI transactions and history be available after re-registration?

- Yes, available in history section of major of the UPI apps.
- No, If apps are reinstalled/mobile is changed.

8. After migration, can I link and manage multiple bank accounts (from the same or different banks) in UPI, and how do I select the right one?

- Yes. UPI supports linking multiple bank accounts in a single app, even across different banks.

However, In Andhra Pradesh Grameena Bank,

- If you have multiple Bank accounts under single customer details :
    o Yes, the UPI will work. Re-link accounts selecting the Andhra Pradesh Grameena Bank.You can set one default account for sending and receiving money.
- If you have multiple Bank accounts under different customer details :
    o No, the UPI will not work if same mobile numbers are linked in customer details.

9. After re-registration, any restrictions for transactions in UPI app?

- Since it's a fresh registration in the Andhra Pradesh Grameena Bank, there will be temporary cooling-off period for security reasons for 24 hours for Android users and 72 hours for IOS users. During cooling period, you can perform only one transaction with Maximum amount of Rs.5,000/-.
- After cooling period , the per transaction limit is Rs.50,000/- and Per day limit is Rs.1,00,000/-

10. Can I use UPI across different mobile platforms (iOS, Android) after migration without registering again?

You can use UPI on any platform, but each app installation needs fresh registration with New APGB Account.

11. What happens if one Saptagiri Grameena Bank (SGB) customer has re-registered through Andhra Pradesh Grameena Bank (APGB) while another eSGB customer has not? Can the re-registered user send money to the non-registered user, and will the funds be received?

- Yes, the re-registered user can send money. However, credit of funds depends on the non-registered customer's **primary account** set in the UPI app.
- If the non-registered customer's primary UPI account is with eSGB, the funds will **not** be received.
- If the primary UPI account is with any **other bank**, the funds will be received.

Therefore, if a customer's primary account is with Saptagiri Grameena Bank, **both sender and receiver must be re-registered** under the Andhra Pradesh Grameena Bank to ensure successful transactions.

12. What will happen if someone sends a payment to my old UPI ID? Will I lose any money during the transition?

Payments sent to an old or inactive UPI ID may not go through and could fail. The funds will be returned to remitter account. In case of issues, you may approach bank branch or raise e-complaints for resolution. To avoid issues, update your UPI details wherever necessary and keep track of your account activity.

13. What if I selected the old bank name during UPI registration?

- There will be no immediate impact.
- However, it is recommended to delete the old linked account from the UPI app and re-register using the updated bank name 'Andhra Pradesh Grameena Bank'.
- Ensure your mobile number is correctly registered with the correct bank.

14. I'm not receiving OTP or SMS for UPI re-registration. Why?
Please check the following:

- Your SIM is active and inserted in correct SIM slot & you have sufficient mobile balance to send/receive SMS.
- The bank has correctly linked your mobile number.
- You have to select the updated bank name (Andhra Pradesh Grameena Bank) in the UPI app.

For any clarifications, please contact your home branch.

15. Will my recurring UPI collections (e.g., salary, rent) be impacted?

- Yes. So you must share the updated UPI ID with payers.
- Old UPI IDs will stop working.

16. Why do my UPI payments fail even after successful re-registration?
Check for the following:

- Your internet connection is stable.
- Your UPI app is updated to the latest version.
- You have not exceeded your daily/weekly transaction limits.
- The recipient is also registered with UPI and able to receive funds.

17. What is the IFSCode(s) to be used for Andhra Pradesh Grameena Bank?

The IFSCode of Andhra Pradesh Grameena Bank is UBIN0CG7999 for all inward remittances.

2.   IMMEDIATE PAYMENT SYSTEM (IMPS)

FREQUENTLY ASKED QUESTIONS

1. **Can I continue to use IMPS services in New Bank ?**

   Yes. You can perform Seamless IMPS services from Andhra Pradesh Grameena Bank.

2. **What is the IFSCode(s) to be used for Andhra Pradesh Grameena Bank?**

   The IFSCode of Andhra Pradesh Grameena Bank is **UBIN0CG7999** for all IMPS inward remittances.

3. **What if someone sends money to my old SGB IFSC?**

   Transactions using the erstwhile SGB IFSC will continue to be processed by the Bank for a limited period.

   However, you are advised to inform payers or remitters to initiate IMPS credits to your account using the new IFSC code.

4. **What if someone sends money to my old SGB Account no ?**

   Transactions using the erstwhile SGB Accountno will continue to be processed by the Bank for a limited period.

   However, you are advised to inform payers or remitters to initiate IMPS credits to your new account no.

5. **How to transfer my funds through IMPS in Andhra Pradesh Grameena Bank ?**

   You can transfer funds through IMPS in Andhra Pradesh Grameena Bank through our

   a. Mobile Banking
       Download "APGB Money" Mobile Banking application from Playstore
       - Re-register on the app with your new/old CIF number & Debit Card (or) Branch Token
       - Avail IMPS facility seamlessly
   b. Internet Banking
       Visit Andhra Pradesh Grameena Bank Internet Banking page (https://netbanking.apgb.bank.in)
       - Re-register on the Internet Banking with your new/old CIF number & Debit Card (or) Branch Token
       - Avail IMPS facility seamlessly
   c. Branch
       - Visit your home Branch of e-SGB now called as Andhra Pradesh Grameena Bank for transferring the funds through IMPS.

3. NATIONAL AUTOMATED CLEARING HOUSE (NACH) ECS Mandates, Aadhaar Payments, NACH Credit/Debits

FREQUENTLY ASKED QUESTIONS

1. Will I get LPG Subsidy/Aadhaar Based Credits in my new account ?

Yes.

There will be no changes in the existing Aadhar mapped to your account as your Aadhaar mapped to erstwhile Sapatagiri Grameena Bank account will be migrated to Andhra Pradesh Grameena Bank for new account. No action required by customers for already mapped accounts.

2. What is the new IIN for Andhra Pradesh Grameena Bank?

The New Customer will onboard as it is with IIN "607080"

Previous IIN will be "607053"

3. Whether I can seed (link) my aadhaar to my account at NPCI through BASE?

Yes. You can seed aadhaar to your "NEW ACCOUNT" of Andhra Pradesh Grameena Bank at NPCI using BASE though URL https://www.npci.org.in/ (or) visiting your home branch.

4. What is the IFSCode(s) to be used for Andhra Pradesh Grameena Bank?

The IFSCode of Andhra Pradesh Grameena Bank is **'UBIN0CG7999'**.

5. Whether I will get old IFSCode based credits in the Bank?

Yes. You can get the credits with old eSGB IFSCODE but for a limited period. You are advised to take up with necessary agencies like CBDT, PFMS, EPFO etc. for change of your IFSCode as **"UBIN0CG7999"**.

6. What about my existing ECS mandates which was registered at eSGB?

- All existing ECS mandates have been re-registered at Andhra Pradesh Grameena Bank by the Bank. You are not required to submit any additional documents for these mandates.
- For registration of New mandates, you are advised to register with Andhra Pradesh Grameena Bank with APGB IFSCODE "UBIN0CG7999" and new account no details.

7. Whether my monthly EMI debits will be worked at New Bank post migration?

Yes. The monthly EMI debits from your account will be worked as it is. However, for new mandates registration at other Banks for debiting APGB account, Please provide new IFSCODE "UBIN0CG7999" and new account no. details.

Fresh registrations with Old AccountNo and Old IFSCode of SGB will not work.

8. What are the charges for ECS mandates in Andhra Pradesh Grameena Bank ?

The charges/limits will be as per APGB guidelines as below.

4. DEBIT CARDS/ECOM/POS

FREQUENTLY ASKED QUESTIONS

1. Whether my existing debit card of eSGB will work ?

Yes. You can perform cash withdrawal, balance enquiry and other services using same debit card

The existing debit card issued at erstwhile Saptagiri Grameena Bank will work at Andhra Pradesh Grameena Bank till expiry. The same debit card PIN, CVV & expiry date will be continued at Andhra Pradesh Grameena Bank.

2. How to apply the new Debit Card at Andhra Pradesh Grameena Bank ?

- Only non-personalized (Insta Cards) ATM cards will be issued initially for new customers.
- Visit your Home Branch of Andhra Pradesh Grameena Bank, submit request form for new debit card.

3. What is procedure to reset my ATM PIN if I forget my ATM PIN post migration?

- You can set your new ATM PIN through our Andhra Pradesh Grameena Bank
    - a. At Andhra Pradesh Grameena Bank ATM Centers
    - b. Internet Banking : Visit Andhra Pradesh Grameena Bank Internet Banking 'Debit Card Services'page
- Visit your Home Branch of Andhra Pradesh Grameena Bank, submit request form for new debit card.

4. What is the procedure if my debit card got lost/stolen/damaged?

Please call to toll free number "18004256708" for blocking your debit card with your registered Mobile number

(Or)

Visit Home branch for blocking your card

The Toll free numbers in the debit card of eSGB will not be worked post migration.

5. Whether POS transactions will work using existing Card?

Yes. You can perform POS services using same debit card

6. Whether ECOM transactions will work using existing Card?

Yes. You can perform ECOM services using same debit card.

7. Whether can I use Indian Bank ATMs without charges?

The Charges will apply after exceeding free limit ie.,5 transactions in a month using debit card

5. Cheque Truncation System (CTS)

FREQUENTLY ASKED QUESTIONS

1. Whether the already issued cheques of eSGB can be presented for realization?

Yes.

The already issued cheques with old eSGB MICR code/Old Account Number will be worked till 31.10.2025.

2. What is the new MICR Code for Andhra Pradesh Grameena Bank?

The New MICR Code is "520702102"

3. Whether my eSGB Cheque books will work?

Yes. The already issued cheques with old eSGB MICR code/Old Account Number will work till 31.10.2025.

6. Aadhaar Enabled Payment Services (AePS)

FREQUENTLY ASKED QUESTIONS

1. Whether I can be able to do Aadhaar based transactions (AePS) at BCs Micro ATMs?

Yes. You can perform Aadhaar based transactions ie., AePS withdrawal, Balance enquiry, Deposit etc at BC devices.

But, you should select "Andhra Pradesh Grameena Bank" in the drop down of choose your Bank. The New account number to be selected.

The AePS transaction will be initiated only by selecting New Bank "Andhra Pradesh Grameena Bank" and New Account number at our Bank's BCs and also at other Bank BC's

2. Whether we can perform AePS transactions at the BCs of eSGB in our Village?

Yes. There is no change in the BCs of the eSGB and they will continue as it is for Andhra Pradesh Grameena Bank for providing banking services.

7. NATIONAL ELECTRONIC FUND TRANSFER (NEFT) & REAL TIME GROSS SETTLEMENT (RTGS)

FREQUENTLY ASKED QUESTIONS

1. Can I continue to use NEFT & RTGS services in New Bank ?

Yes. You can perform Seamless NEFT & RTGS services from Andhra Pradesh Grameena Bank.

2. What is the IFSCode(s) to be used for Andhra Pradesh Grameena Bank?

The IFSCode of Andhra Pradesh Grameena Bank is **UBIN0CG7999** for all NEFT/RTGS transactions.

3. What if someone sends money using my old SGB IFSC?

Transactions using the eSGB IFSC will be declined.
You are advised to inform payers or remitters to initiate NEFT/RTGS credits to your account using the new IFSC code **UBIN0CG7999**.

4. What if someone sends money with new IFSCode but to my old SGB Account no.?

Transactions using the eSGB Account number will be processed by the Bank for a limited period only.
You are advised to inform payers or remitters to initiate NEFT/RTGS credits to your new account using new IFSCode.

5. How to transfer my funds through NEFT/RTGS in Andhra Pradesh Grameena Bank?

You can transfer funds through NEFT/RTGS in Andhra Pradesh Grameena Bank through our
   d. Mobile Banking
      Download "APGB Money" Mobile Banking application from Playstore
      ▪ Re-register on the app with your new/old CIF number & Debit Card (or) Branch Token
      ▪ Avail NEFT/RTGS facility seamlessly
   e. Internet Banking
      Visit "Andhra Pradesh Grameena Bank" Internet Banking page:
      ▪ Re-register on the Internet Banking with your new/old CIF number & Debit Card (or) Branch Token
      ▪ Avail NEFT/RTGS facility seamlessly
   f. Branch
      ▪ Visit your home Branch of e-SGB now called as Andhra Pradesh Grameena Bank for transferring the funds through NEFT/RTGS.

8. QR CODE & SOUND BOX

1. Can I continue using the same QR code after migration?

- The eSGB AccountNo will be changed to new account no. in Andhra Pradesh Grameena Bank with same customer details.
    - a. If the QR code generated by PSP apps (Google business, Phone Pe, Bharatpe, Paytm, SBI YONO etc.,) you are advised to update the new account details and IFSCODE for your QR at the merchant
    - b. If the QR Code generated by the eSGB Bank, now APGB, the Credits will be received and settlements will be done in T+1 day to your account for a limited period. You are advised to visit Bank Branch to replace with new QR Codes with new account number details.

2. For Settlement issues, whom should I contact?

- Please ensure your IFSCODE & Account number details updated at Merchant end.
- Still issues found, please contact home branch or Customer care for any queries