



The Pazhambalacode Service Co-operative Bank Ltd. No. P. 492

Pazhambalacode P.O., Palakkad Dt., Pin - 678 544
e-mail : pazhambalacodescb@gmail.com
Ph : 8078863208 (H.O), Branch Athipotta Ph : 7306812621

To Whom It May Concern:

We are pleased to inform you that The Pazhambalacode Service Co-op Bank Ltd No.P492, Palakkad, Kerala, India, stands as a premier financial and non-financial institution in the cooperative sector as Class I special grade bank. With a head office and one branch, we are dedicated to serving all types of customers within our area of operation.

For the past 18 years, we have partnered with Safe Software and Integrated Solutions Pvt Ltd, India, for the implementation of our cloud-based core banking system and channels. SAFE has been our trusted IT and digital partner, providing us with user-friendly and secure SAFE & SMART Core Banking Solutions. Their expertise and support in Digital, MIS, and Regulatory Channels have significantly enhanced our ability to serve our customers effectively and expand our business.

Through the successful implementation of all digital products for financial inclusion, we have achieved 100% reach within our operational area. Our non-banking activities, such as fertilizers, and pesticide distribution, have further strengthened our community impact.




M.A. ANIL KUMAR
Secretary
The Pazhambalacode Service
Co-op Bank Ltd. No. P. 492
Pazhambalacode

The system provided by SAFE is equipped with industry-standard security, comprehensive core banking modules, including day-end reports, audit reports, performance metrics, and regulatory and MIS reports. These tools empower our executive and management teams to make timely decisions and actions, ensuring daily awareness of the bank's financial performance.

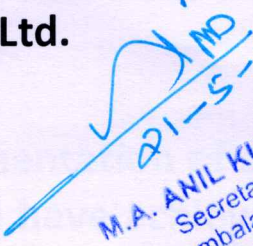
The implementation of this system has reduced our operational costs, increased our customer base, enhanced employee satisfaction and performance, and significantly boosted our profitability, enabling us to declare a 5% dividend.

We deeply appreciate the quality of SAFE's products and solutions, as well as their professionalism, commitment, and domain knowledge. SAFE's contributions have been instrumental in our successful journey toward digitalization and business growth.

Sincerely,

The Pazhambalacode Service Co-op Bank Ltd.
Secretary / Chief Executive Officer.




21-5-24
M.A. ANIL KUMAR
Secretary
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