



THE KULAPPULLY SERVICE CO-OP. BANK LTD., NO. 4589

To Whom It May Concern:

Namasthe, We are happy to inform you that The Kulappully Service Co-op Bank Ltd No.458, Palakkad, Kerala, India, stands as a premier financial and non-financial institution in the cooperative sector as Class I special grade bank. With head office, main branch and two branches, we are dedicated to serving all types of customers within our area of operation.

For the past 16 years, we have partnered with Safe Software and Integrated Solutions Pvt. Ltd, India, for the implementation of our cloud-based core banking system and delivery channels. SAFE has been our trusted IT and digital partner, providing us with user-friendly and secure SAFE & SMART Core Banking Solutions and delivery channels. Their expertise and support in Digital, MIS, and Regulatory Channels have significantly enhanced our ability to serve our customers effectively and expand our business.

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 10% 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 Kulappully Service Co-op Bank Ltd.
Secretary.

For The Kulappully Service
Co-operative Bank Ltd. No: 4589

Secretary



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