

Welcome to **RUGR**

Building the
Financial
Infrastructure
of Tomorrow



A Strategic Partnership Presentation



The Fintech of Bharat



The Fintech to Every Last Mile



ABOUT THE COMPANY

RUGR SIL, incorporated in the [year 2005](#), is an established and certified [technology solutions provider](#) specializing in the banking and financial services sector. The company has built a robust [reputation over two decades](#) for delivering mission-critical software and technology infrastructure to banks and financial institutions.

RUGR SIL is an [ISO 9001:2015](#) certified company for quality management systems and [ISO/IEC 27001:2013](#) certified for information security management, demonstrating its commitment to operational excellence and data security. Furthermore, RUGR SIL maintains [PCI-DSS](#) (Payment Card Industry Data Security Standard) compliance for its applications, underscoring its adherence to the highest standards of cardholder data protection.

Effective October 2025, SIL was acquired by [RUGR Fintech Private Limited](#), a forward-thinking fintech entity. This transaction marks a significant strategic consolidation, positioning the combined entity as a formidable force in the Indian fintech landscape. SIL now operates as a wholly owned subsidiary of RUGR, leveraging [enhanced capital, technological capabilities, and strategic direction to better serve its clientele](#).

This strategic acquisition was pursued by RUGR Fintech to create a [unique, end-to-end BFSI Technology powerhouse](#). The union seamlessly integrates [RUGR's agile, API-driven innovation](#) with [SIL's extensive, proven portfolio of regulatory-first banking solutions](#). This synergy allows the combined entity to offer an unparalleled suite of services, from cutting-edge digital lending and payments to robust core banking systems, thereby delivering greater value and accelerated digital transformation to banks and financial institutions of all sizes.

ABOUT RUGR FINTECH

RUGR is a **grass-roots driven** fintech company and a technology solution provider that focuses on **simplifying financial services for India**, offering essential products such as digital payment solutions, payment orchestration, collections and payouts, loans, savings, insurance, and more. By leveraging technology, its platform makes these services **more accessible to businesses and communities across Bharat**, bridging the gap for financial inclusion.

The business model emphasizes digital financial solutions, utilizing **trusted banking collaborators** and **local partnerships** to expand reach and foster trust pan India especially among the **unbanked rural and underserved geographies**. The offerings aim to streamline financial management and bring greater financial empowerment to the population. This positions the company to play a pivotal role in driving **financial inclusion** across the nation.

OUR LEADERSHIP

MR. ARANGASAMI KV

MANAGING DIRECTOR, RUGR

Mr. Arangasami KV, founder and group Chairman of RUGR FinTech, is a visionary entrepreneur driving financial inclusion through innovative banking, payments, and lending solutions. Based in Coimbatore, Tamil Nadu, his leadership focuses on bridging Bharat and India with scalable, tech-driven financial infrastructure. A strategic thinker with deep expertise in strategy & transformation, he combines business acumen with a passion for empowering communities. Under his guidance, RUGR has grown into a key player in India's fintech revolution, delivering secure and accessible financial services while fostering sustainable growth.



MR. NITTHIN MOWRYA

DIRECTOR, RUGR

Mr. Mowrya is an accomplished professional with an engineering background and an MBA from Indiana University, USA. He brings over a decade of diverse corporate experience across pivotal sectors, including hospitality, banking, and fintech, having contributed to major organizations such as Walmart Labs, OYO, Paytm, and Freecharge - Axis Bank. He is deeply passionate about architecting technology solutions that address real-world challenges and are accessible to a broad audience. Beyond his corporate responsibilities, Mr. Mowrya is a dedicated reader and contributor to scholarly discourse, with a focus on history, geopolitics, and philosophy.

MR. GOPAL MAJUMDER

CHIEF BUSINESS OFFICER, RUGR

Mr. Majumder drives overall business at RUGR. Gopal has straddled different senior leadership roles across Senior Management, Growth & Product, Corporate Strategy, and Change Management with marquee global organizations such as FIS, Hewlett Packard, Visa, TCS, M2P etc. in India and abroad (USA, Singapore). His leadership strategy and execution in complex and transformative enterprise business for major Banks and FinTech's across the globe has consistently driven significant organic growth for the organizations and their clients.



MRS. VIBHA GAWDE

CHIEF RISK AND GOVERNANCE OFFICER, RUGR

Mrs. Vibha Gawde, brings 37 years of distinguished banking experience, specializing in regulatory governance, compliance, and risk management. Her leadership ensures that innovation within RUGR SIL is firmly aligned with regulatory integrity and operational discipline. A strong advocate of responsible fintech growth, she plays a pivotal role in integrating robust compliance frameworks with cutting-edge financial solutions, strengthening trust and transparency across the organization.



MR. SUDHEER MUVVA

CHIEF TECHNOLOGY OFFICER, RUGR

Mr. Muvva is a seasoned technology leader and solution architect with a proven track record in digital banking transformation for leading institutions such as Axis Bank and IDFC Bank. At RUGR, he leads the Technology and Innovation vertical, driving scalable, AI-driven platforms that merge financial efficiency with technological excellence, enabling the organization to stay ahead in the evolving digital banking landscape.



MR. DEVADATTA CHANDGADKAR

CHIEF EXECUTIVE OFFICER, CHIEF FINANCIAL
OFFICER, AND DIRECTOR, RUGR SIL

Dr. Devdatta Chandgadkar, RUGR SIL (formerly Saraswat Infotech Pvt. Ltd.), brings over 45 years of extensive banking experience and a deep understanding of technology-led transformation. Having served Saraswat Bank for 28 years across multiple leadership roles, including as Deputy Managing Director, he has been instrumental in strengthening trust, operational excellence, and innovation at RUGR SIL. A visionary leader, Dr. Chandgadkar blends banking expertise with technological foresight, guiding RUGR SIL toward sustainable growth and digital transformation in the financial services domain.



MR. AJAY KHEDEKAR

CHIEF TECHNOLOGY OFFICER, RUGR SIL

Mr. Khedekar provides the strategic technological vision that underpins all of SIL's solutions. With his deep expertise in system architecture and payment platforms, he leads the teams responsible for developing and maintaining our robust, secure, and scalable product suite. His leadership ensures our technology stack not only meets current market demands but also remains at the forefront of innovation.

MR. PARAG SAMANT

VICE PRESIDENT OF BUSINESS DEVELOPMENT, RUGR SIL

Mr. Samant drives the company's market expansion and strategic partnership initiatives. He possesses a proven track record in identifying new business opportunities and forging alliances within the BFSI sector. His efforts are crucial in expanding our client base and enhancing the market reach of our product portfolio.

MR. SHAILESH PASHTE

VICE PRESIDENT OF OPERATIONS, RUGR SIL

Mr. Pashte oversees the company's core operational functions, ensuring the seamless delivery and support of all technology solutions to our clients. He brings a strong focus on process optimization, client relationship management, and service excellence. His leadership guarantees the reliability and high availability of our mission-critical banking platforms.

MR. PRASHANT BHARAMBE

VICE PRESIDENT OF CBS DEVELOPMENT, RUGR SIL

As the Solution Architect for core systems, Mr. Bharambe leads the design and development of our flagship Core Banking Solution (CBS). His extensive domain knowledge in banking workflows and technology architecture is instrumental in building robust and flexible systems. He is responsible for translating complex banking requirements into efficient and reliable software solutions.

MR. VINAYAK MORE

VICE PRESIDENT OF DELIVERY CHANNELS, RUGR SIL

Mr. More specializes in the architecture and management of all customer-facing delivery channels, including ATM, Mobile, and Internet Banking platforms. He leads the teams that ensure the integration, performance, and user experience of these critical touchpoints. His work is fundamental to providing a consistent and reliable omnichannel banking experience for end-users.

THE TRILLION-DOLLAR DIGITAL FINANCE REVOLUTION

Driven by rapid merchant digitization,
embedded finance, and UPI-led innovation.

Rise of Embedded Finance

- Traditional banks are opening up through Banking-as-a-Service (BaaS) platforms.
- MSMEs and fintechs are embedding payment, lending, and more products directly into their ecosystems.
- The market for embedded finance in India alone is projected to cross \$21B by 2030.

AI is Redefining Risk & Personalization

- AI-driven decisioning is transforming how institutions manage fraud, credit scoring, and customer experience.
- Predictive models are enabling real-time risk assessment and adaptive product recommendations.
- Players leveraging AI achieve 30–50% faster onboarding and lower default ratios.

Seamless Ecosystems Win

- The market is moving towards platform-based ecosystems where infrastructure, data, and finance converge.
- Banks, fintechs, and aggregators are forming strategic alliances to stay competitive.
- Success will depend on owning the customer journey end-to-end

Banks need a technology partner to navigate this shift or risk being left behind.

Imagine empowering your bank to transform the way you **serve** merchants and customers, unlocking untapped growth and revenue in the country.



KEY OPERATIONAL STATISTICS

CLIENT BASE

RUGR SIL's solutions are deployed across a network of over **200+ banks and financial institutions** out of which **30+ clients** hold more than **10 years of association**, including Banks, NBFCs, and Cooperative Societies.

GEOGRAPHICAL REACH

While headquartered in Solapur, Maharashtra, RUGR SIL's operational footprint and client servicing **span the entirety of India**, with a significant presence in Western, Northern, and Southern regions. Further target audience strength across **Sri Lanka, Kenya, Myanmar, and UAE**.

EMPLOYEE STRENGTH

Sarasvat Infotech Private Limited employs a dedicated team of over **250 professionals**. Our technical backbone is formed by a robust engineering unit, with more than **75 core developers and testers** dedicated to product innovation and quality assurance.

TRANSACTION VOLUME

The company's payment platforms collectively **process millions of transactions daily**, demonstrating system resilience and scalability.

VISION AND MISSION

Key features



Serve Cooperative
Banks & BFSI



Private Consulting
Support



Private Limited
Company



Solutions Banking
& Finance



Zero Debt
Company

OUR MISSION

To provide robust, secure, and scalable technology solutions that empower banks to enhance operational efficiency, expand customer reach, and ensure regulatory compliance.

To architect and deliver integrated fintech platforms that simplify complex banking processes and democratize access to financial services for all segments of society.

To foster continuous innovation through strategic investments in R&D and partnerships, anticipating and meeting the evolving needs of the dynamic financial sector, underpinned by international standards of quality and security.

OUR VISION

To be the most trusted and certified technology partner for banks and financial institutions in India, enabling inclusive, secure, and innovative financial ecosystems.

OUR VALUE

Delivering excellence through innovative, secure, and customer-centric technology solutions for the financial industry.

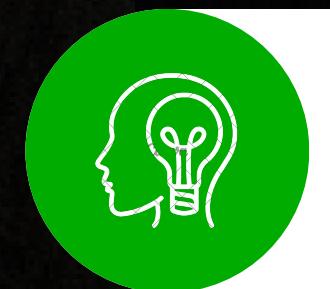
THE MOST COMPREHENSIVE FINTECH STACK IN THE MARKET

- **Core Layer:** Digital Banking Suite
- **Payments Layer:** Merchant Acquiring (Pay-in/Payout), Payment Switch (UPI, IMPS, etc.), Gateway
- **Intelligence Layer:** AI Analytics, AI Fraud & Risk Management (FRM)
- **Lending Layer:** (Via Acquisition) LAS, LOS

Kashmir to
Kanyakumari

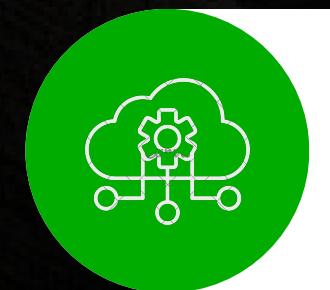


CORE COMPETENCIES



Fintech Expertise

Deep understanding of payment processing, fraud detection, and regulatory compliance.



SaaS Platforms

Proven track record in building and managing cloud-based, scalable payment solutions.



In-House Development

Expertise in building customized, in-house payment solutions for clients, ensuring full ownership and control.

THE FINTECH LANDSCAPE

What causes blocks to the momentum at which banks are currently heading towards?

01

Siloed Merchant Onboarding

Traditional onboarding takes days or weeks due to manual KYC and fragmented verification processes.

02

Fragmented Technology Ecosystem

Banks and PSPs juggle multiple vendors for KYC, CPV process, risk, onboarding, transaction routing, and monitoring — resulting in integration delays.

03

Compliance Burden

Constantly evolving RBI guidelines on merchant KYC, transaction limits, and fraud prevention require quick adaptability.

04

Fraud and Risk Exposure

Rising cases of merchant fraud, synthetic identities, and money laundering through digital channels.

05

Settlement Inefficiencies

Delays in payouts impact merchant satisfaction and operational trust.

MACRO TRENDS IN THE INDUSTRY

India's banking and fintech ecosystem is rapidly digitizing, fueled by initiatives like Digital India, UPI, and open banking frameworks. Businesses now demand seamless, tech-driven solutions, creating opportunities for platforms that integrate payments, lending, and risk intelligence.

AI-Powered Smarter Products

- Generative AI is enabling hyper-personalized financial experiences and predictive risk management.
- Products that embed AI can reduce friction, improve decision-making, and drive customer engagement.

Embedded Finance & Platform Integration

- Financial services are increasingly embedded into non-financial platforms, creating new distribution channels.
- Products that integrate banking, lending, and payments seamlessly unlock growth for small businesses and end-users.

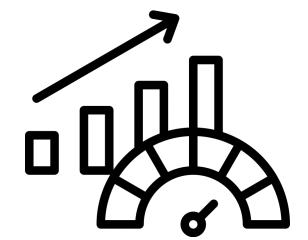
Regulatory-Ready & Compliance-Focused

- Evolving regulations demand built-in compliance & transparency.
- Products that simplify adherence to KYC, AML, and RBI frameworks are more attractive to banks and MSMEs.

RUGR is positioned at the intersection of these macro trends — a product-led platform enabling MSMEs to scale, transact, and access capital seamlessly.

Our Key Differentiators

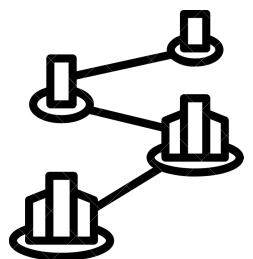
01



Speed and Performance

- Capable of handling 3K+ TPS with a latency of less than 200 ms.
- Designed for high availability with 99.99% uptime.

02



Scalability

- Built on a microservices architecture, allowing seamless scaling to handle peak txn volumes

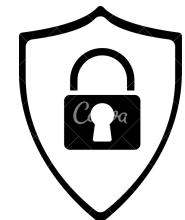
03



Compliance and Security

- Expertise in implementing PCI-DSS, VAPT, and RBI-compliant solutions.
- End-to-end encryption & secure APIs to protect sensitive data.

04



Innovation

- Use of tokenisation and AI-based fraud detection in payment gateways.
- Continuously invest in R&D to stay ahead of industry trends.



CRAFTED FUTURISTIC PRODUCT SUITE



UPI-GRAM



BANK-GRAM



TRANSFER-GRAM



RUGR GARUDA



PANORAMA AI



RUGR-UDAAN



RUGR-FIN



RUGR-SWITCH



RUGR-CAMPUS



RUGR-DVARA

JUST A GLIMPSE OF WHAT WE OFFER AND MORE.

Data

UPI Solutions

Payments

Switches for UPI, IMPS, AePS, ATM

Encryption

Payment Orchestration

API

Split Payments

SaaS

Trustees Services

Artificial Intelligence

Digital Onboarding and KYC

UPI Solutions

Lending Solutions

Reconciliation

Merchant Acquiring

Auto-Settlements

Payment Gateways

One to Many Payouts

Escrow Solutions

Static and Dynamic QRs

Prompt-based Reports

JUST A GLIMPSE OF WHAT WE OFFER AND MORE.

Bank Sponsorships

CTS Services

Supply Chain Financing

Loan Management System

Robotic Process Automation

Loan Origination System

E-Commerce and POS

Business Rule Engine

Card Management System

NACH and e-Mandate

Core Banking System

Cloud Native Platform

Centralised KYC

Microservice Architecture

Treasury

Operations

Trade Finance

Business and Compliance

Tab Solutions

Legal and Marketing

DEMAT

White Label Solution

PRODUCTS & SERVICES

RUGR SIL provides its IT expertise through a comprehensive suite of software solutions for Banks and Financial Institutions, categorized as follows

•

01

Core Banking Solutions (CBS)

- A comprehensive **CBS (Core Banking System)** serving as the central nervous system for banking operations, including deposit management, loan processing, and general ledger.
- Integrated modules for Treasury and Trade Finance.
- DEMAT Services for secure electronic holdings of securities.

02

Digital Banking Solutions

- **Real Time Payments Switch:** A unified, PCI-DSS compliant platform supporting UPI, IMPS, and AePS transactions.
- **Retail Payments:** End-to-end solutions for ATM & Micro ATM switching, POS systems, and E-Commerce payment gateways.
- **Card Management System:** A full suite for issuing and managing Debit and Prepaid Cards (RuPay, Visa, MasterCard).
- **Omnichannel Banking:** A unified platform for Internet and Mobile Banking.
- **Fund Transfer Systems:** Processing capabilities for NEFT, RTGS & IMPS.
- **CTS (Cheque Truncation System):** Solution for image-based cheque clearing.

PRODUCTS & SERVICES

RUGR SIL provides its IT expertise through a comprehensive suite of software solutions for Banks and Financial Institutions, categorized as follows



03

Digital Lending

- **LOS (Loan Origination System):** Automates the application-to-disbursement workflow.
- **LMS (Loan Management System):** Manages the complete loan portfolio post-disbursement.
- **Collection Engine:** A system for optimizing collection activities.
- **BRE (Business Rules Engine):** Enables dynamic configuration of credit policies.
- **Portfolio Focus:** Configurable for Secured, Unsecured, and Priority Sector Lending.

04

Enterprise Solutions & Value-Added Services

- **CKYC:** A solution to facilitate seamless and compliant Central KYC operations.
- **Settlement & Clearing:** Automated systems for inter-bank settlement.
- **NACH & e-Mandate:** Platforms for managing recurring payments.
- **Tab & Agency Banking:** Solutions to facilitate branchless banking.

A CLOSER LOOK AT OUR SOLUTIONS



WHY RUGR STANDS OUT AS YOUR BANK'S TRUSTED FINTECH PARTNER



UPI GRAM

Your ultimate pay-in solution

BANK

PAYMENT

CASH

ONLINE

ACCOUNT

MONEY

Discover the unmatched value Rugr brings with its cutting-edge payment solutions, empowering your bank to unlock new growth and revenue opportunities across rural India.

NEXT GAME CHANGER

TRANSFER GRAM

Master payouts like
never before

BANK

PAYMENT

CASH

ONLINE

ACCOUNT

MONEY



Together, they form a powerhouse to unlock the full
potential of your merchant business.

RUGRFIN

SEAMLESS PAYMENTS,
**ENABLING GROWTH FOR
BANKS, AGGREGATORS
& MERCHANTS**

Program that leverages strategic
partnership for Triple Win!



TAILORED PROGRAM WITH STRATEGIC EXCLUSIVITY

To ensure seamless execution, operational efficiency, and alignment with the bank's objectives, we propose a dedicated, RUGR-managed program built from the ground up exclusively for this initiative.

Unified Control & Accountability with End-to-End Ownership

Rugr acts as a single point of contact for technology, PA partnerships, and compliance. We can holistically oversee the ecosystem without fragmented ownership across stakeholders.

Simplified Operations & Streamlined Partner Management

Pre-integrated PAs are onboarded along with standardized processes reduce hassle for the bank and ensure faster go-live. Further exclusivity avoids conflicts with other vendors, simplifying dispute resolution, settlement workflows, and reporting.

Strategic Alignment

A dedicated roadmap for innovation (UPI 2.0, fraud analytics) can be prioritised without competing vendor interests. Enables co-investment in innovation tailored to the bank's growth goals.

Risk Mitigation & Compliance

Centralized oversight for audits, disputes, and settlements. Single-point accountability for NPCI/RBA audits, data security, and merchant due diligence. Eliminates overlaps in KYC/AML checks across multiple vendors.



RUGR GARUDA

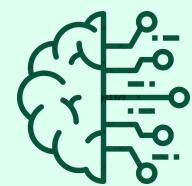
Shielding Your Dreams, Strengthening your Future

Our In-House FRM Solution for Banks and Payfacs

FIRST OF ITS KIND IN
THE INDUSTRY!



OUR SOLUTION FOR 360° FRAUD MGMT



AI/ML Model for Fraud Detection & Prevention

Leverages ML to analyse real-world data across transaction patterns, detect anomalies (e.g., odd-hour transactions, suspicious amounts), and adapt to emerging fraud tactics in real time.



Predictive Analytics

Uses historical and real-time data to forecast potential fraud risks, enabling proactive mitigation before fraudulent transactions occur.

AI/ML Model for Fraud Detection & Prevention



System-Generated Risk Rules with Scoring

Automatically assigns risk scores to transactions based on predefined rules (e.g., high-value transfers, cross-border payments) to prioritise investigations.



Complex Rules Engine (Predefined & Customized)

Combines standard fraud detection rules (e.g., velocity checks) with customisable logic to address unique business risks and regulatory needs.



Merchant Risk Profiling

Evaluates merchants based on transaction history, chargeback rates, and behavior to flag high-risk entities during onboarding and monitoring.



Velocity Checks

Detects abnormal transaction frequency (e.g., multiple payments in a short span) to block potential fraud or money laundering.

01

02

03

04

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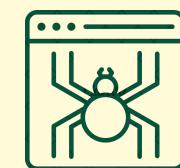
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OUR SOLUTION FOR 360° FRAUD MGMT



Pre- & Post-Authorization Fraud Controls

Blocks suspicious transactions in real time (e.g., blacklisted payer). Also, Flags risky transactions for review before settlement.



Web Crawlers for Fraud Intelligence

Scans the dark web and public sources to identify stolen card data, merchant fraud rings, or leaked credentials being traded.



Analytics, Reports & AI-Driven Insights

Provides dashboards with fraud trends, attack patterns, and actionable insights to refine detection strategies.



Approval Workflow (Maker-Checker)

Ensures critical decisions (e.g., high-risk transaction approvals) require dual authorization to prevent insider fraud.



Program Mgmt & Regulatory Support

Dedicated teams to manage fraud systems, update compliance protocols, and respond to regulatory inquiries (e.g., RBI, FIU audits).



Risk Analyst Collaboration

Human experts review AI/ML alerts, fine-tune rules, and handle complex edge cases that require contextual judgment.

07

08

09

10

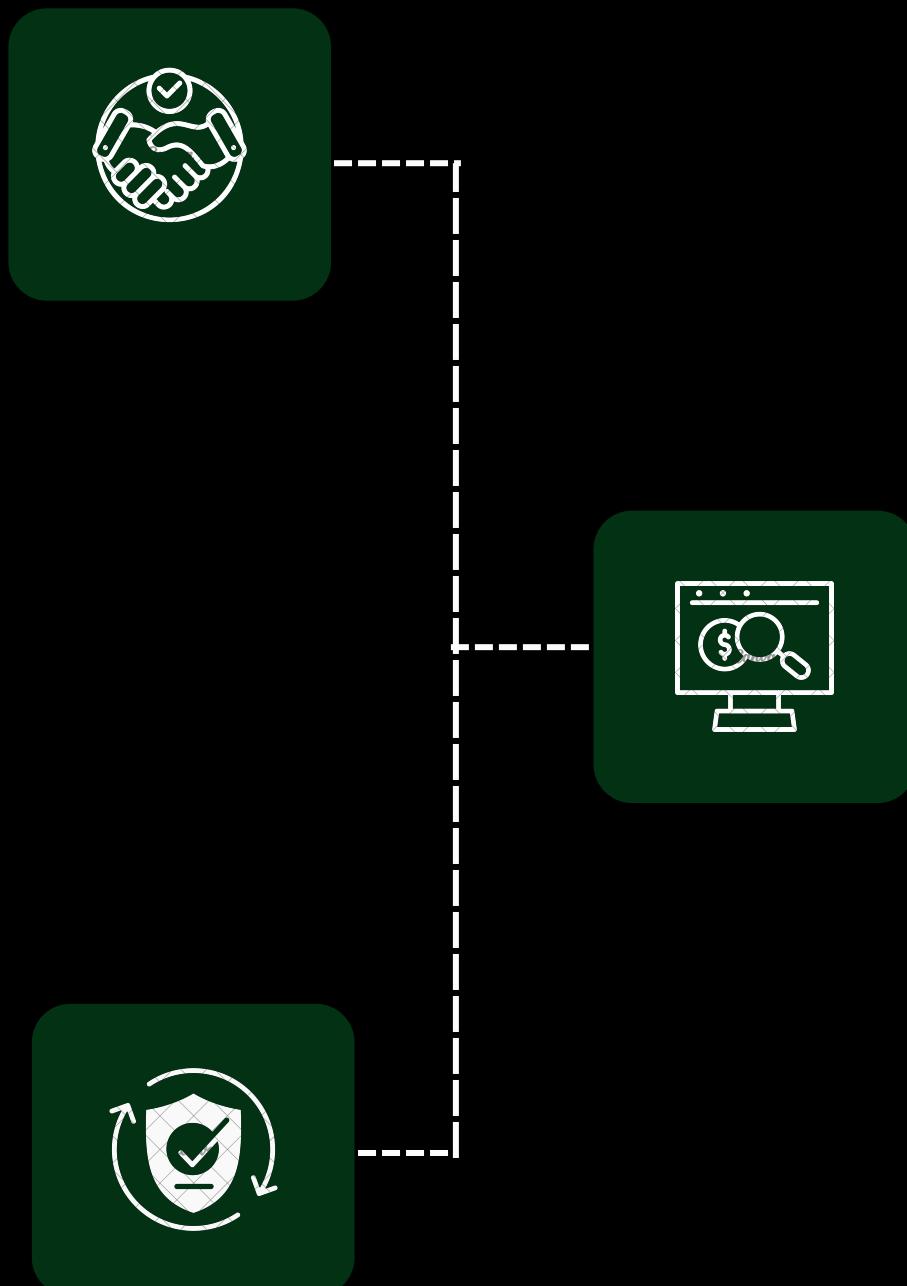
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12

REVOLUTIONIZING RISK: SMARTER, SAFER, SCALABLE

1. Seamless Onboarding

Fast, compliant onboarding for individuals and merchants — scalable and easy to integrate.



3. Compliance, Simplified

- Stay audit-ready with automated AML checks, continuous regulatory updates, and full audit trails.

2. Real-Time Transaction Monitoring

Smarter fraud prevention with live transaction analysis, dynamic risk scoring, and instant threat alerts.

WHY GO WITH RUGRGARUDA?



Security

Multi-layered encryption, behavioral biometrics, and anomaly detection protect against data breaches and sophisticated fraud attacks.



Speed

Real-time transaction monitoring and AI-driven automation enable instant fraud detection without slowing down legitimate payments.



Accuracy

ML models minimise false positives/negatives by continuously refining risk scores based on transaction patterns and historical data.



Compliance

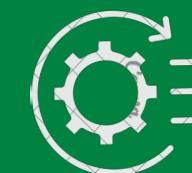
Built-in regulatory frameworks (RBI, PCI-DSS, AML) ensure adherence to evolving standards while reducing manual audit burdens.

WHY GO WITH RUGRGARUDA?



Accuracy Score

Identifies fraudulent transactions at an accuracy level of **86.10%**



Detection Speed

Fraudulent payers are identified within **60 seconds** of a transaction.



Dispute Ratio

Garuda maintain an industry best dispute ratio of less than **0.0097%**



Output TAT

Rule Engine throws output across parameters within <320 ms.

TECHNICAL CHARACTERISTICS

A

Architecture

Microservices architecture,
Modular, Scalable
Cloud Native (AWS/GCP/Azure)
Easy to maintain, API-First

S

Security

End-to-End data encryption
using AES-256 and TLS 1.2/1.3,
Secure APIs using OAuth2 and
rate limiting, AI driven FRM

C

Certifications

Compliant with PCI-DSS, Regular
Vulnerability Assessment and
Penetration Testing, Appsec,
Data Security, and more

P

Performance

4,200+ TPS, Peak time efficiency,
Avg transaction latency
<200ms, 99.99% uptime for
uninterrupted service

F

Flexibility

Horizontal scaling to handle
increasing txn volumes,
Modular to plug new features/
methods, Load Balancing
across servers

U

User Experience

Seamless integration with 3rd
party apps, User friendly
interface for merchants/
admins, Real-time monitoring,
and dashboards

WHAT COULD BE THE **BUSINESS POTENTIAL?**



Transaction
Volumes



Growing Merchant
Network

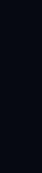


Increased
Commissions

GROWTH & REVENUE METRICS



A promising 50-100 Cr. CASA with
20-50 Cr./year revenue



- 0.25 % per transaction
- 3000 crores / month
- 7.5 crores net / month



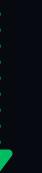
Higher transaction volume boost
the transaction revenue



Presentations are
communication tools that
can be used as lectures.



To create your own, choose
a topic that interests you.



Presentations are
communication tools that
can be used as lectures.

We plan to deal with a difficult situation
and solve user problems.

PARTNERSHIP



GREATER BANK
The Greater Bombay Co-operative Bank Limited
(Scheduled Bank)



जनतांचा विश्वासाचा आमविश्वासाचा जनती सहकारी बँक
THE CNS BANK LTD.
दि येव्हु नागरिक सहकारी बँक लि.



Vishwas Co-op Bank Ltd; Nashik
विश्वास को-ऑप बँक लि. नाशिक



राजर्षि शाह
सहकारी बँक लिमिटेड, पुणे



SHRIRAM BANK
SHRIRAM URBAN CO-OPRATIVE BANK LTD
NAGPUR



KAIJS BANK
BANK WEAVING THE MINDS OF MANKIND
(MULTI - STATE SCHEDULED BANK)



The Zoroastrian Co-operative Bank Ltd.
(Multi-State Scheduled Bank)

The Bank that is Big on Tradition & Trust



दि अण्णासाहेब सावंत
को-ऑपरेटिंग संवर्त बँक यात्रा, लिमिटेड
पुणे सांताळ, 'सेवा संस्थान' यात्रा, पर. तांत्रा



KALLAPPANNA AWADE
ICHALKARANJI JANATA
SAHAKARI BANK LTD.



JCOM BANK THE JUNAGADH COMMERCIAL
CO-OPERATIVE BANK LTD.

PIONEER IN URBAN CO-OPERATIVE BANKING SECTOR IN SAURASHTRA REGION



JANASEVA SAHAKARI BANK LTD., HADAPSAR, PUNE
जनसामान्यांची असामान्य बँक, जनसेवेसाठी वचनबद्ध!

माझी बँक



KNS BANK
कर्नातक नागरी बँक • The Karna Nagari Sahakari Bank Ltd.

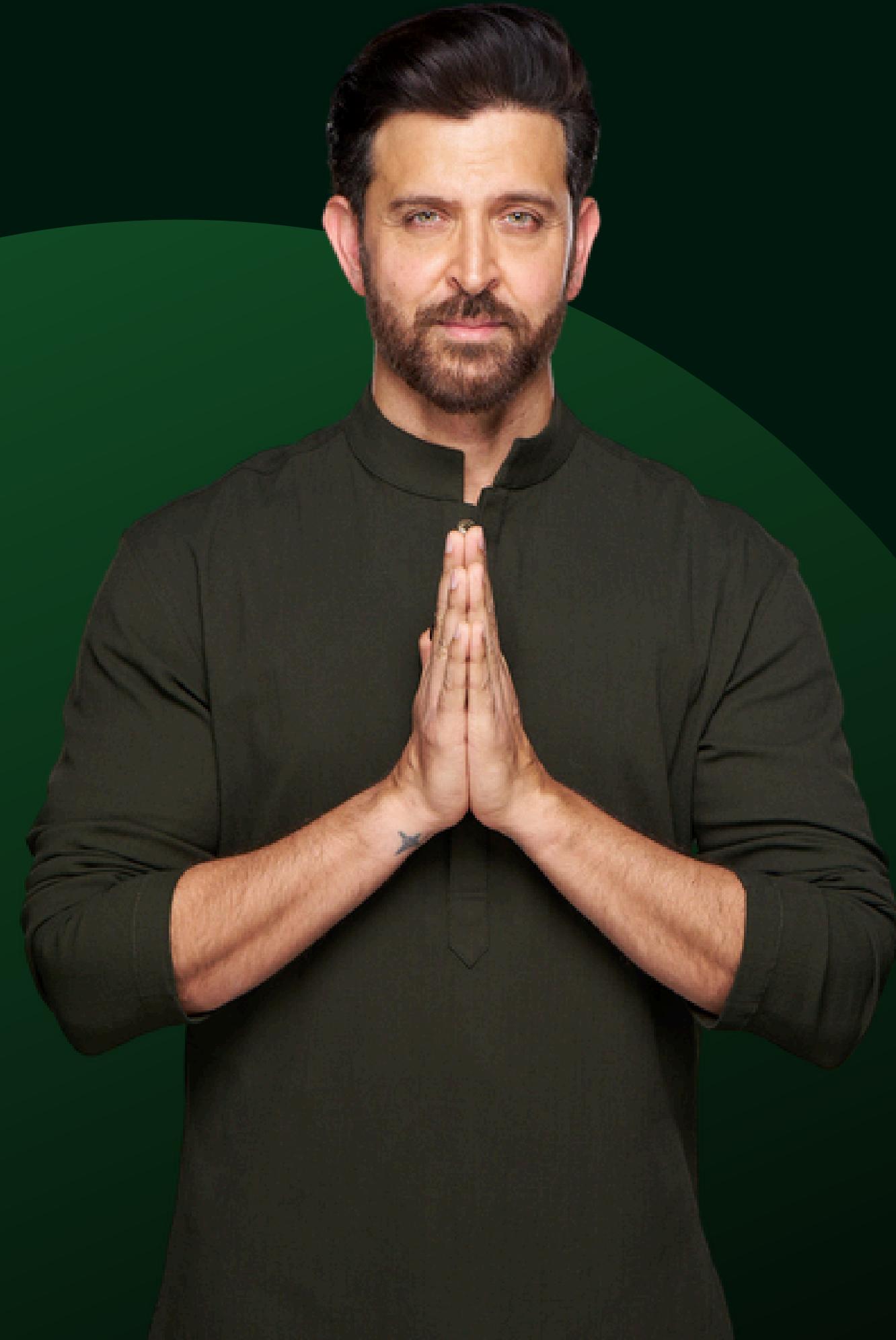


DMK JAOLI BANK

दलात्रय महाराज कलंवे जावली सहकारी बँक लि.



RDCC Bank
कर्नातक नागरी बँक
कर्नातक नागरी बँक



CLOSING THOUGHT

Partnering with RUGR means empowering your bank to lead, innovate, and grow in the rapidly evolving payment ecosystem.

Let's build a stronger, smarter, and more profitable future together.



Thank you

Reach us at

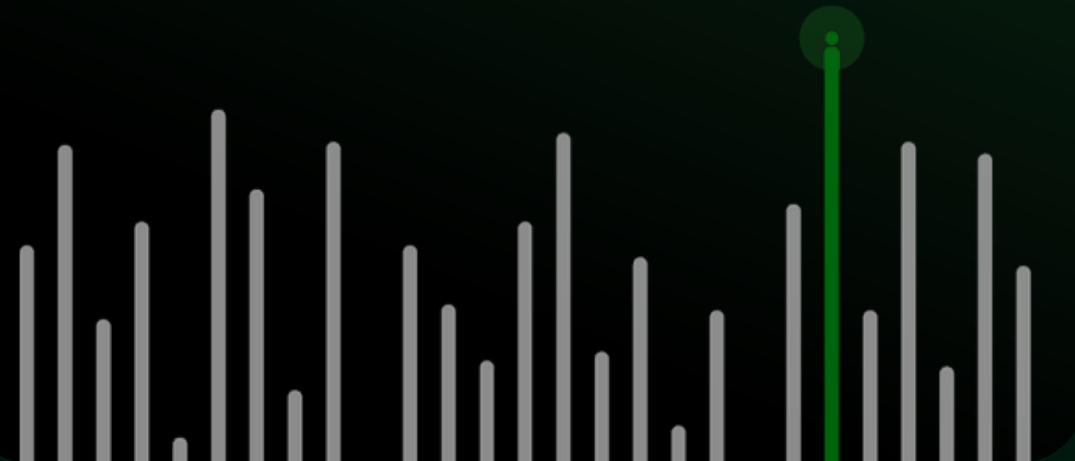
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Bengaluru - 560008

For Shivalik Bank

A Foundation for Future-Proof Growth

We recognize that the contemporary banking landscape demands robust technological infrastructure and strategic capital. Our proposal is designed to provide precisely that, offering Shivalik Bank a comprehensive pathway to stability and growth. The benefits for the bank are multi-faceted:



1

Immediate Capital and Regulatory Compliance

The primary need for capital infusion to meet regulatory norms will be addressed promptly and decisively, ensuring the bank's stability and compliance.

2

Technological Transformation

As a leading fintech provider to over 250 banks, we will deploy our best-in-class, proven technology stack – including Core Banking, Digital Lending, UPI Payments, and Omnichannel platforms – at an accelerated pace. This will instantly modernize the bank's operations, reduce costs, and unlock new revenue streams.

3

Expert Change Management and Handholding

We bring 25+ years of expertise in managing technological and operational transitions. We commit to a phased, hand-holding implementation approach, ensuring zero disruption to existing business, no losses for employees, and the preservation of the bank's hard-earned reputation.

4

Enhanced Market Competitiveness

Beyond technology, we will invest in joint marketing initiatives and targeted product development, enabling it to compete effectively and capture market share. The backing of a strong, compliant fintech entity will signal stability and innovation to customers and the market.

For RUGR SIL: A Strategic Milestone

This investment aligns perfectly with our long-term ambition to deepen our impact in the financial sector and our motto to reach the last mile. Acquiring a banking entity provides us with a foundational platform to:

Gain direct, invaluable insight into banking operations, which will, in turn, further refine and enhance our technology products for all our clients.

We are a fully compliant organization, adhering to all ISO, PCI-DSS, and statutory norms, and we intend to bring this culture of rigorous compliance to Shivalik Bank.

We are confident that together we can build a stronger, more resilient, and technologically advanced institution.

- ① For a detailed overview of our corporate profile, leadership, and capabilities, see attached documents.

TARGET AUDIENCES

RUGR SIL's primary clientele consists of regulated financial entities.

Our solutions are architected specifically to address their operational, technological, and regulatory requirements.

01

Scheduled Commercial Banks
(Public & Private Sector)

02

Regional Rural Banks (RRBs)

03

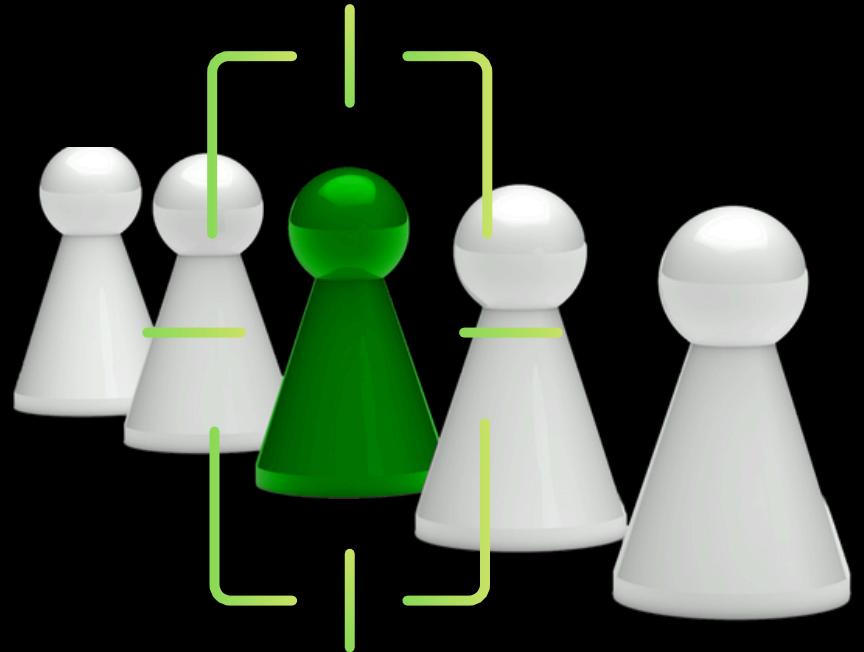
Urban Cooperative Banks (UCBs)

04

Payment Banks (PBs) &
Small Finance Banks (SFBs)

05

Non-Banking Financial Companies
(NBFCs)



Our focus remains on empowering these institutions with technology that facilitates customer acquisition, streamlines back-office operations, manages risk, and ensures seamless adherence to the guidelines issued by the Reserve Bank of India and other regulatory bodies.