

Dear Prospective Customer,

At the onset, let me thank you for the opportunity and privilege to introduce the services offered by **Adarsh Co-Operative Bank Limited** to your esteemed organization. Adarsh Co-operative bank is an autonomous association of persons united voluntarily to meet their common, economic, social and cultural needs through an owned & democratically controlled enterprise. We at Adarsh Bank have been constantly striving to provide better services to exceed customer expectations. Through this portal we are attempting to reach out to all our customers who will find it convenient to see information and do meaningful transaction.

Now a days Bank's mission is to continue as premier bank of north India. We are committed to provide excellent, personalised and quality customer service by adopting modern technology and achieving sustained and profitable growth in business thereby increasing shareholders value and contribution to the welfare of the society. In this challenging business environment in which growth of market share is important & we defined clear objectives to make our operation more responsive and more reliable. We are improving the professional skills of our staff, expanding the branch network, and introducing competitive new products and services to the market. As a consequence, and compared with the previous year –

1. 46 + branches across the India.
2. PAN-India customer base of 4 lakhs.
3. 600 staff Strength in India

Over the 3 decades of operation, we have flourished in terms of reserved funds, deposits, loan disbursement and net profit. Adarsh Co-operative Bank have also maintained our rich history of quality service and achieved highest growth rate amongst the Co-operative Banks in Northern India.

We are further in the process of identifying/opening more branches and developing ATM networks for increasing its PAN-India presence to serve our customers better & working on CBS process (Core Banking Solution).

Adarsh Bank has received the following recognition & awards during last two fiscal years:

- ❖ **Best Performing Co-Operative Bank Award in 2008 -2009** for securing **9th position among all co-operative banks in India (Indian Achievers Forum)**
- ❖ **1st position from Rajasthan state** based on last 3 years financial performance of the bank with 69% marks on the occasion of 23rd India Achievers Summit on **22nd April 2010**, New Delhi (India).

Adarsh Bank focuses on delivering products tailor made to the needs of specific segments. Today, we have pleasure in offering a special product for you & your organization that suits your specific needs, The Adarsh Bank “**Made2order**” (M2o) account.

Adarsh Bank “**Made2order**” (M2o) accounts allows you to have customized your saving & current account based on the business & personal requirement which provides the much needed flexibility and convenience in terms of choosing, both the services to be availed and also the QAB that may be maintained for availing those services. The product pricing for the various services like **Fund Transfer, DD/PO, RTGS, Gift cheque**, etc. can be priced individually based on the expected volume of transactions. It also provides you the option of modifying the package based on the changing requirements.

This product offers a host of features, which make you & your business banking operations easy & more convenient. These features are:

- ❖ **Pay Order and Demand Drafts*** - With the Adarsh Bank **Made2order** saving & current account you can draw Pay Orders & Demand Drafts in more than 46 Centre's.
- ❖ **Inter Bank Term Deposit** - Adarsh Bank fixed deposit schemes are suitable for all tenors. They offer highest safety along with easy liquidity & attractive returns. Salient features of our FD/TD schemes are as follows:
 - i) **Attractive Interest Rates:** We offer attractive interest rates on Deposits. Our saving & current card rates for deposits are enclosed.
 - ii) **Interest Payment Option:** Traditional as also cumulative deposits. In Traditional Deposits we offer quarterly interest payouts. Monthly payouts are available with suitable discounting.
 - iii) **Pre-Mature & Partial withdrawal facility:** Adarsh Bank deposits have a premature & also partial withdrawal facility subject to the terms.

- ❖ **Overdraft against Inter Bank Deposits*:** Adarsh Bank Overdraft facility provided against the inter Bank Deposits at the prevailing rate of interest*
- ❖ **Bank Guarantee limit against Inter Bank Deposit*:** Bank Guarantee limit against Inter Bank Deposits.
- ❖ **Dedicated Relationship Manager:** Adarsh Bank provide the dedicated relationship manager for one stop shop for all your banking.
- ❖ **Other Facilities:** Adarsh Bank providing the following services also.
 - i) Monthly account statements*
 - ii) Standing instructions*
 - iii) Passbook facility
 - iv) Statement via Fax*
- ❖ **Proposed Services:** Adarsh bank is coming with few new services very soon.
 - i) Free daily statement on e-mail
 - ii) SMS services
 - iii) Online fund transfer
 - iv) ATM's
 - v) Internet banking
 - vi) Forex & etc.

(*Conditions Apply)

We are sure that our strong technology back up & services standards would meet your exacting requirements. It will indeed be a pleasure and privilege to do banking with you. We look forward to establishing a strong business relationship with you & your esteemed organization

With Warm Regards,

Head - CIBG
"Adarsh Bank"