INDIAN COOPERATIVE SUMMIT & EXCELLENCE AWARDS 2026

ANCHOR CUE SHEET | 75 AWARDEES

No.	Bank / Institution Name	Award Category	Short Achievement Description
1	Saraswat Cooperative Bank	Excellence in Business Growth	The bank crossed ₹1 lakh crore in business, reaching ₹1,06,625 crore with 16.13% annual growth.
2	Cosmos Co-operative Bank	Excellence in NPA Management	Gross NPA fell from 11% to 3.11%, supported by ₹416.18 crore in recoveries during FY26.
3	SVC Cooperative Bank	Excellence in Customer Service	The bank introduced same-day cheque clearing and doorstep delivery of cheque books and debit cards.
4	TJSB Sahakari Bank	Excellence in Digital Transformation	The bank processed 209.50 crore digital transactions in FY 2025–26, including 186.89 crore UPI transactions.
5	Bharat Coop Bank (Mumbai)	Excellence in Cyber Security	Its multilayer cybersecurity framework protects 104 branches and a business mix exceeding ₹20,000 crore.
6	Janata Sahakari Bank, Pune	Excellence in Fraud Prevention & Control	A dedicated 24×7 in-house team monitors fraud alerts through its integrated AML and fraud-risk framework.
7	NKGSB Cooperative Bank	Excellence in Mobile Banking	Its mobile banking platform enables online KYC updates, secure bill payments and digital loan transfers.
8	Bassein Catholic Co-Operative Bank Ltd.	Excellence in NPA Management	The bank cut its Gross NPA ratio from 9.53% to 6.75% while maintaining zero Net NPA.
9	Rajkot Nagrik Sahakari Bank	Excellence in Risk Management	For its exemplary initiative in strengthening risk management, promoting robust governance and building a resilient, future-ready cooperative bank.
10	DOMBIVLI NAGARI SAHAKARI BANK LTD.	Excellence in Technology Adoption	The bank modernised digital services with cash recyclers, online KYC and digitised loan processing.
11	Karad Urban Co-operative Bank Ltd.	Excellence in NPA Management	The bank reduced Gross NPA from 16.93% to 5.15%, recovering ₹151.81 crore.
12	Kalyan Janata Sahakari Bank	Excellence in Cyber Security	The bank combines an in-house security operations centre with regular cyber drills and community awareness.
13	Prime Co Operative Bank Ltd	Excellence in Cooperative Banking Innovation	Its in-house business intelligence platform delivers a comprehensive performance report at a single click.

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14	THE GAYATRI COOPERATIVE URBAN BANK LTD	Excellence in Digital Payments	The bank recorded 9.61 crore digital transactions, with active UPI users rising 84.68%.
15	Nagpur Nagarik Sahakari Bank	Excellence in Risk Management	The bank developed eight in-house risk management models backed by regular stress testing.
16	THE VARACHHA COOPERATIVE BANK LTD	Excellence in Digital Payments	The bank processed 4.20 crore digital transactions worth ₹18,712.31 crore across UPI, ATM, POS, e-commerce, IMPS, BBPS and BillDesk channels, including 3.64 crore UPI transactions.
17	Jalgaon Janata Sahakari Bank Ltd.	Excellence in Financial Inclusion	Its self-help group programme supports 4,123 groups and 57,760 women.
18	Sharad sahakari bank let., Manchar	Excellence in Mobile Banking	The bank introduced a user-friendly mobile banking application to improve access and convenience.
19	Janaseva Sahakari Bank Ltd., Hadapsar, Pune	Excellence in NPA Management	The bank reduced Gross NPA from 7.91% to 3.33% and achieved zero Net NPA.
20	Bombay Mercantile Co-operative Bank Ltd.	Excellence in NPA Management	The bank brought Net NPA down from 25% in 2002 to 5.26% in FY26.
21	THE SIRSI URBAN SAHAKARI BANK LTD., SIRSI	Excellence in Financial Inclusion	The bank extends savings and affordable credit services to underserved communities and small traders.
22	Omprakash Deora Peoples Co-op Bank	Excellence in Customer Service	The bank enhanced customer convenience through modern digital banking services across 33 branches.
23	Deogiri Nagari Sahakari Bank	Excellence in Customer Service	The bank enhanced customer convenience through internet banking and expanded digital services.
24	Pune People's Co-operative Bank Ltd.	Excellence in Business Growth	The bank crossed ₹3,063 crore in total business, adding ₹357 crore during FY 2025–26.
25	MODEL CO-OPERATIVE BANK LTD.	Excellence in Customer Service	The bank targets resolution of routine banking service requests within three days.
26	Contai Co-operative Bank Limited	Excellence in NPA Management	The bank reduced its Gross NPA ratio from 3.99% to 2.90% in FY26.
27	Vasai Vikas Sahakari Bank (VVSB Bank)	Excellence in Cyber Security	The bank strengthened cybersecurity across 19 branches with advanced threat-monitoring technologies.
28	Sangli Sahakari Bank, Mumbai	Excellence in NPA Management	After recoveries exceeding ₹40 crore, the bank achieved zero Net NPA and 64.98% CRAR.

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29	Rani Channamma Mahila Sahkari Bank Niyamit., Belagavi	Excellence in Financial Inclusion	The bank promotes women's financial independence through interest concessions and community welfare initiatives.
30	Shri Veershaiv Cooperative Bank	Excellence in Technology Adoption	The bank strengthened its technology infrastructure and digital banking services across 31 branches.
31	The Adarsh Cooperative Urban Bank Limited, Hyderabad	Excellence in Digital Payments	The bank introduced UPI AutoPay, digital loan origination and self-service banking kiosks.
32	Agrasen Co-op Urban Bank, Hyderabad	Excellence in Cooperative Banking Innovation	The bank introduced QR payments, in-house security automation and API-based fraud alerts.
33	MOUNT NAGRIK SAHAKARI BANK LTD.	Excellence in Technology Adoption	The bank introduced digital onboarding and a multilayer Zero Trust-aligned cybersecurity framework.
34	Tumkur Grain Merchants Co-operative Bank Limited	Excellence in NPA Management	The bank reduced Net NPA from 17.37% to just 0.60%, raising provision coverage to 97.07%.
35	SREE THYAGARAJA CO-OPERTIVE BANK LTD	Excellence in NPA Management	The bank has maintained zero Net NPA for the past 20 years.
36	Tirupati Urban Cooperative Bank Ltd.	Excellence in Technology Adoption	The bank achieved 99.95% core banking availability and reduced critical IT incidents by 25%.
37	Citizens Urban Cooperative Bank, Jalandhar	Excellence in NPA Management	The bank brought Net NPA down from 13.41% to zero and recovered ₹19.75 crore in FY26.
38	Sanmati Sahakari Bank Ltd Ichalkaranji	Excellence in Cooperative Banking Innovation	The bank introduced early-warning systems and daily dashboards to strengthen loan monitoring.
39	Samata Co-Operative Development Bank Ltd	Excellence in Digital Payments	The bank handles more than 6,000 digital transactions daily with round-the-clock support.
40	Apani Sahakari Bank	Excellence in Financial Inclusion	The bank reached nearly 4,000 women through financial literacy programmes in the past year.
41	Kangra Cooperative Bank, Delhi	Excellence in Customer service	The bank reduced customer complaints from 22 to five in a single year.
42	Pochampally Co-operative Urban Bank Ltd.	Excellence in NPA Management	The bank grew its loan portfolio 47.28% to ₹247.40 crore while maintaining zero Net NPA.
43	Maharashtra State Coop Bank	Excellence in Cyber Security	Its Sahakar Suraksha initiative provides 24×7 cyber monitoring to cooperative banks at zero cost.

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44	Kerala State Co-op Bank	Excellence in Digital Transformation	Its digital account-opening facility covers 769 branches and has opened over one lakh accounts.
45	Andhra Pradesh State Co-op Bank	Excellence in Technology Adoption	The bank adopted AI chatbots, voice agents and a treasury dashboard to modernise operations.
46	Telangana State Cooperative Apex Bank Ltd., (TGCAB)	Excellence in Digital Transformation	All 47 bank branches and 407 branches of nine DCCBs operate on a common core banking platform.
47	Meghalaya Co-op State Apex Bank	Excellence in Technology Adoption	The bank introduced UPI, WhatsApp banking and cardless cash withdrawal as part of its digital journey.
48	Assam State Cooperative Bank	Excellence in Financial Inclusion	The bank has served Assam for 78 years, extending cooperative banking to interior regions.
49	Jharkhand State Cooperative Bank Ltd.	Excellence in Cooperative Innovation	The bank supports self-help groups with loans at 7% interest and extends interest-free credit to PACS and LAMPS.
50	Odisha State Cooperative Bank	Excellence in Business Growth	The bank disbursed ₹20,157.05 crore in crop loans to 36.44 lakh farmers and earned ₹230.27 crore in net profit.
51	Shri Beereshwar Credit Co-op	Excellence in Digital Transformation	The society introduced its Beereshwar Pay app and digital banking systems across a 235-branch network.
52	Godavari Urban Multistate Credit Co-op	Excellence in Financial Inclusion	The society expanded to 102 branches across six states, serving 4,46,852 members.
53	Shri Kulswami Credit Co-op Society	Excellence in Member Services	The society has consistently supported members through dividends, competitive interest rates, educational awards and medical camps.
54	Sainath Multistate Credit Coop	Excellence in Member Services	The society combines doorstep deposit collection with personalised, technology-enabled member services.
55	Shri Venkatesh Multistate Co-op Credit	Excellence in Technology Adoption	The society introduced digital accounts, QR payments, video KYC and online loan services.
56	ADITYA ANAGHA MULTI-STATE CREDIT CO-OPERATIVE SOCIETY LTD.	Excellence in Customer Service	The society serves more than 2.75 lakh members with personalised and doorstep services.
57	K DIAMOND MULTI STATE COOPERATIVE CREDIT SOCIETY LTD., VIJAYAPUR	Excellence in Member Services	The society enhanced member convenience through new deposit and RD schemes, mobile banking, RTGS and NEFT services.

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58	SHIVPRATAP NAGARI CO OPERATIVE CREDIT SOCIETY LTD VITA (MULTISTATE)	Excellence in Cooperative Innovation	The society pioneered computerised Pigmy collection and expanded technology-enabled rural banking services.
59	Mahesh Nagari Multistate co op credit soc ltd	Excellence in Member Services	The society has strengthened member services through personalised guidance and sustained deposit growth.
60	MAHAGANPATI MULTISTATE CO-OPERATIVE CREDIT SOCIETY LTD	Excellence in Business Growth	The society expanded its branch network, extending financial services to underserved communities and generating employment opportunities.
61	SHRI ARIHANT COOPERATIVE CREDIT SOCIETY LTD BORGAON (MULTI-STATE)	Excellence in Business Growth	The society recorded ₹11,859 crore in annual turnover, with deposits of ₹1,726.17 crore.
62	Pavanraje Loksamruddhi Multi State Cooperative Credit Society Ltd.	Excellence in Business Growth	The society grew its business 20% to ₹657.52 crore while reducing Gross NPA to 3.32%.
63	Rajarshi Shahu Multistate Co-operative Credit Society Ltd., Buldhana	Excellence in Digital Transformation	Its SHAHUPAY app serves around 30,000 customers across a 69-branch network.
64	SHREE SIDDHIVINAYAK MULTISTATE CO-OP CREDIT SOCIETY LTD., OSMANABAD	Excellence in Business Growth	The society grew its business 29.76% to ₹430.13 crore in FY26.
65	PRIDE MULTI STATE CREDIT CO OPERATIVE SOCIETY LTD	Excellence in Business Growth	The society expanded from 700 to over 1.5 lakh members, with deposits reaching ₹550 crore.
66	The Citizen Credit Cooperative Society, Hyderabad	Excellence in Customer Service	The society provides doorstep banking for senior citizens and has remained profitable since inception.
67	Samata Nagari Sahkari Patsanstha Maryadit,Kopargaon	Excellence in Technology Adoption	The society operates 27 branches and offers OTP-based self-banking and paperless gold loans.
68	Kamal Nagari Sahakari Patsanstha, Alibaug	Excellence in Cooperative Innovation	Its affordable dialysis centre provides around 180 sessions every month.
69	The Unati Cooperative Marketing-cum-Processing Society Ltd.	Excellence in Cooperative Innovation	The cooperative transformed rural bioresources into marketable products through scientific innovation, employing 259 people, including 197 women.

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70	Mulkanoor Co-op Rural Credit & Marketing Society Ltd	Excellence in Member Services	The society serves 7,500 active members, disburses over ₹250 crore annually and maintains 100% recovery.
71	ESAF Swasraya Multistate Agro Cooperative Society	Excellence in Cooperative Innovation	Its contract-farming initiative brought 200 acres into cultivation with 82 participating farmers.
72	Indian Youth Co-op Society	Excellence in Cooperative Innovation (Harsh Sanghani)	India's first youth cooperative is advancing youth leadership, including representation at the ICA Global Youth Committee.
73	Veliyathunad Service Cooperative Society Ltd E 298	Excellence in Member Services	Its Cokoon mushroom initiative supports more than 500 registered members, mostly women.
74	Gujarat State Cooperative Credit Societies Federation	Excellence in Cooperative Innovation	The federation promotes computerisation and modernisation among more than 6,200 credit societies across Gujarat.
75	Sikkim State Cooperative Union	Excellence in Digital Transformation	The union trained 21,212 members and established 110 Common Service Centres in PACS.