

EDITORIAL



Sharad Gangal
Chairman
TJSB Sahakari Bank Ltd.

Celebrating over 5 Decades of Integrity

As TJSB Sahakari Bank marks its 54th Foundation Day, it gives me pride to reflect on a journey rooted in trust, discipline, and service to the community.

Over the decades, the Bank has grown steadily—guided by strong values and a clear sense of responsibility. Our progress has never been about growth alone, but about strengthening relationships, maintaining stability, and evolving with purpose.

The theme for this year, “Expanding Horizons,” aptly captures our approach to the future. It signifies our readiness to embrace change, adapt to a dynamic banking environment and explore new opportunities—while remaining firmly anchored to the principles on which TJSB was founded.

I extend my sincere thanks to our customers for their continued faith and to our employees for their commitment and integrity. Their collective efforts have been instrumental in shaping the Bank’s growth and reputation.

As we move ahead, I am confident that TJSB will continue to expand its horizons responsibly, creating lasting value for all stakeholders.

Small Steps for Secure Banking

Cyber Transactions in India are much more protected than in other countries.

However, Cyber Frauds do happen and the money gets transferred to multiple fake accounts across the world. The fraudsters withdraw these funds within Days or Hours unless those Accounts are frozen.

Registering a complaint on the National Cyber Crime Helpline “1930” or Portal (cybercrime.gov.in) enables authorities to freeze the fraudsters accounts before they withdraw cash.

Even CXOs and people with IT background have lost money when making payments in a hurry. It is important to think twice before every click.

As Digital economy grows, the Government and Banks are taking measures to reduce these incidents. Here are new steps implemented to help us avoid losing our hard earned money.

Step 1. Check if the Net Banking address starts with “https” and ends with “bank.in”. RBI has mandated all Banks. TJSB migrated to this domain on 15 August 2025.

Step 2. RBI has mandated to use Telephone Numbers starting with “1600” for Service and Transactional Calls. Do not provide any information to callers not calling from “1600” series Number. User ID, Passwords, OTP, PIN are not to be provided to anyone at all. TJSB uses the number “1600 xxx xxxx”.

Step 3. Banks have enabled Whatsapp Chatbot to provide details quickly. Meta checks the owner of the WhatsApp Number and displays a Blue Tick next to the Name. Ensure that the WhatsApp ChatBot you are accessing has a “Blue Tick”. TJSB’s WhatsApp verified number is “9987873466”.

Step 4. Scanning malicious QR Codes can take you to fake sites that initiate



Sachin Tatake
Director
TJSB Sahakari Bank Ltd.

download of malicious software. Check if the QR code is from a reputed company. Also, verify the Name before authorising any payment and spelling of the Website if any.

Step 5. Download Apps from trusted sources only and Uninstall unused Apps.

Another risk is the Version of the App we are using. After few days, the Operating System of our Mobile and our Apps ask to be Updated. This is because they may have removed defects.

Take the opinion of trusted people in case of doubt.

Finally, register a complaint with 1930 immediately as soon as possible.

Stay Alert-Stay Safe!

IT & Digital Initiatives



Nikhil Arekar
MD & CEO
TJSB Sahakari Bank Ltd.

TJSB Sahakari Bank has consistently been at the forefront of digital innovation, with one clear objective—making banking simpler, faster, secure, and more convenient for our customers.

Our Bank actively participates in technology initiatives led by NPCI, enabling us to introduce new digital services at an early stage. From BBPS and UPI to UPI Lite, UPI Circle and AutoPay, TJSB has been among the first banks in the country to make these solutions available, helping customers manage payments and collections with ease. We are also a strong player in BBPS, facilitating bill payments for major utilities such as GED (Goa) and BEST (Mumbai), in tough competition with large private sector banks.

During Global Fintech Festival (GFF) 2025, NPCI showcased TJSB’s UPI-enabled Cash Deposit facility through our Cash Recycler Machines (CRMs). This first-of-its-kind service in the country allows customers to deposit cash directly into accounts held with other banks—extending seamless banking beyond traditional boundaries.

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Justice Abhay Oka: A Life Rooted in Legal Culture, Discipline, and Constitutional Values

Justice Abhay Oka, a respected former Judge of the Supreme Court of India, attributes much of his professional journey to the strong legal culture he was exposed to from childhood. Coming from a family where both his father and grandfather were lawyers, the environment at home naturally nurtured his inclination towards law. This early exposure laid the foundation for his disciplined approach to the profession.

An avid and voracious reader since childhood, Justice Oka believes reading has been one of the most significant contributors to his success. He strongly advises today’s generation, especially

aspiring lawyers, to read extensively. According to him, reading history is essential to understand the background, evolution, and impact of legal cases, while autobiographies of influential personalities offer invaluable life lessons and perspectives. His habit of reading “anything and everything” helped him develop analytical depth and a broader worldview.

Justice Oka was fortunate to learn from several eminent lawyers during his early years of practice in Thane. One such influential figure was Advocate Prabhakar Patil, who was also a director of TJSB Bank.



Justice Abhay Oka

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Drawing from his deep understanding of institutional responsibility and public accountability, Justice Oka also reflects on the challenges of loan recovery faced by cooperative banks. He emphasises the importance of maintaining a balance between firmness and empathy, noting that financial institutions, much like courts, must uphold discipline while remaining sensitive to the people they serve. In this context, he praises TJSB Bank’s leadership, crediting its principled founders, such as B. K. Patwardhan and its efficient management for sustaining ethical practices and steady growth across generations.

A New Milestone in TJSB's Journey: From 'Cooperation' to 'Digital Revolution'

Today is the Foundation Day of our beloved TJSB Bank! My association with this institution dates back to 1994. It brings immense pride to witness this journey, which began in a small office in Thane and has now reached the milestone of becoming India's fourth-largest cooperative bank. During my ten-year tenure as Chairman, we took giant leaps across all sectors. However, as I look back today in 2026, I feel this is not just a time to celebrate our past success, but a moment to prepare ourselves for the challenges of the future.

1. From 'Brick and Mortar' to Virtual Banking (The Shift to Virtual)

The world of banking has undergone a fundamental transformation. As Brett King stated in his book Bank 4.0, "Banking is no longer a place you go, but something you do."

Previously, a bank's strength was measured by its number of physical branches (Brick & Mortar). Today, however, is the era of Virtual Banking. The new generation finds it more convenient to conduct 'Zero-Touch' transactions via mobile rather than visiting a branch in person. Therefore, TJSB must look beyond just physical expansion and adopt a 'Phygital' model—a blend of 'Physical' trust and 'Digital' speed. If a customer cannot avail of a loan or open an account from the comfort of their home, we risk falling behind the competition. We must transition toward becoming an 'Invisible Bank' that is available 24/7 in the customer's pocket (smartphone).

2. The 'One-Stop Financial Supermarket' (One-Stop Solution)

Deepak Parekh, the former Chairman

of HDFC Bank, always emphasised one thing: **Diversification**. TJSB can no longer afford to remain just a 'deposit and loan' bank. We must become a 'One-Stop Solution' for every financial need of our customers.

Services such as Insurance, Mutual Funds (SIP), Stock Brokering, and Tax Planning should all be available under one roof. When a customer joins TJSB, we should be equipped to manage their entire Financial Lifecycle. This approach increases 'Customer Stickiness'—meaning a customer who avails of all their financial services through us will never leave our side.

3. RBI Guidelines and Discipline (Regulatory Compliance)

In today's banking landscape, Reserve Bank of India (RBI) regulations are not merely a 'checklist' but our protective shield. Especially as one of the top four cooperative banks in the country, the eyes of the regulators are always upon us. Our policy regarding Regulatory Compliance must be one of 'Zero Tolerance.'

We must adhere strictly to rules—not just to avoid penalties, but to safeguard the bank's image and maintain customer trust. A 'Risk-based Supervision' and a deep-rooted 'Compliance Culture' must be evident at every level of our operations.

Adherence to regulations is not a hurdle; it is our strength.

4. Asset Quality: The True Measure of Progress (Asset Quality & NPA)

The health of any bank is measured not by the figures on its balance sheet, but by its Asset Quality. Disbursing loans is easy, but ensuring that the money returns safely with interest is the true skill.

Our goal should not just be to grow the 'Loan Portfolio,' but to build a 'Quality Loan Portfolio.' We must never forget the mantra: "Quality over Quantity." If our asset quality is excellent and

NPAs (Non-Performing Assets) are under control, only then can we withstand any future economic crisis. Every employee must stay alert to 'Early Warning Signals' and uphold a culture of disciplined loan recovery.

5. Challenges Facing Mid-Sized Banks (The Mid-Size Squeeze)

Today, mid-sized banks like TJSB are caught in a pincer movement. On one hand, large private banks have massive capital for technology, while on the other, new Fintechs are expanding rapidly.

We face several key threats:

Cyber-Resilience: In 2026, data theft or cyber-attacks are the greatest risks. Investment in cyber security is not

an expense; it is an insurance policy.

The Talent War: Tech-savvy youngsters are gravitating toward big tech companies. To attract them, we must modernise our Work Culture.

Data Utilisation (Data Analytics): Large banks use Artificial Intelligence (AI) to predict exactly when a customer needs a loan. We must treat 'Data' as the new 'Fuel' and utilise it effectively.

6. An Appeal to Employees and Management

To the Senior Management: The time has come to be 'Innovators' rather than just 'Administrators.' Do not fear the adoption of new technology or change. Cloud Banking and AI are the needs of the hour.

To my Dear Employees: No matter how much technology advances, the soul of the cooperative sector remains the 'Human Touch.' A machine can calculate accounts, but it cannot empathise with a customer's problems. Every employee must act as both a 'Risk Manager' and a 'Relationship Manager' for the bank.

Conclusion

TJSB's legacy is built on Trust. As Deepak Parekh once said, "Trust is our biggest product." We must carry this trust into 2030, wrapping it in the framework of modern technology, RBI discipline, and superior asset quality. We must build a bank that is as fast as a Fintech, as secure as a large bank, and as compassionate as a cooperative.

Warmest wishes to all of you on this Foundation Day!

Sahkar se Samridhhi! (Prosperity through Cooperation!)



Vidyadhar Vaishampayan
Former Chairman
TJSB Sahakari Bank Ltd.

From One Truck to a Trusted PAN-India Transport Brand-Shri Dinesh Roadlines

In the year 1987, Mahesh Joshi laid the foundation of Shri Dinesh Roadlines with a clear and simple vision to provide honest, timely, and quality transport services while building long-term, trust-based relationships with customers. What began as a small initiative has today grown into a respected and reliable name in the Indian transport and logistics industry.

Mahesh Joshi's entry into the transport sector was driven by his understanding of its vital role in business and industry. Transport is the backbone of every industrial operation, offering stability and continuity. Recognising this importance, he chose this field and built a strong foundation through discipline, dedication, and a forward-looking approach. One of the most significant milestones in this journey has been the company's consistent and sustainable growth. Starting with just one truck, Shri Dinesh Roadlines today operates a fleet of around 150 trucks. Remaining active in the industry for decades, expanding steadily, and maintaining



customer satisfaction throughout the journey stand as Mahesh Joshi's greatest achievements.

At present, Shri Dinesh Roadlines offers a comprehensive range of transport and logistics services. The company specialises in Full Truck Load (FTL) movements, particularly industrial and chemical consignments, along with ODC and project movements, crane services, and warehousing solutions. With PAN-India operations, the company places the highest priority on safety, timely delivery, and consistent



Mahesh Joshi

Under Mahesh Joshi's leadership, Shri Dinesh Roadlines' association with TJSB Bank can be best described as trustworthy, supportive, and flexible, a partnership that continues to empower growth and drive the company forward on every mile of its journey.

service quality. Strong core values form the backbone of customer



trust. Commitment, transparent communication, on-time vehicle placement, and punctual delivery are central to the company's operations. According to Mahesh Joshi, once customer trust is earned, half the work is already accomplished.

What truly differentiates Shri Dinesh Roadlines from other transport companies is its experience combined with personal involvement. The focus is not merely on running vehicles, but on ensuring that every consignment is handled responsibly, carefully, and with

complete accountability. For financial management and business growth, TJSB Bank emerged as the preferred banking partner. Mahesh Joshi chose TJSB Bank for its practical understanding of transport businesses, supportive approach, and easy accessibility qualities that are essential for smooth transport operations.

Shri Dinesh Roadlines actively utilises several TJSB Bank services, including ODS facilities, term loans, forex services, bank guarantees, and current accounts, enabling efficient day-to-day operations. The banking experience has been described as stress-free and seamless. Starting with an account balance of just ₹5,000, the relationship has grown to enjoy substantial banking facilities, reflecting the strength of mutual trust and confidence. The personalised service and guidance offered by TJSB Bank's staff further strengthen this association. Friendly, supportive, and well-versed with business requirements, the bank's team makes the relationship feel more like a family bond than a purely professional one.

The Multifaceted Journey of Mangesh Desai: From Stage to Silver Screen

Mangesh Desai's tryst with acting began in the 5th standard during a Ganesh Utsav, but it took real shape after his 10th standard, when he enrolled for a Bachelor's Degree and a certificate course in Dramatics at Marathwada Vidyapeeth. There, his passion gained momentum, and he realised acting was his true calling. He gained valuable experience through Rajya Natya Spardhas and Ekankika competitions. Although he didn't have a single inspiration, watching icons like Kamal Haasan in Sadma, Sanjeev Kumar, and Anupam Kher sparked a deep desire to perform with similar intensity.

His most demanding role was playing Bhagwan Dada in Ek Albela, with minimal biographical material available. He relied on intense study and observation to craft a respectful and authentic performance. Desai believes audience appreciation is crucial to an artist's growth. Whether in singing, acting, or any other field, their support gives artists strength and encouragement. Having worked across theatre, television, and cinema, Desai sees theatre as the purest form of performance,



Mangesh Desai

where there's no room for error. Television, for him, is practice, a way to become camera-aware. Cinema, however, is the ultimate guru, immortalising an actor's craft. He believes moving from stage to screen prepares one best for film.

His entry into production came from witnessing mismanagement on sets. To ensure discipline and transparency, he founded Sahil Motion Arts. Desai insists that timely payments and the right team are the backbone of good production. His banner found success with Dharmaveer and Dharmaveer 2, dedicated to Shiv Sena leader Anand Dighe,



attributing the films' success to Dighe's legacy and CM Eknath Shinde's support. Desai sees Marathi cinema evolving rapidly, experimenting with family dramas, comedies, thrillers, and biopics. He urges aspiring artists to embrace patience and avoid fallback plans "Make cinema your identity first," he advises.

He doesn't differentiate

Beyond his artistic journey, Mangesh Desai shares a long and trusting association with TJSB Bank, having opened his first account at its Vartak Nagar branch in 1994 and remaining loyal ever since. With accounts later at the Ghodbunder Road and Dhokali branches, his faith in the bank stems from its consistent support, prompt loan assistance, and people-centric approach, including timely help during urgent financial needs.

between commercial and art films, "Cinema is cinema," he says, but dreams of portraying Kishore Kumar or powerful villainous roles. He also hopes to create a high-tech horror thriller rooted in emotion. Originally from Sambhajnagar, Desai settled in Thane in 1996 and considers it his karmabhoomi. The support from friends, artists, and the Thane Municipal Corporation

proved vital. He now lives in One Hiranandani Park, a symbol of his journey. From humble beginnings to respected actor-producer, Mangesh Desai's story is one of dedication, evolution, and unshakable passion.

Beyond his artistic journey, Mangesh Desai shares a long and trusting association with TJSB Bank, having opened his first account at its Vartak Nagar branch in 1994 and remaining loyal ever since. With accounts later at the Ghodbunder Road and Dhokali branches, his faith in the bank stems from its consistent support, prompt loan assistance, and people-centric approach, including timely help during urgent financial needs. Though professional commitments prevent him from visiting the bank personally, the personal connection continues through proactive communication from the staff. Originally from Sambhajnagar and settled in Thane since 1996, which he considers his karmabhoomi, Desai's journey from humble beginnings to a respected actor and producer reflects dedication, trust, and enduring relationships built on integrity.

मराठे ज्वेलर्सच्या यशस्वी प्रवासाला टीजेएसबी बँकेची साथ

मराठे ज्वेलर्सचा प्रवास हा केवळ पिढ्यान्पिढ्या चालत आलेल्या व्यवसायाचा नाही, तर विश्वासावर उभ्या असलेल्या नात्यांचा आहे. या प्रवासाची सुरुवात १९७६ मध्ये झाली. गोल्ड लायन्स मिळाल्यानंतर वामन शंकर मराठे आणि श्रीधर शंकर मराठे यांनी सोन्याच्या व्यवसायात प्रवेश केला. सुरुवातीला 'शुंगार आर्ट ज्वेलर्स' या नावाने व्यवसाय सुरू झाला आणि १९८२ मध्ये तो 'वामन शंकर मराठे ज्वेलर्स' या नावाने अधिक दृढपणे उभा राहिला.

आज मराठे ज्वेलर्सची ओळख सचोटी, वेळेवर काम पूर्ण करणे आणि ग्राहकांचा विश्वास जपणे या मूल्यांवर आधारित आहे. दागिन्यांच्या व्यवसायात विश्वास हे सर्वात मोठे भांडवल असते आणि हीच बाब लक्षात घेऊन प्रत्येक व्यवहारात प्रामाणिकपणा जपला जातो.

गुणवत्ता आणि शुद्धतेच्या बाबतीत मराठे ज्वेलर्सने नेहमीच उच्च मापदंड ठेवले आहेत. हॉलमार्क प्रणाली काटेकोरपणे पाळली जाते. कारागिरांकडून आलेल्या प्रत्येक दागिन्याचे वजन, माप आणि डिझाईन तपासल्यानंतरच ते हॉलमार्कसाठी पाठवले जाते. ग्राहकांनी दिलेल्या वेळेपेक्षा दोन ते तीन दिवस आधी दागिने तयार ठेवण्याचा प्रयत्न केला जातो, ज्यामुळे विश्वास अधिक दृढ होतो.

बदलत्या बाजारपेठेत टिकून राहण्यासाठी नव्या ट्रेंडनुसार बदल स्वीकारणे गरजेचे आहे. आज मशीन डिझाईन केलेल्या दागिन्यांची मागणी वाढली आहे. हे ओळखून मराठे ज्वेलर्समधील कारागिरांनी विविध प्रशिक्षण व कोर्स करून आधुनिक तंत्रज्ञान आत्मसात

केले आहे. कालानुरूप बदल करत व्यवसाय अधिक सक्षमपणे पुढे नेण्याचा प्रयत्न सुरू आहे. या संपूर्ण प्रवासात टीजेएसबी बँक ही मराठे ज्वेलर्ससाठी केवळ बँक न राहता एक विश्वासू आर्थिक भागीदार ठरली आहे. सुमारे ३०-४० वर्षांपूर्वी दुकानाच्या नूतनीकरणसाठी आर्थिक सहाय्याची गरज असताना टीजेएसबी बँकेने अतिशय कमी कालावधीत कर्ज मंजूर करून दिले. अवघ्या ८ ते १० दिवसांत कर्ज प्रक्रिया पूर्ण झाल्याने व्यवसायाला नवी दिशा मिळाली. तीन अंकी खाते क्रमांक असलेले मराठे ज्वेलर्स हे बँकेचे अतिशय जुने ग्राहक असून, या नात्याचा इतिहासच परस्पर विश्वास दर्शवतो.



अभय मराठे



१९९० ते २००० या काळात दागिन्यांच्या निर्यात व्यवसायातही टीजेएसबी बँकेचा मोलाचा वाटा राहिला. परदेशात जाणाऱ्या

ऑर्डरसाठी आवश्यक कार्यभांडवल बँकेने वेळेवर उपलब्ध करून दिल्यामुळे निर्यात व्यवसाय यशस्वीपणे करता आला. बँकेच्या



उद्योजकासाठी बँकेकडून मिळणारा विश्वास आणि तत्पर सेवा अत्यंत महत्त्वाची असते. टीजेएसबी बँकेतील सहकार्यशील कर्मचारी, वेळेवर मिळणारे मार्गदर्शन आणि चेक क्लिअरन्ससारख्या दैनंदिन व्यवहारांतील सुरळीतपणा यामुळे मराठे ज्वेलर्सला व्यवसाय वाढीसाठी भवकम आधार मिळाला आहे.

आर्थिक पाठबळामुळेच मोठ्या ऑर्डर्स स्वीकारण्याचे धाडस शक्य झाले, असे अभय मराठे आवर्जून सांगतात.

आज मराठे ज्वेलर्सची तिसरी पिढी व्यवसायात सक्रिय आहे. वामन शंकर मराठे यांच्या पायावर उभ्या राहिलेल्या या व्यवसायाची धुरा अभय मराठे आणि विजय मराठे यांनी समर्थपणे सांभाळली असून, आता अमर मराठे आणि अंकुश मराठे ही नवी पिढी या परंपरेला पुढे नेत आहे. भविष्यातील विस्ताराच्या योजनांमध्येही टीजेएसबी बँक ही एक विश्वासू आर्थिक भागीदार म्हणून महत्त्वाची भूमिका बजावेल, असा ठाम विश्वास अभय मराठे व्यक्त करतात.

बँक आणि व्यावसायिक यांच्यातील दीर्घकालीन नाते हे केवळ व्यवहारांवर नव्हे, तर परस्पर विश्वास, संवाद आणि सहकार्यावर उभे असते. टीजेएसबी बँकेसोबतचे हे विश्वासाचे नातेच मराठे ज्वेलर्सच्या सातत्यपूर्ण प्रगतीचे खरे बळ ठरले आहे.

Hy-Tech Engineers Limited

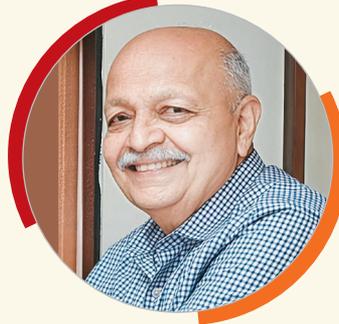
A Journey of Vision, Values, and Growth

Hemant Mondkar's journey is a true example of how strong values, continuous learning, and people-first leadership can build a lasting organisation. Born on December 30, 1947, Mr Mondkar is a B.Tech in Mechanical Engineering from IIT Powai and has pursued advanced learning in Material Management and JIT (Just-in-Time) practices, including training in Japan. His strong academic base laid the foundation for a disciplined and quality-driven professional life.

He began his career with reputed organisations like R. H. Windsor and Richardson Hindustan (now Procter & Gamble), gaining rich experience in material and commercial management. In 1977, with a clear vision and

Hy-Tech's success is also built on trust-based relationships. TJSB Bank has stood by the company through every up and down, supporting its growth journey like a family member. This long-standing partnership reflects financial discipline, mutual respect, and shared belief in sustainable growth.

entrepreneurial courage, he started a small workshop in Thane. This



Hemant Mondkar

humble beginning later grew into Hy-Tech Engineers Limited, a leading name in hydraulic fittings with a turnover of ₹180 crores and a team of over 700 members across six manufacturing units in India and abroad.



Hy-Tech's growth story is marked by key milestones such as early adoption of CNC technology, strong focus on JIT and Kaizen systems, exports to Europe and the USA, and consistent capacity expansion. Quality has always been at the heart of the organisation,

supported by international certifications and a strong "right-first-time" culture on the shop floor.

Equally important is the company's belief in total employee involvement. Hy-Tech treats employees as partners, encourages transparency, shares profits, and promotes internal growth. This approach has resulted in excellent industrial relations and very low attrition.

Mr Mondkar has also made meaningful contributions to society through Rotary and by supporting small industries, education, and environmental initiatives.



टीजेएस्बी सहकारी बँक : विश्वासाचे आणि जिद्दाब्याचे नाते



१९८० च्या दशकात सुरेंद्र दिघे यांचे कौटुंबिक आणि व्यावसायिक आयुष्य स्थिरावले होते. त्या काळात ते ठाणे पूर्व येथे वास्तव्यास होते. सन १९८५ मध्ये टीजेएस्बी बँकेची आदर्श कॉलनी येथील शाखा सुरू झाली. त्यांच्या जवळच्या मित्रांपैकी एक, माधव जोशी, बँकेच्या पहिल्या दिवसापासून तेथे कार्यरत होते. बँक सुरू झाल्याच दिवशी सुरेंद्र दिघे यांनी टीजेएस्बी बँकेत आपले खाते उघडले आणि तेथूनच या दीर्घ विश्वासाच्या नात्याची सुरुवात झाली.

काळानुरूप संसार आणि व्यवसाय विस्तारत गेले तसे विविध गरजांनुसार बँकेतील खात्यांची संख्याही वाढत गेली. सुरुवातीला पती-पत्नींची संयुक्त खाती, त्यानंतर मुलीच्या नावाने खाते तसेच डिपॉझिट लॉकर ही सर्व खाती ठाणे पूर्व शाखेत उघडण्यात आली. पुढे व्यवसायाच्या

निमित्ताने HUF खाते आणि व्यवसायाच्या नावाने स्वतंत्र खाते सुरू झाले. 'जिज्ञासा ट्रस्ट'ची स्थापना झाल्यानंतर ट्रस्टचे खातेही टीजेएस्बी बँकेतच उघडण्यात आले.

सन १९९७ मध्ये सुरेंद्र दिघे यांच्या आयुष्याला एक महत्त्वाचे वळण मिळाले. ठाण्यातील एका प्रतिष्ठित शैक्षणिक संस्थेने त्यांना विश्वस्त मंडळात सहभागी होण्याचे निमंत्रण दिले. सरस्वती मंदिर ट्रस्टचे विविध खातेनिहाय व्यवहार टीजेएस्बी बँकेतच असल्यामुळे बँकेशी असलेला संपर्क अधिक दृढ झाला. कालांतराने संस्थेच्या कामकाजाची जबाबदारी वाढली, शाळेत नवे उपक्रम सुरू झाले आणि त्यानुसार बँकेकडून विविध सुविधा, पॅकेजेस आणि आधुनिक बँकिंग सेवा उपलब्ध होत गेल्या.

नेट बँकिंग, क्यूआर कोड, पगारासाठीचे सॉफ्टवेअर यांसारख्या सुविधांचा लाभ घेऊन

ठाणे पूर्व शाखा संध्याकाळी कार्यरत असल्याने ती विशेष सोयीची ठरली. माधव जोशी यांच्या माध्यमातून बँकेतील अनेक कर्मचाऱ्यांशी आपुलकीचे संबंध निर्माण झाले. जिज्ञासा संस्थेच्या विविध उपक्रमांमध्ये, विशेषतः हिमालय शिबिरामध्ये, टीजेएस्बी बँकेतील मित्रांनी आपल्या मुलांचा सहभाग वाढवला. या प्रक्रियेतून बँकेशी एक वेगळे, जिद्दाब्याचे आणि कौटुंबिक नाते आपोआपच जुळत गेले.



सुरेंद्र दिघे



विद्यार्थ्यांचे शुल्क भरणे अधिक सुलभ झाले. आज सुरेंद्र दिघे यांच्या व्यक्तिगत, जिज्ञासा संस्थेच्या आणि शैक्षणिक संस्थेच्या अशा मिळून किमान दहा-बारा खात्यांवर त्यांची स्वाक्षरी नोंदवलेली आहे. ही सर्व खाती वेगवेगळ्या शाखांमध्ये असली तरी टीजेएस्बी बँकेच्या सुरक्षित आणि परिपक्व संगणकीय जाळ्यामुळे एकाच शाखेतून सर्व खाती हाताळण्याची सोय उपलब्ध आहे. सहकारी बँकिंग क्षेत्रात आंतरराष्ट्रीय पातळीवरील अशी सुविधा दुर्मिळ मानली जाते. "आपल्या विश्वासाची, प्रथम पसंतीची बँक", "आयुष्यभर अनुभवाचा विश्वास", "भरोसे का बँक, भविष्य का बँक" या टीजेएस्बी बँकेच्या घोषणांचा प्रत्यय प्रत्यक्ष कृतीतून येतो, असे सुरेंद्र दिघे सांगतात. गेली चाळीस वर्षांहून अधिक काळ त्यांनी हा विश्वास सातत्याने अनुभवलेला आहे. टीजेएस्बी बँकेशी असलेले हे नाते

अधिक दृढ वाटण्यामागे बँकेची सामाजिक बांधिलकीही तितकीच महत्त्वाची आहे. समाजाच्या भल्यासाठी, विशेषतः वंचित घटकांसाठी कार्य करणाऱ्या संस्थांना बँकेचे आर्थिक पाठबळ नेहमीच लाभले आहे. हा सामाजिक वारसा केवळ विद्यमान कर्मचारीच नव्हे, तर माजी पदाधिकारीही पुढे नेत आहेत. माजी अध्यक्ष भालचंद्र दाते, माजी महाव्यवस्थापक रवींद्र कर्वे, सतीश उतेकर यांच्यासह अनेक निवृत्त अधिकारी आजही विविध सामाजिक चळवळींमध्ये सक्रिय आहेत.

हेच संस्कार टीजेएस्बी बँकेला केवळ ठाण्यातच नव्हे, तर संपूर्ण महाराष्ट्रात आणि राज्याच्या सीमांतलीकडेही ग्राहकांचा विश्वास मिळवून देत आहेत. टीजेएस्बी बँकेच्या पुढील वाटचालीसाठी सुरेंद्र दिघे यांनी मनःपूर्वक शुभेच्छा व्यक्त केल्या आहेत.

Engineering a Vision:

How Ayaz Qazi Built the Precihole Legacy

As a child, Ayaz Qazi was always known for his sharp mind and academic discipline. Teachers and family members believed he would become a doctor one day. Fate, however, had other plans. Guided by his interest in machines and logic, he chose engineering, specifically mechanical engineering, setting the foundation for what would later become one of India's most respected niche manufacturing groups.

Fresh out of college, Mr Qazi was selected through campus placements as a trainee at Godrej & Boyce. The experience gave him exposure to structured industrial systems and professional discipline. Wanting to grow further, he later joined a smaller firm, Formac Engineering, where he spent nearly four to five years in machine design. While the learning was valuable, he felt professionally stuck and creatively limited. His desire to work in design and build something of his own kept growing stronger.

It was during this phase that encouragement from his colleague, Anil Kulkarni, changed everything. Coming from a middle-class background, starting a business felt risky and uncertain. Yet, trusting his instincts and with faith in destiny, Mr Qazi took the leap. In 1989, along with his former colleagues and partners, Anil Kulkarni and



The early years were far from easy. Securing bank finance was a major challenge—this is where TJSB Bank stepped in as a crucial support system. Over the decades, TJSB has stood by Precihole with trust, timely financial assistance, flexible understanding during growth phases, and a strong personal bond between Mr Qazi and the bank's staff. To this day, he credits TJSB as a silent but powerful partner in Precihole's journey.

V. R. Nayak, he founded Precihole Machine Tools Pvt. Ltd.

Precihole was born with the vision to provide solutions in the niche technology of Deep Hole Drilling, becoming the country's first comprehensive deep hole drilling solution provider. What began in a modest 500-square-foot industrial unit soon found applications across critical sectors such as defence, oil and gas, aerospace, power, medical

implants, and automotive industries.

Like any growing enterprise, challenges continued—difficulty in hiring skilled engineers, pressure from unethical government officials, and a seven-month-long workers' strike in 2008. That phase taught Ayaz Qazi a vital lesson: never put all eggs in one basket. Acting on expert advice, he diversified.

This led to the birth of Precihole Sports in 2012, manufacturing



Ayaz Qazi

Precihole Arms was launched with a clear vision to develop indigenously manufactured, world-class weapons for military and paramilitary forces by contributing towards the Make in India vision of the Government of India.

Today, Ayaz Qazi strongly believes in giving back to society. Through sports sponsorships, equipment and training support, motivational seminars for young entrepreneurs, and initiatives for armed forces and police personnel, he continues to inspire beyond business.

Reflecting on his journey, Mr Qazi expresses heartfelt gratitude to TJSB Bank for its unwavering support, trust, and understanding since the very beginning—proving that strong institutions and stronger relationships build lasting legacies.

world-class air rifles and air pistols. After complying with new arms regulations in 2016 and embracing the Make in India initiative, Precihole expanded exports to the UK, achieving an impressive business growth of 20 - 25% year on year over the last decade. In 2021,

Recore Biomaterials Pvt. Ltd.: Leading the Bio-Leather Revolution

As sustainability and innovation become central to modern manufacturing, stories of Indian entrepreneurs creating global impact deserve attention. This interview highlights one such inspiring journey—of an indigenous startup that has transformed agricultural waste into a high-value, eco-friendly leather alternative. We spoke to the Founder and Director of Recore Biomaterials Pvt. Ltd., Kaushik Varadan, to understand how innovation, resilience, and the right financial support helped build a globally competitive product from the heart of Bihar.

Founded on the idea of sustainable materials, Recore Biomaterials Pvt. Ltd. works on developing leather-like materials using banana fibres. Based in Patna, Bihar, the company extracts fibres from banana trees—an agricultural by-product—and converts them into durable, leather-like material used for bags, accessories, and soon home furnishings and automotive applications.

One of the biggest achievements of the company lies in its



Kaushik Varadan



The planning for the project began in 2022, with major support coming in 2023 when TJSB Bank funded the loan for the machinery. Due to high raw material and operational costs, along with space and funding constraints in Maharashtra, the team strategically shifted their manufacturing unit to Bihar. The move allowed access to affordable labour and infrastructure, enabling cost-effective production. Support from TJSB Bank, including working capital facilities and overdraft assistance, played a crucial role in sustaining operations during the initial phases.

entirely indigenous research and development. Since no ready-made machinery or technology existed globally for banana-fibre leather, the team custom-built

machines from scratch in India. Despite uncertainty and extensive trial-and-error, the company successfully developed a high-quality material. Benchmarking

against international players like a European brand working with pineapple fibres, Recore Biomaterials has now surpassed global standards, receiving strong

appreciation from both Indian and international markets.

In 2025, the product was officially launched and is now exported to Europe, the UK, and the UAE, with plans to expand further. The company is led by Kaushik Varadan alongside his mother, Ms Purunima, a key driving force with over a decade of experience in agro-based ventures. Together, they have proven that Made-in-India innovation can compete—and lead—on a global stage.

पीपल्स एज्युकेशन सोसायटीच्या प्रवाही ज्ञानगंगेचा शतकपूर्ती प्रवास



आल्हाद जोशी



ठाय्यातील पीपल्स एज्युकेशन सोसायटी संस्थेची ज्ञानगंगा विद्यार्थ्यांच्या शैक्षणिक जडणघडणीत मोलाचे योगदान करत एका शतकापासून प्रवाही आहे. सातघरे बिल्डिंग, स्टेशन रोड येथे जागा भाड्याने घेऊन झालेल्या उगमापासून सुरू झालेली ही ज्ञानगंगा आज विस्तीर्ण पात्राने सर्वदूर पसरली आहे.

त्या काळात आर्थिक परिस्थिती प्रतिकूल असतानाही काही प्रतिष्ठित मंडळींकडून पैसे उधार घेऊन आणि प्रसंगी घरच्या लक्ष्मीचे दागिने गहाण ठेवून, १५ जून १९२६ रोजी संस्थापक कै. वामनराव भोळे यांनी 'न्यू इंग्लिश स्कूल'ची स्थापना केली. इंग्रजी इयत्ता पहिली ते तिसरीपर्यंत सुरू केलेली ही शाळा कै. भोळे आणि त्यांच्या सहकाऱ्यांचे कष्ट तसेच नागरिकांच्या सहकार्याने पुढे ५ वी आणि मग १० वी पर्यंत विस्तारली. शाळेचा वाढता व्याप लक्षात घेऊन कै. भोळे यांचे मित्र कै. बी. जोशी सुद्धा या कार्यात सहभागी झाले. सन १९३४ मध्ये शाळेचे सल्लागार मंडळ स्थापन झाले आणि त्याच वर्षी शाळेचे पूर्ण हायस्कूलमध्ये रूपांतर झाले.

'Life is Work' या ब्रीदवाक्यासह १९३६ मध्ये मो. शा. रांगणेकर यांच्या अध्यक्षतेखाली पीपल्स एज्युकेशन सोसायटीची मोठ्या

जोमाने स्थापना झाली. स्थापनेनंतर संस्थेचे शैक्षणिक कार्य अधिक उत्साहाने आणि नेटाने सुरू झाले. या ज्ञानगंगेच्या विस्ताराला १९३६ मध्ये नौपाडा मिडल स्कूल आणि ठाणे जिल्ह्यातील मुलींसाठीची पहिली माध्यमिक शाळा 'न्यू इंग्लिश गर्ल्स स्कूल' (स्टेशन रोड) स्थापन झाली. या शाळेचे वैशिष्ट्य म्हणजे, न्यू इंग्लिश गर्ल्स स्कूलच्या पहिल्या स्त्री मुख्याध्यापिका कै. सुलभा प्रधान या मॅट्रिक परीक्षेत शाळेच्या पहिल्या बॅचमधून प्रथम आलेल्या विद्यार्थिनी होत्या.

कै. वामनराव भोळे आणि कै. बी. जोशी या आदरणीय गुरुतुल्य व्यक्तींच्या जिद्द आणि चिकाटीमुळे संस्था भरभराटीस आली. १९४९ मध्ये शाळेने सध्याच्या राम मारुती रोडवरील ८००० चौ. वार जागेचा भूखंड विकत घेऊन शाळांच्या जागेचा प्रश्न सोडवला. सातघरे बिल्डिंगमध्ये भरणारी न्यू इंग्लिश स्कूल, तसेच फडके यांच्या छापखान्याच्या खोल्यांमध्ये भरणारी न्यू गर्ल्स स्कूल आणि कालांतराने नौपाडा मिडल स्कूल, न्यू गर्ल्स स्कूल (मराठी माध्यम), प्राथमिक व पूर्व प्राथमिक तसेच भारत नाईट हायस्कूल मोठ्या जोमाने स्वतःच्या जागेत भरू लागल्या. आज याच जागेवर संस्थेची अत्याधुनिक सुविधांनी युक्त भव्य वास्तू दिमाखात उभी आहे.

टीजेएस्बी बँकेच्या सहकार्याबद्दल बोलताना श्री. आल्हाद जोशी म्हणतात की, पीपल्स एज्युकेशन सोसायटी आणि टीजेएस्बी बँक यांचे नाते गेल्या ३०-३५ वर्षांपासूनचे दृढ ऋणानुबंध आहेत. संस्थेच्या कठीण काळात, जेव्हा बांधकामासाठी निधीची कमतरता होती, तेव्हा १९९१-९२ मध्ये टीजेएस्बीने दिलेला आर्थिक आधार संस्थेसाठी मैलाचा दगड ठरला. कोपरी येथील शाळेचे बांधकाम असो वा नुकताच झालेला संस्थेचा पुनर्विकास (Redevelopment), बँकेने नेहमीच सकारात्मक पाठबळ दिले आहे. "आज संस्थेची सर्व १२ ते १४ खाती टीजेएस्बी बँकेत असून, बँकेची सेवा अत्यंत समाधानकारक आणि आपुलकीची आहे," असे आल्हाद जोशी अभिमानाने नमूद करतात. ही केवळ एक व्यावसायिक भागीदारी नसून शिक्षणाप्रती असलेल्या समान सामाजिक बांधिलकीचे प्रतीक आहे.

नौपाडा विभागातील पालकांच्या मागणीनुसार संस्थेचे विद्यमान कार्यवाह श्री. आल्हाद जोशी यांनी पीपल्स एज्युकेशन सोसायटीची इंग्रजी माध्यमाची म्हणजेच आताची पी.ई. सोसायटीज् इंडो स्कॉट्स ग्लोबल स्कूल (CBSE) शाळा सुरू केली. समाजातील कष्टकरी व गरजू विद्यार्थ्यांना शिक्षण मिळावे या उद्देशाने १९५८ मध्ये श्रीराम देसाई, वा. रा. कर्वे तसेच कै. बी. जोशी यांच्या प्रोत्साहन आणि मार्गदर्शनाखाली रात्रशाळा सुरू करण्यात आली.

ठाणे जिल्ह्यातील प्रशिक्षित शिक्षक असलेली आणि N.C.C. प्रशिक्षण देणारी 'न्यू इंग्लिश स्कूल' ही पहिली शाळा होती. संस्थेच्या विद्यार्थ्यांसोबतच ठाणे शहर व उपनगरातील विद्यार्थ्यांसाठी २०१३ मध्ये शाळेने 'द्रोणाचार्य स्पोर्ट्स अकॅडमी' स्थापन करून ऑलिम्पिक दर्जाचे रायफल शूटिंग तसेच क्लाइंबिंग वॉल सराव इत्यादी सुविधा उपलब्ध करून दिल्या आहेत.

माध्यमिक शाळांना उत्तम विद्यार्थी मिळावेत म्हणून पूर्व प्राथमिक व प्राथमिक शाळा, बदलत्या काळासोबत शहराची शैक्षणिक गरज लक्षात घेऊन सर्व इयत्तांसाठी इंग्रजी शाळा आणि त्यानंतर विज्ञान व वाणिज्य कनिष्ठ महाविद्यालय संस्थेच्या ज्ञानदानाच्या प्रवाहात जोडले गेले.

काळाच्या पुढे जाऊन विचार करत, मुलांचा सर्वांगीण विकास व्हावा आणि खेळाची आवड निर्माण व्हावी यासाठी १९८७ मध्ये पी. ई. सोसायटीचे 'क्रीडा व संस्कार केंद्र' स्थापन करण्यात आले. तसेच १९८९ मध्ये शासन आणि जनता यांच्या ध्यानीमनी नसताना संस्थेने संगणक शिक्षणाची व्यवस्था केली. कार्यालयीन कामकाज संगणकावर करणारी ही जिल्ह्यातील पहिली संस्था होती.

संस्थेच्या विद्यार्थ्यांमध्ये चिकाटी, स्पर्धात्मक व वैचारिक दृष्टिकोनाचा विकास तसेच कलात्मकता, नाट्य, वक्तृत्व आणि संगीत इत्यादी गुण विकसित करण्यासाठी संस्था बौद्धिक, शारीरिक व सांस्कृतिक क्षेत्रात विविध उपक्रम राबवत सतत कार्यशील असते. संस्थेच्या अनेक विद्यार्थ्यांनी आजवर चित्रकला, रामायण परीक्षा, विविध खेळ, स्पर्धा परीक्षा, शिष्यवृत्ती तसेच राज्य व राष्ट्रीय स्तरावर उत्तम यश संपादन केले आहे.

संस्थेच्या स्थापनेपासून अनेक पदाधिकारी, शिक्षक वर्ग आणि समाजातील मदतीचे हात यांच्या सहकार्याने आज संस्थेची वास्तू डौलात उभी आहे. "अनंत लोकांच्या कष्टातून वाहणारी पी.ई. सोसायटी संस्थेची ही ज्ञानगंगा या सर्वांची कायमची ऋणी आहे," असे श्री. आल्हाद जोशी कृतज्ञतापूर्वक सांगतात.

Where Vision Meets Trust:

The TipTop Plaza and TJSB Bank Journey

TipTop Plaza is today one of Thane's most respected event destinations, built on a vision by owner Manoj Shah that began with the land acquisition in 2001 and construction in 2002. The venue officially opened in 2004 and has since grown with the unwavering support and trust of the people of Thane. Their belief has been the driving force behind TipTop Plaza's continued journey of growth and excellence. Located in the heart of Thane, TipTop Plaza enjoys excellent connectivity from Mumbai, Mulund, LBS Road, Thane city, and Ghodbunder Road. Surrounded by key residential and commercial hubs, it stands as a central landmark. With upcoming Metro connectivity right at its doorstep, accessibility is set to improve further, making it future-ready.

Serving all sections of society, TipTop Plaza's core clientele



Manoj Shah

consists of Maharashtrians, while also hosting events for South Indian, Gujarati, Kutchi, Vagad, and Marwadi communities. The venue is known for its inclusive approach while remaining deeply rooted in Maharashtrian culture and values. One of the biggest challenges in the early years was securing financial support, as TipTop Plaza was a



new venture. At this crucial stage, TJSB Bank placed its trust in the

vision and extended timely financial support, laying the foundation for the project's success.

What sets TipTop Plaza apart is its personalised, experience-driven approach. Every event is treated like a family celebration and fully customised to the client's vision. "As a one-stop destination, we offer complete event solutions

He further attributed this seamless growth to a vital alliance, adding that the partnership with TJSB Bank has been instrumental in this journey. More than a banking relationship, it is a bond built on trust, guidance, and long-term commitment. With supportive staff, flexible facilities, and relationship-driven banking, TJSB Bank truly stands as a Trusted Partner, contributing significantly to the success of TipTop Plaza and to Thane's growth.

for weddings, corporate functions, and exhibitions," says Manoj Shah. "Every detail is handled with care and professionalism."

Omniscient Process Equipments Pvt. Ltd. : A Legacy of Quality and Trust



For Ninad Vaidya, entrepreneurship was not just an inherited responsibility but a conscious choice shaped by education, experience, and values. A Mechanical Engineering graduate from K.J. Somaiya College and an MBA in Operations from NMIMS, Ninad always had a keen interest in the mechanical and automotive fields. His academic journey laid a strong technical foundation and helped him align his passion with practical business thinking.

Before joining Omniscient, Ninad worked with reputed firms across multiple locations in India and abroad. This exposure proved to be a turning point. While gaining international experience, he realised that India had the potential to build sustainable engineering businesses capable of competing globally. This belief inspired him to return and



Ninad Vaidya

contribute to the family enterprise, bringing with him a global perspective and structured engineering practices.

What sets TJSB Bank apart, according to Ninad, is its transparency, fairness, and unwavering support for SMEs—irrespective of business size. Quick disbursements, honest communication, and proactive handholding have strengthened the relationship over the years.

As a second-generation entrepreneur, Ninad leads Omniscient with a clear set of core values—quality, trust, and perseverance. These principles guide every decision within the organisation. The focus remains on delivering best-in-class products while continuously improving systems and processes. The company's long-standing relationships with clients across industries stand as a testament

to its reliability and commitment, with many customers placing their trust in Omniscient for decades.

Coming from a modest background with no industrial legacy, financial planning and banking support played a crucial role in Omniscient's steady growth. Over the last three decades, TJSB Bank has been an integral part of this journey. From opening the first current account to supporting factory purchases, machinery expansion, large-scale projects, and even forex transactions, the bank has consistently stood by the company.

For young entrepreneurs, Ninad's advice is simple yet vital: choose your banking partner wisely. In today's challenging business environment, a trustworthy bank that understands your goals and grows with you can make all the difference.

Enduring the Heat: The Evolution of J. Mangsun & Co. and Calor Thermo Treat

The story of J. Mangsun & Company is a remarkable testament to the power of cross-cultural partnership and the resilience of the entrepreneurial spirit. Founded on 15 August 1964 by Late Nijanand Pendse and Late P. M. S. Varadan, the firm began as a unique collaboration between a Marathi and a Tamil family. Dedicated to the manufacturing of industrial-grade bearings, the company built a foundation on a culture of trust, famously treating its employees as "Sahakari Bandhu" or Co-Brothers.

However, this trust was tested in July 1986 when external influences led to the formation of the company's first labour union. For the founders, then in their early 60s, this was a significant setback. It was at this critical juncture that the second generation stepped in early to preserve the company's values and ensure continuity.

By 1993, the company's leadership was fortified as the second generation stepped into specialised roles to modernise the business: Kulashekhar Varadan headed Marketing, Keshavan Varadan led Bearing Design and Production, and Kasturi Varadan served as CEO, managing

Finance and HR. Joining them after completing his Commerce degree, Sachin Pendse followed the founders' philosophy by starting as an apprentice within the company before taking charge of Quality Management Systems. Under his dedicated leadership, J. Mangsun achieved a historic milestone in 2001 by obtaining ISO 9000 and QS 9000 certifications. Recognised by the American 'Big 3' (Ford, General Motors, and Chrysler), this achievement established the company as the first SSI in India and only the second company overall, after Bharat Forge, to reach such a prestigious height.

Building on this success, Sachin Pendse computerised these quality systems by developing a proprietary ERP system. Continually updated today, this digital backbone has enabled J. Mangsun to compete as a respected global supplier against industry leaders from Japan, Germany, and the United States.



Sachin Pendse

To address the growing needs of the "heat treatment" process, which is critical to quality, Sachin Pendse, Kulashekhar Varadan, and Harshad Katkar established a partnership firm named Calor Thermo Treat, taking premises on rent in the Pimpri MIDC area for this purpose. Yet, as the saying goes, "Problems don't queue; they swarm." Just as their advanced furnaces were commissioned in

TJSB Sahakari Bank was the definitive turning point for J Mangsun. This 22-year partnership began when the current MD and CEO, Nikhil Arekar, was the Wagle Estate branch manager. Despite numerous changes in leadership and staff since then, the positive experience has remained constant. This proves that TJSB's excellence is rooted in a customer-centric approach that transcends any single individual. Sachin Pendse is deeply grateful to the bank for being more than a lender; they are a sensitive partner that provides the critical stability and support needed to survive volatile crises and keep the project alive.

2019, the automobile sector hit a massive slowdown. This was followed by the global pandemic and a doubling of gas rates by late 2020, turning their detailed project reports upside down.

During this "trial by fire," Sachin Pendse successfully steered the company through the storm, anchored by the strength of his personal and professional bonds. He credits his survival to the steadfast

presence of his wife, Shamika Pendse, and the unwavering commitment of his partners—Kulashekhar, Kasturi, Keshavan, and Harshad—who stood firmly with him through the toughest decisions.

Today, Calor Thermo Treat is emerging stronger from its series of crises. With a legacy of trust and a future-focused vision, J. Mangsun remains dedicated to the journey that began on Independence Day, forging a self-reliant India that stands as a strong global supplier. After all, just like a high-performance bearing, true strength and world-class precision are only achieved once you have endured the heat of the furnace.



IT & Digital Initiatives



From Page.1 ...

We are happy to share that TJSB Bank now processes UPI transactions as quickly as some of the fastest banks in India. Customers can witness the sub 2 second processing speed on NPCI's BHIM app. In addition, the transaction SUCCESS rates in UPI on Technical side is 99.99%, reflecting a strong and reliable tech stack working seamlessly in the background.



The SELECT Card will offer a host of lifestyle and convenience benefits, such as quarterly Lakmé Salon visits, gym memberships, enhanced airport lounge access, subscriptions to Jio Hotstar, golf lessons, and quarterly ride vouchers for Ola or Uber, among other privileges. These benefits are refreshed periodically in line with NPCI's partnerships for each financial year.

WHAT'S NEW

Continuing the tradition of innovation, the Bank is likely to introduce the following new initiatives in the coming months.

1. Enabling UPI in TJSB Smart.

To further enhance digital convenience, TJSB Bank plans to enable UPI services in TJSB Smart app by February 2026. As an interim step, this facility may be introduced as a separate UPI application around the Bank's Foundation Day, allowing customer to start using the service sooner.

2. TJSB Mini Account

TJSB Bank will introduce a TJSB Mini Savings Account for customers who already hold a regular Savings Bank account with us.

Under this facility, customers can transfer a fixed amount at regular intervals (such as monthly) from their main account to the Mini Account through an automated Standing Instruction to cater to their monthly expenses. The Mini Account can be used for all digital transactions such as UPI, Internet Banking, Mobile Banking, bill payments, ATM usage, POS and e-commerce transactions. The main account will be cut-off from digital channels & can continue to be operated through cheques, withdrawal slips and branch visits.

This initiative offers greater safety and peace of mind, especially for senior citizens, retired employees, students and customers who may be less comfortable with technology. By using the main account for traditional banking and the Mini Account for digital payments, customers can enjoy the convenience of online transactions while limiting exposure and reducing risk in case of fraud or scams.

3. SELECT Card

TJSB Bank plans to introduce the SELECT Card, a VIP debit card, exclusively designed for select and valued customers of the Bank.

4. Prepaid Cards

TJSB Bank plans to introduce Prepaid Cards as part of its continued efforts to offer safe, convenient and flexible payment solutions to customers. These prepaid cards will provide customers with a controlled and secure way to manage spending, making them ideal for everyday use, travel, gifting and other specific payment needs.

5. Loan Origination System (LOS)

TJSB Bank has initiated the implementation of a Loan Origination System (LOS) to make the loan application and approval process faster, simpler and more transparent for customers. Vehicle Loans are expected to be the first to go live under this system by March 2026, followed by other loan products such as Housing Loans and Personal Loans. Customer will benefit from faster turn-around-times.

6. Unified Lending Interface (ULI)

TJSB Bank is in the process of onboarding onto the Reserve Bank of India's Unified Lending Interface (ULI) platform, a significant step towards fully digital lending.

Envisioned by the RBI as the credit-side equivalent of UPI, ULI aims to enable customers to discover and apply for loans digitally through a single, trusted interface. Once operational, this platform will allow customers to access loan offerings in a simple and secure manner.

TJSB has always been a leader in digital banking and will continue to expand its digital footprint to offer greater convenience, safety and choice to customers.

Justice Abhay Oka: A Life Rooted in Legal Culture, Discipline, and Constitutional Values

From Page.1 ...

He began his legal career in the Thane District Court in the chamber of his father, Shreeniwass W. Oka, and later joined the chamber of V. P. Tipnis, former Judge of the Bombay High Court and Lokayukta. Over the years, he appeared in several significant matters, including public interest litigations.

He emphasises that the legal profession does not follow fixed working hours. A lawyer must thoroughly understand the client, gather complete information, carefully read case papers, and do extensive homework. Justice Oka believes one should not aspire directly for the Supreme Court but instead focus on doing sincere and quality work in every case; professional growth happens organically.

Highlighting the distinction between the roles of a lawyer and a judge, he notes that while a lawyer may focus on a limited number of subjects daily, a judge deals with hundreds of cases and must be aware of local laws, current trends, and societal realities. Judicial responsibility is immense, as High Court judgments often become final for

many who cannot afford to approach the Supreme Court.

Justice Oka describes his tenure as Chief Justice of the Karnataka High Court as particularly challenging due to language barriers and unfamiliar local laws. Known for his firm stance on civil liberties, environmental protection, and constitutional compliance, he played a crucial role in safeguarding marginalised communities, especially during the COVID-19 pandemic.

Drawing from his deep understanding of institutional responsibility and public accountability, Justice Oka also reflects on the challenges of loan recovery faced by cooperative banks. He emphasises the importance of maintaining a balance between firmness and empathy, noting that financial institutions, much like courts, must uphold discipline while remaining sensitive to the people they serve. In this context, he praises TJSB Bank's leadership, crediting its principled founders, such as B. K. Patwardhan and its efficient management for sustaining ethical practices and steady growth across generations.



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