

CO-OPERATIVE BANKS FROM KARNATAKA

# INDIA FINANCE OUTLOOK

GATEWAY TO FINANCIAL EMPOWERMENT

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## INDIA FINANCE OUTLOOK

RECOGNIZES

THE HUBLI URBAN  
CO-OPERATIVE BANK

AS ONE OF THE

10 MOST PROMISING CO-OPERATIVE BANKS  
FROM KARNATAKA - 2025

Through this certification, Finance Outlook India extends its recognition, gratitude, and admiration to some of the most Promising co-operative banks from Karnataka.



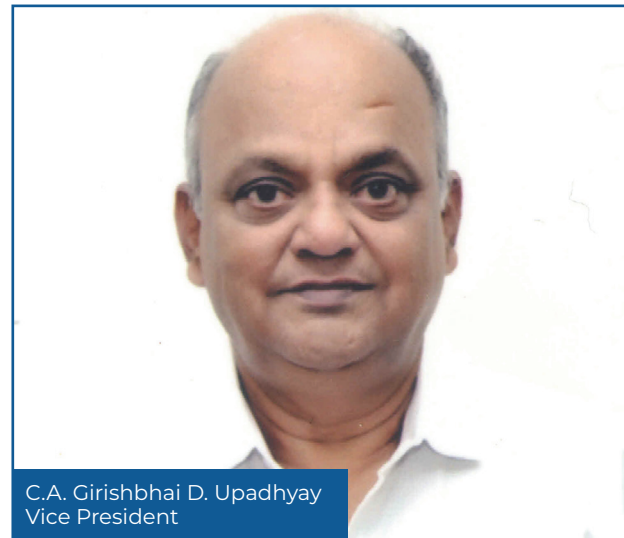
**SHIWANI PRADHAN**  
Assistant Editor

# THE HUBLI URBAN CO-OPERATIVE BANK

## Blending Trust, Technology, & Timely Banking



Vikram R. Sirur  
President



C.A. Girishbhai D. Upadhyay  
Vice President

Co-operative banks today operate in a market where access, speed, and personalization are no longer advantages—they are the need of the hour. Customers, especially small entrepreneurs and first-time borrowers, face long turnaround times, complex documentation, and limited digital support at large public and private banks. As financial needs evolve beyond traditional trading and shop-based businesses into manufacturing, services, and startups, time-sensitive banking and simple, transparent processes have become critical challenges across the sector.

The Hubli Urban Co-operative Bank addresses these gaps with fast loan processing, personalized engagement, and accessible banking—whether through doorstep support for senior citizens or digital services like, RTGS, debit cards, and QR-based payments. Founded in 1906, the bank has evolved into a trusted institution with over 119 years of legacy under the leadership of President Vikram Sirur and Vice President Girishbhai Upadhyay.

### Delivering Accessible, Personalised & Tech-Enabled Banking Services

With a legacy spanning more than 119 years, The Hubli

Urban Co-operative Bank has built its reputation on accessibility, trust and service excellence. Known for its customer-first approach and strong connection with local communities, the bank has played a vital role in empowering individuals, small business owners and emerging entrepreneurs with dependable credit and financial support.

The bank offers a diverse suite of financial products ranging from savings accounts, current accounts, recurring and fixed deposits to a wide spectrum of loan products tailored to meet varying needs. Its loan portfolio includes business loans, housing loans, vehicle loans, educational loans and loans against property, ensuring that individuals and businesses can secure timely financial backing without complex procedures. The bank's interest rates are designed to remain competitive with those of nationalised and private sector banks, ensuring affordability without compromising service quality.

One of the major differentiators of The Hubli Urban Co-operative Bank is its efficiency and speed of service. While large banking institutions may involve multiple procedural steps, the cooperative structure enables faster turnaround—whether it is opening an account, processing a loan application or providing

customer support. For many small entrepreneurs and senior citizens, this simplified model makes banking accessible and less intimidating.

Over the last few years, the bank has also accelerated its digital adoption to serve the evolving needs of younger, technology-driven customers. Today, clients can access RTGS, NEFT, QR-based payments, debit cards and ATM facilities across all seven branches connected through a core banking system. Digital tools are also proving especially transformative for small traders, street vendors and microbusinesses who can now transact seamlessly without relying solely on cash.

The strength of the bank also lies in its people. Staff members undergo periodic training and many customers maintain multi-generation relationships with the bank, which speaks to its credibility and customer-centric culture. Reflecting on the bank's ethos, President Vikram Sirur shared, "Trust, transparency and timely support are at the heart of our services. When customers feel respected, they stay with you. That is how we have grown—one satisfied customer at a time".

As it continues to modernize operations and expand its geographical presence, The Hubli Urban Co-operative Bank remains committed to strengthening financial inclusion and supporting local economic growth—one community, one entrepreneur and one family at a time.

### A Legacy of Trust, Growth & Digital Transformation

The Hubli Urban Co-operative Bank began its journey with a humble capital base and a simple mission: to provide affordable and accessible finance to municipal workers and the underserved population of Hubli. Founded under the leadership of Rao Bahadur Krishna Rao Walvekar, the bank steadily built its identity on trust, transparency, and personal service. Over the decades, it grew cautiously yet consistently, earning a reputation for safety and reliability even during periods when many co-operative banks across India faced instability.

Today, the bank manages over ₹350 crore in deposits and a total business of more than INR 575 crore, serving multiple generations of families, traders, and entrepreneurs across Hubli and Dharwad. Its customer relationships are built on personal interactions, timely lending, and a service culture where clients know branch staff by name—something that continues to set the bank apart in an era of digital-first banking.



*Trust, transparency and timely support are at the heart of our services. When customers feel respected, they stay with you. That is how we have grown—one satisfied customer at a time*

Looking ahead, The Hubli Urban Co-operative Bank is focused on strengthening its digital capabilities, ensuring that customers have seamless access to services like, RTGS, NEFT, QR transactions and debit cards. It is also working to address the expectations of younger banking customers without losing the personal touch that long-time clients value.



The bank's roadmap includes geographic expansion within Dharwad, Gadag, and Haveri districts, greater collaboration with national co-operative finance initiatives such as NUCFDC, and ongoing investment in staff training and customer-centric processes. With these efforts, the bank aims to rank among Karnataka's top five co-operative banks in the next two decades—continuing its legacy of trust, while evolving into a modern, technology-enabled institution. **FOI**