

# Bank Asia Limited

*Touching People's Lives through  
Financial Inclusion, Quality Service & Innovative Products*

# BANGLADESH FAST FACTS

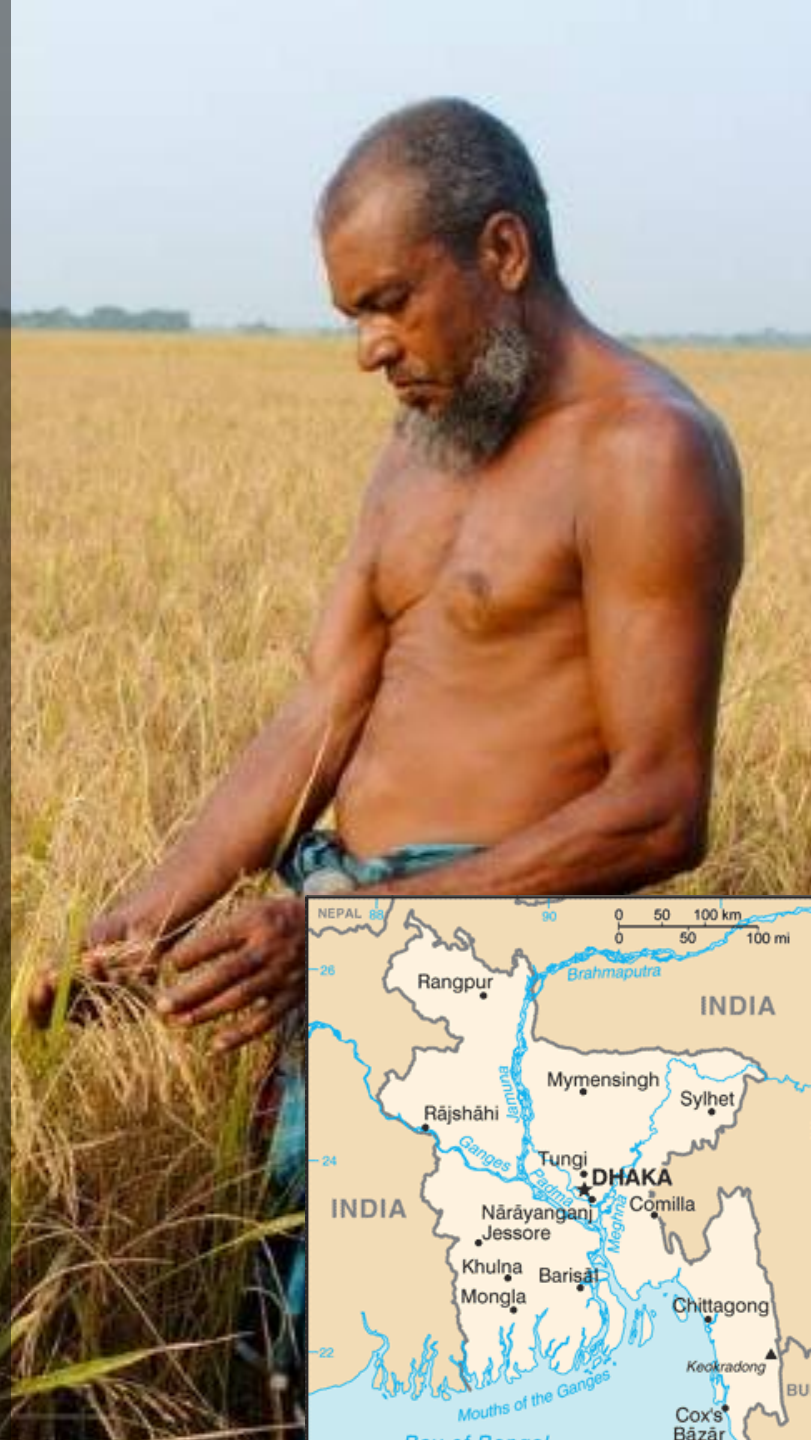
**162 million population**

- 66% rural,
- 47% labor force employed in ag

**Financial access (as of 2014)**

- 31% had formal account
- 7% had formal savings
- 10% had formal credit but 48% have borrowed money

**In Bangladesh, only 19% of bank account holders have a bank branch within one kilometer**



# Social Safety Net Programs in Bangladesh (2016-17)

No. of Programs:

**143**

Yearly Budget:

**USD 5,650  
Million+**

% to Budget:

**13.28%**

As % of GDP:

**2.31%**

Recipients from  
Major 5 Programs:

**18.5  
Million+**

Operating Cost:

**8.5~11.5%**

Source: <http://www.thedailystar.net/business/safety-net-outlay-go-16pc-1232638> <http://www.dhakatribune.com/business/economy/2017/06/01/govt-widen-social-safety-net/>  
a2i, Department of Social services, CGAP, pi Strategy consulting

# Social Safety Net scenario in Bangladesh

- About **38% beneficiaries** need to be accompanied by someone while receiving allowance.
- Most of the beneficiaries prefer to receive allowances **in every 6 months or more than that** as traveling multiple time increases cost of receiving the benefit.
- **50% of the beneficiaries** have no or less education.
- **21% of the beneficiaries** do not have mobile phone.
- By digitizing major social transfers, country can save **\$146 million annually**.

Source: <http://www.thedailystar.net/business/safety-net-outlay-go-16pc-1232638> <http://www.dhakatribune.com/business/economy/2017/06/01/govt-widen-social-safety-net/>  
a2i, Department of Social services, CGAP, pi Strategy consulting

# Social Safety Net challenges in Bangladesh

According to Department of Social Services and a2i study, perspective of beneficiaries with social safety net:

- High dependencies on Banks for receiving payments
- Low availability of government payment disbursement point
- Most of the beneficiaries have to travel long distance from their residence to collect payment
- Cost of payment collection is very high
- Beneficiaries have to wait in long queues to receive payments
- In case of making the payment by the bank on the day of disbursal, citizens used to face long delays in receiving payment in future dates
- Low educational level of beneficiaries
- Payment date communication has been a challenge and beneficiaries suffered due to that

# Social Safety Net Solution of Bank Asia

Successful piloting at 06 District & 12 Upazilla within 93,200 beneficiaries:

- Low dependencies on Banks for receiving payments
- Available payment disbursement point at Union and ward wise
- Beneficiaries getting their payment from their door steps.
- Cost of payment collection is very nominal
- No waiting & no queues to receive payments
- Beneficiary can withdraw payment anytime from their nearest agent booth
- Beneficiaries gets notification through SMS when payment credited to account



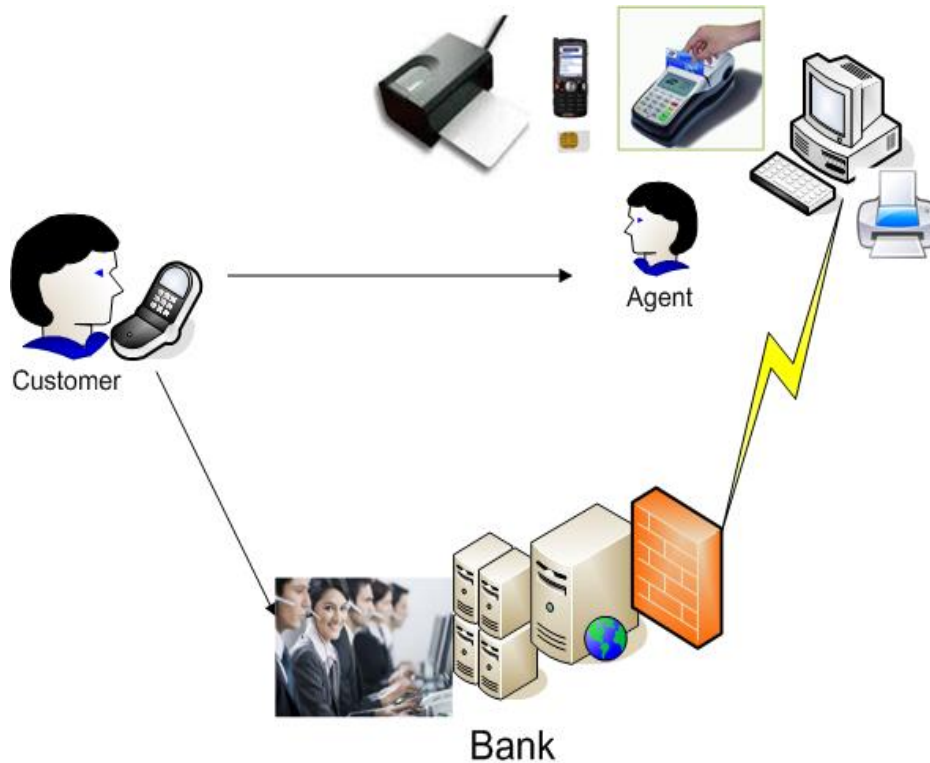
# Bank Asia Agent Banking Concept

- ❑ Agent Banking means providing Banking services to the Bank customers through the engaged agents under a valid agency agreements, rather than Teller/ Cashier.
- ❑ Agent is the owner of an outlet who conducts Banking Transactions on behalf of the Concerned Bank.

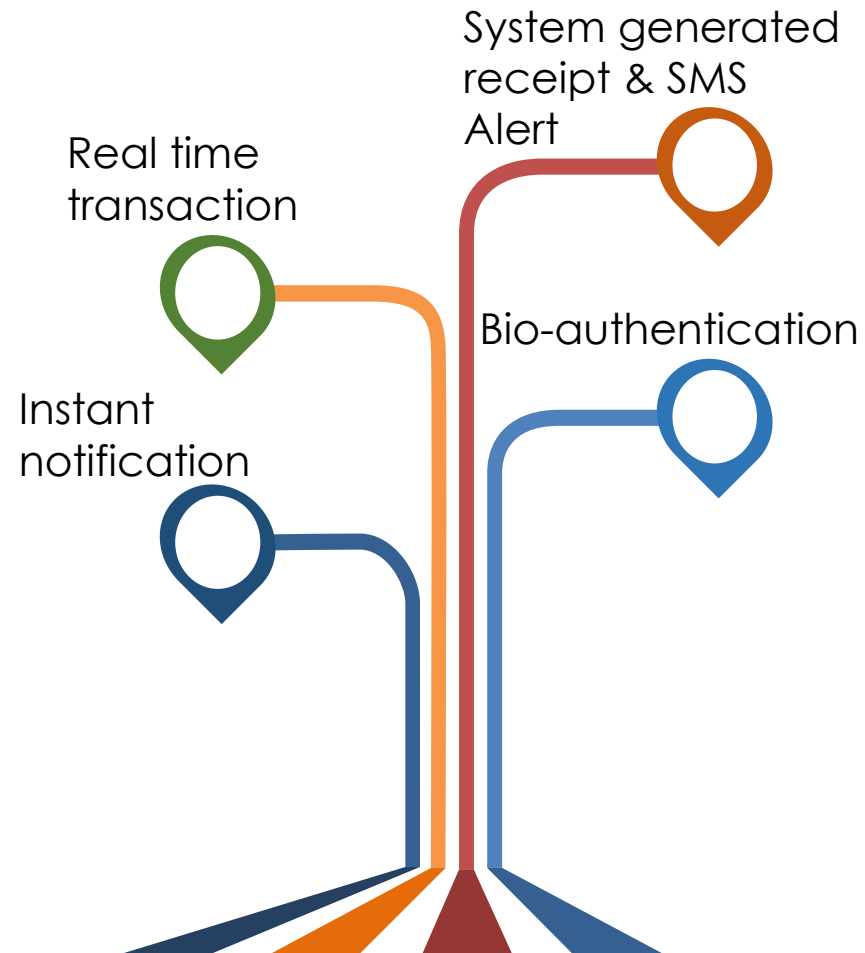


# Bank Asia Agent Banking

## Model



## Features





# Social Safety Net Payment Model





# **Union Digital Center:** a gateway to provide digital banking services to last mile customers

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- Financial service touchpoint for rural customer
  - Entrepreneurship spirit
  - Frequent customer footprint for digital services
  - Citizen-centric product and service innovation
  - Behavior change communication & financial literacy
  - G2P, P2P, P2G, B2B

# Bank Asia's new Payment Gateway strengthens competitive positioning



“Human ATM” providers could include:

- ✓ Volunteers
- ✓ Shopkeepers
- ✓ UDC Entrepreneurs

“Human ATM” services could include

- ✓ Cash withdrawal
- ✓ Point-of-Sale Transactions
- ✓ Micro-credit disbursement





## আর্থিক অন্তর্ভুক্তিতে সামাজিক সুরক্ষা

এজেন্ট  
নেটওয়ার্ক  
৬৪ জেলা

আউটলেট  
২৭৮০টি  
(অক্টোবর,  
২০১৮)

গ্রাহক  
৬৬০,০০০  
জন প্রায়

কার্যক্রম  
সহযোগী  
৬৬ সংস্থা

বাংক এশিয়া

## প্রকল্পভিত্তিক উপকারভোগী

সামাজিক  
সুরক্ষা জাতি  
৬টি জেলায় ১০০,০০০  
জনগোষ্ঠী



একটি বাড়ি  
একটি খামার  
৪০,৭০৬ টি সিসিটিভি  
২০ লক্ষাধিক সদস্য

স্বপ্ন  
সাতক্ষীরা ও চুড়িগ্রাম জেলায়  
১৬টি উপজেলাধীন  
৩,০৬৩ জন অস্বচ্ছল নারী



জ্যোত্স্না  
নেত্রকোণা, কিশোরগঞ্জ,  
সুনামগঞ্জ, ঝিনাইদহ, জামালপুর,  
সিরাজগঞ্জ, গাইবান্ধা, চুড়িগ্রাম  
এবং ২ লক্ষাধিক হতদরিদ্র শ্রমিক,  
চর ও জলবিচ্ছিন্ন জনগোষ্ঠী

মাইলা ৩ শিশু বিষয়ক  
মন্ত্রণালয়-এর অধীন  
৬,১০০ উপকারভোগী  
হতদরিদ্র ও গরিব দুই  
মাইলা



জরুরী আশ্রয়ন  
সহায়তা  
চাঁদমাটি, চাঁদপুর ও  
কক্সবাজার জেলায় ৬,৭৭০  
জন দুর্ভাগ্য বর্ধিত  
উপকারভোগী

আর্থিকসংস্থানমূলক  
প্রজিপি  
নীলফামারী ও কিশোরগঞ্জ  
জেলায় ২৬২ হতদরিদ্র  
জনগোষ্ঠী



চৌহাতি শিশু সহায়তা  
কক্সবাজার জেলায় ঝিনাই  
উপজেলায়  
৪,৮০১ চৌহাতি উপকারভোগী



# Social Protection Service Beneficiaries: 2,117,601

## EKTEE BARI EKTEE KHAMAR (EBEK):

- Beneficiary Number: 1,952,892
- No. of Transaction: 60.68 mil



## Social Safety Net Payment:

- Beneficiary Number: 93,199
- Deposit/Disbursement: BDT 243.89 mil



## Swapno:

- Beneficiary Number: 3,053
- Deposit/Disbursement: BDT 51.17 mil



## Shouhardo III:

- Beneficiary Number: 54,915
- Deposit/Disbursement: BDT 211.67mil



# Social Protection Service Beneficiaries:

## Unicef Rohingya Child:

- Beneficiary Number: 4,801
- Deposit/Disbursement: BDT 9.68 mil



## UNDP Payment:

- Beneficiary Number: 5,773
- Deposit/Disbursement: BDT 44.65 mil



## EGPP:

- Beneficiary Number: 2,691
- Deposit/Disbursement: BDT 41.96 mil



## LGED:

- Beneficiary Number: 277
- Deposit/Disbursement: BDT 12.44 mil





🌾 વાંશક એશિયા