

FROM TRANSACTIONS to Trusted Adviser



SELIM R. F. HUSSAIN
 Managing Director & CEO, BRAC Bank

As the banking sector becomes increasingly customer-centric, banks are designing their products to suit customers' specific needs. Many banks have introduced customer segments such as Student Banking, Premium Banking, Women's Banking, Employee Banking, and Probashi Banking, offering tailor-made services to address customers' evolving requirements.

In addition to deposit, loan, and other everyday banking services, banks now provide advisory services on prudent investment options, including bonds, stocks, term deposits, offshore banking deposits, insurance, and government saving certificates. The introduction of Bancassurance, bond subscriptions, and stock market investment opportunities has enabled banks to broaden their customers' investment horizons.

Banks are also leveraging SME Banking and Agent Banking channels to drive financial literacy among unbanked and underbanked individuals, especially in rural areas, ensuring their inclusion in the mainstream financial system. This 360-degree approach positions banks as financial advisers rather than mere facilitators of transactions.

At BRAC Bank, our relationship managers guide customers in making informed investment decisions. Our mission is to educate customers about financial services and their suitability to

individual income levels and investment preferences.

BRAC Bank offers a comprehensive range of products and services tailored to meet customers' financial and investment needs. Our diverse banking solutions span Retail, SME, and Corporate Banking. Customers can access Savings and Current Accounts, Fixed Deposit Receipts (FDR), Deposit

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Pension Schemes (DPS), Bonds, Sanchayaptra, and a variety of Probashi Banking products.

Through our app Astha, customers can open DPS and FDR accounts entirely digitally, making saving more convenient and time-efficient. Additionally, they can invest in the capital market through our subsidiary, BRAC EPL Stock Brokerage Limited. Non-resident Bangladeshis (NRBs) can

invest in Bangladesh by remitting funds via our remittance partners.

BRAC Bank stands as a beacon of innovation in Bangladesh's banking sector, transforming its core capabilities into a suite of digital solutions that offer faster, better, and more secure services to customers.

Our banking app Astha has become a lifeline for over 700,000 customers, facilitating transactions worth BDT 12,500 crore every month. Similarly, CorpNet brings transaction efficiency to corporate and institutional clients with bulk transfers and streamlined collection, payment, and reconciliation solutions.

The bank has also established API connectivity with various government institutions, enabling straight-through payments for government fees and other services. Our document management system has revolutionised the handling of paperwork, drastically reducing the need for printing and transporting physical documents.

Our mobile apps support QR-based payments, allowing transactions through Bangla QR, bKash QR, Visa QR, and Mastercard QR. These efforts reinforce our vision of a cashless society. Furthermore, digital onboarding (eKYC), digital loans, loan origination systems, and a host of other digital solutions have enhanced service delivery by improving efficiency and reducing turnaround times.

EMPOWERING CUSTOMERS to Achieve Financial Goals in a Digital World



ALI REZA IFTEKHAR
 Managing Director & CEO, Eastern Bank PLC.

Banks have evolved from traditional service providers, offering basic services such as deposit-taking and lending, into comprehensive financial advisers catering to a wide range of customer needs. Historically, banks were primarily regarded as places for savings and sources of loans. However, as customer expectations grew, banks began offering more specialised services, including wealth management, investment advice, and risk management. Technological advancements, increased financial complexity, and data analytics have enabled banks to personalise their services, allowing them to act as trusted advisers rather than merely financial institutions. This transformation has been further accelerated by the rise of fintech companies, which have driven banks to integrate more innovative solutions to remain competitive in a rapidly changing landscape.

To ensure the financial growth and wealth management of our customers, we offer a wide array of products and services tailored to both individual and business needs. For individuals, we provide investment options such as fixed deposits, high-earning accounts, and offshore banking investment opportunities for non-resident

Bangladeshis (NRBs). Our wealth management services include personalised portfolio management and insurance products designed to secure clients' financial futures.

On the business side, we offer solutions such as working capital loans, trade financing, and business credit facilities, helping companies manage

efficient, and personalised. Digital platforms such as the EBL SKYBANKING App and EBL Self Service Portal provide customers with 24/7 access to their accounts, financial information, and a range of banking services, significantly improving convenience. We have also introduced Smart IVR for a more personalised customer

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their cash flow and expand. Additionally, our advisory services support businesses with strategic planning, mergers and acquisitions, and risk management, ensuring their growth in a competitive environment.

We leverage technology and digital innovation to enhance service delivery, making banking more accessible,

experience. By using AI and natural language processing (NLP), Smart IVR intuitively recognises and responds to customer needs.

By embracing these technological advancements, we aim to provide customers with the tools and insights they need to achieve their financial goals and navigate an increasingly digital world.



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