

PIONEERING FINANCIAL Inclusion



ANM MAHFUZ
Additional Managing Director, Bank Asia

Unlike in the past, banks are now consistently striving to offer a wide range of products and services tailored to individual customer segments such as retail, SMEs, and large corporates. Automation and digitisation initiatives have elevated service standards, enhancing customer convenience.

To foster financial growth for both the bank and its customers, Bank Asia offers an extensive range of conventional and Shariah-based Islamic products and services. These include deposit schemes, account services, card services, digital banking, and loans tailored for large corporates, SME entrepreneurs, and retail clients.

For retail customers, we offer a variety of deposit and financing solutions such as current accounts, savings accounts, deposit schemes, home financing, auto loans, personal loans, consumer durable loans, and various digital banking services. Additionally, we are in the process of introducing priority banking services to cater to the wealth management needs of high-net-worth (HNW) retail customers.

SME clients have access to a diverse selection of financial services, including overdrafts for trading, collateral-free term loans, secured overdrafts, demand loans, lease financing, and letters of credit and guarantee, among others.

Bank Asia has also been a pioneer in promoting financial inclusion through agent banking, delivering essential services to unbanked and underserved populations via 5,028 outlets across 64 districts. With 84% of deposits from rural areas, 86% of loan disbursements to rural customers, and over 64%

we launched the Ghore Boshe Rin Nei online loan application platform, enabling unsecured personal loans of up to BDT 20 lakh with ease. Similarly, the Ghore Boshe Hishab Khulun platform facilitates online deposit account openings, with over one lakh customers already utilising this service.

of customers being women, the platform has significantly reduced the gender gap in financial access. It has brought over 21 million unbanked individuals—half of them women—into the financial system.

Bank Asia continues to lead the way in digital transformation by introducing innovative

solutions to expand financial inclusion and improve customer convenience. The Digital Nano Loans App was launched to provide financial access to individuals traditionally excluded from formal banking services. To strengthen the SME segment, we introduced an automated Supply Chain Finance (SCF) system, a robust API-integrated platform that seamlessly connects VEEFIN with iStelar-CBS.

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To reach marginalised, unbanked populations and deliver social safety net payments in rural areas, Bank Asia introduced the Micro Merchant Mobile App, providing sustainable financial services to underserved communities.

HARNESSING TECHNOLOGY for better service delivery



NAZEEM A. CHOUDHURY
Deputy Managing Director, Prime Bank

The role of banks in Bangladesh has transformed significantly over the years. Initially, banks focused on basic services such as deposits and loans. However, with advancements in technology, evolving customer needs, and regulatory developments, banks have become comprehensive financial advisors.

At Prime Bank, we have embraced this transformation by continuously innovating and introducing tailored services that cater to our customers' needs. From digital banking solutions to financial advisory, we aim to empower our clients with the tools and knowledge to achieve their financial goals.

As the landscape becomes more competitive with fintech and non-banking financial institutions, banks have adapted by leveraging data and technology to deliver personalised and impactful services. It's a journey that not only enhances the customer experience but also promotes financial literacy and inclusion across the nation.

We are committed to supporting our customers in achieving financial growth and effective wealth management through a diverse range of products and services. These include investment solutions such as treasury bills and bonds, corporate bonds, commercial papers, and equity investments through our sister concerns, Prime Bank Investment Limited and Prime Securities

Ltd. Portfolio Management comprises discretionary and non-discretionary portfolio options tailored to individual financial goals. Insurance products are designed with savings and investment-focused plans offered through our Bancassurance partnership with National Life Insurance Company. On the other hand, Portfolio Advisory Services are designed to facilitate expert relationship managers in

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providing personalised advice to help customers make informed financial decisions.

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For instance, we introduced PrimePlus, a digital account opening platform that makes banking more accessible. Our comprehensive internet banking platform, MyPrime, serves retail, MSME, and Hasana Islamic Banking customers, enabling them to perform various transactions and services such as activating cards, changing PINs, and enabling international transactions—all from the comfort of their homes.

We've also introduced innovative solutions like cardless cash withdrawals, allowing customers to withdraw cash from ATMs without needing a physical card. This service enhances convenience while reducing wait times at branches. Additionally, we've integrated Bangla QR payments into MyPrime, enabling contactless transactions via smartphones. As part of our payroll banking service, we have introduced our digital lending solution 'PrimeAgrim' to empower partner employees to withdraw salary in advance as well. Prime Bank has also introduced its own web-based digital solution named 'PrimePay' to enable employees to manage seamless corporate and SME payments. These initiatives reflect our commitment to harnessing technology for better service delivery while contributing to the broader goal of financial inclusion in Bangladesh.



AAA
Rated Bank

Enjoy Your Golden Years with Senior Citizen Pubali Deposit Scheme (SCPDS)

- Any Bangladeshi individual aged 59 years and above can open account.
- Minimum initial deposit is BDT 10 (Ten) Lac and the account holder will have the option to deposit as many times as he/she desires.
- Attractive Interest Rate [6 Months FDR rate plus 1% p.a.]
- Monthly profit withdrawal facility from the following month of account opening.
- The account can be used as a savings account with the same profit rate as SCPDS after 1(one) year.
- Debit Card and Cheque Book facility.
- Upto 80% loan facility on total deposited amount.

For details visit www.pubalibangla.com or contact the nearest Branch/sub-branch/Islamic banking window

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PUBALI BANK PLC.

জীবন চলার পথে প্রয়োজন যখন যেমন



দৈনিক মুনাফায়
প্রতিদিনের এগিয়ে চলায়
আইএফআইসি
আমার একাউন্ট



নিশ্চিত
আগামী গড়তে
আইএফআইসি
আমার ভবিষ্যৎ



সঞ্চয়ের উপর মাসে মাসে
আরামে Extra পেতে
আইএফআইসি
এমআইএস
মাসুলি ইনকাম স্কিম



সহজে, সবখানে হাতের মুঠোয়
ডিজিটাল ব্যাংকিং
আইএফআইসি
আমার ব্যাংক

**টেকনাফ থেকে তেঁতুলিয়ায় জীবনের পূর্ণতায়
পাশে আছে আইএফআইসি, অপর নির্ভরতায়**

ওয়েব স্টপ সার্ভিস নিয়ে
সমস্ত দেশে ছড়িয়ে আছে
১৪০০+ শাখা-উপশাখা

ওয়েবস্টপ ব্যাংক
সর্বোচ্চ
ব্যবহারের সাথে
ব্যর্থকিং

বিস্তারিত জানতে ১৬২৫৫ ০৯৬৬৬৭ ১৬২৫৫