



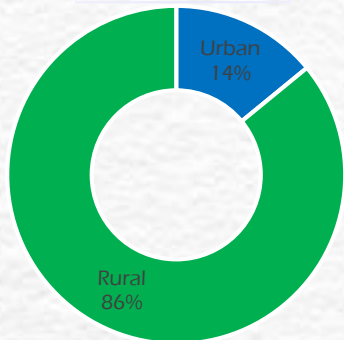
**New Initiatives**  
**KMBL**

# Bank Highlights

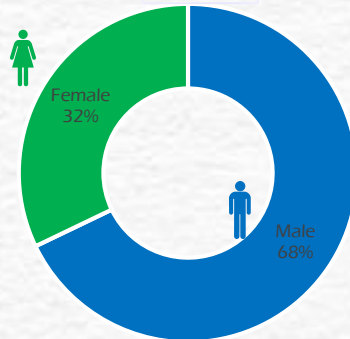
Highlights		Sep-19
Total Network		224
	Branches	182
	Service Centers/ PBs	42
Total Clients ( Million)		2.3
Active Borrower		839,998
GLP (Billion)		49.48
Avg. Disbursement (PKR)		66,343
Deposit (PKR 'Billion)		56.68

## Portfolio Concentration

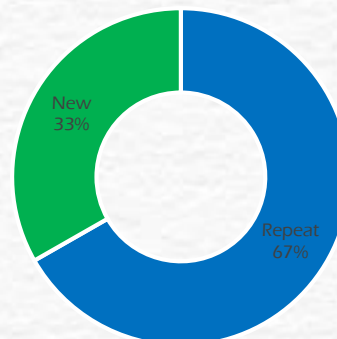
### Urban vs Rural



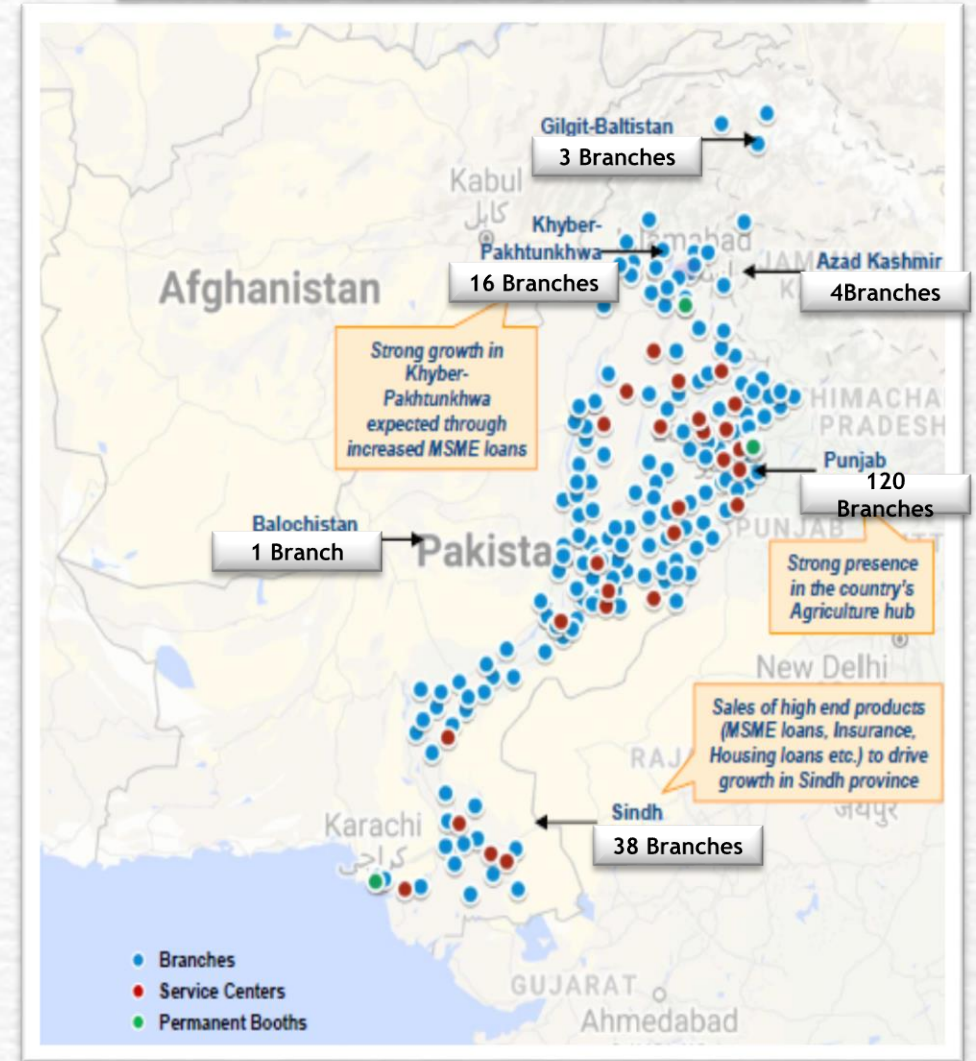
### Gender



### New/Repeat



## Footprint & Presence





# Bank on Wheels

## Pilot Launch in Jhang-Punjab



# Bank on Wheels

To provide financial services to unbanked rural market segment the bank come up with an idea of “Bank on Wheels”.

This “Bank on Wheels” methodology will enable KMBL Microfinance bank to reach out and cater to the needs of clients who live in rural areas far from bank branches.

Daily & Weekly planned visits on places like cattle markets, grain markets, untapped villages & central trading points of villages.

## Set of Services

Male and female farmers will have better access to finance at their door step:

- Bank Account: Initiate Account Opening process
- Credit:
  - Farm, non-farm and microenterprise purpose.
  - Loan origination to disbursement and repayment facility.
- Cash in and out from personal account
- Insurance: Micro health Insurance
- Farmers awareness sessions

### Other Banking Services

a) ATM Card Issuance
b) Cheque Book Issuance
c) BC/CDR Issuance
d) Term Deposit Issuance
e) Statement of Account Issuance
f) Outward Clearing/OBC for clearance
g) Any other Banking Service request



# ACHIEVEMENT

Pilot Results – Jhang Branch		Jan-Sep 2019
<b>Accounts</b>	Number of A/C Opened	230
	Number of Cheque Books Issued	237
	No of Counter Cheques	442
	CA fresh deposit	11,335,700
<b>Health Insurance</b>	Sehat Khushhali	165
	Sehat Khushhali Plus	32
<b>Farmer Awareness Sessions</b>	Sessions Conducted	84
	Number of Villages Targeted	270
	Number of Farmers per session	82
<b>Group Loan</b>	Total Loans Given out	487
	Loans to Women	242
	Loans to Men	245
	Average Loan Size (PKR)	43,791
	Total Group Loans Disbursement ( PKR, Million)	21.3
<b>Individual Loans</b>	Total Loans	49
	Loans to Women	22
	Loans to Men	27
	Average Loan Size (PKR)	97,093
	Total Individual Disbursement ( PKR, Million)	4.8

- Over 50 million annual volumes of small ticket CA deposit and Agri Lending is expected in 2019.
- Majority of the loans are for livestock purpose
- Good response during cattle markets visits.

# KEY LEARNING



## Positive:

- Real time banking facilities for masses at door step
- Increase in financial inclusion - and bank's outreach.
- Marketing and Image building



## Challenge:

- Limited service offering
- Connectivity Issues
- High Operational Cost



# Kiosk at Pakistan Post



# Kiosk at Pakistan Post

Under the mutually agreed terms, Pakistan Post will be providing space for 'KMBL Booth' at selected Post Offices across the country.

KMBL will open its Booth ( touch point) in the designated Post Office for provision of financial products to general public and especially people visiting Post Offices.

The bank has set up 11 KIOSK ( Permanent Booths) at Pakistan Post Since Dec-2018.

## Set of Services

- Introduction of KMBL Products and Services
- Marketing and sale of KMBL Products and services
- Account Opening Initiation
- Loan Initiation & Disbursement
- Cash Deposit (including Loan Recoveries)
- Cash Withdrawal (Mainly loan disbursement)

### Other Banking Services

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## ACHIEVEMENT: JAN-SEP 2019

Pakistan Post Location	Total Loans	Total Disbursement ( PKR'Million)
Rawalpindi	395	42.7
Islamabad	365	35.6
GPO-Mall Lahore	331	33.3
Oghi Abbottabad	160	18.0
Mall University Peshawar	115	12.0
Sadder GPO Peshawar	113	11.0
Chandigarh Road Karachi	102	9.8
Saddar Karachi	65	7.3
Model Town Lahore	68	6.5
Jafferabad Sukkur	44	5.7
New Town Karachi	47	3.7
<b>Grand Total</b>	<b>1,805</b>	<b>185.4</b>

- Majority customers are senior citizens
- 82% of the loans extended to salaried and Pensioners Individual for Home Improvement or economic activity
- 18% loans extended for general purpose need ( Medical, Educational, Asset Purchase). These loans are backed by Gold or Institutional Guarantee

# KEY LEARNING



## Positive:

- Increase in financial inclusion - and bank's outreach.
- Real time banking facilities
- Marketing and Image building
- Low Cost Model
- Good response from retired/Pensioners specially for advances
- Over 2,500 loans and 250million disbursement during 1<sup>st</sup> Year of launch is expected.
- Expansion planned for 2020.



## Challenge:

- Lengthy Government Approval Process to get things done/Operational.



Thank You!