

# THE JOURNEY TO RURAL LENDING DIGITIZATION



## BACKGROUND

- In 2014, HBL participated in SBP-DFID's Financial Innovation Challenge Fund on Agricultural Finance
- HBL's idea of providing handheld devices to Agriculture field force was short listed and approved
- 350+ handheld devices with 3G connectivity were provided to the field force to effectively communicate with the farmers as well as correspondence with Branch, Region and the Head Office

## TECHNOLOGICAL BUILD-UP AROUND HAND-HELD DEVICES

- 450+ Upgraded devices with 4G connectivity available with the field force
- Effective Location Based Services
- Customized data and voice bundles
- Possible integration with Government Land Record Authorities and Loan Origination System
- Farm App



# APP - SALIENT FEATURES

01 The Application is developed under android system and is easy to use in any smart phone



02 The in-house developed App can be downloaded from Google play store "HBL RuralBanking"



03 Pictures of farm lands are captured using geographic coordinates for geo-tagging



04 Auto date/time is stamped with each farm image



05 Centralized view and data repository of images



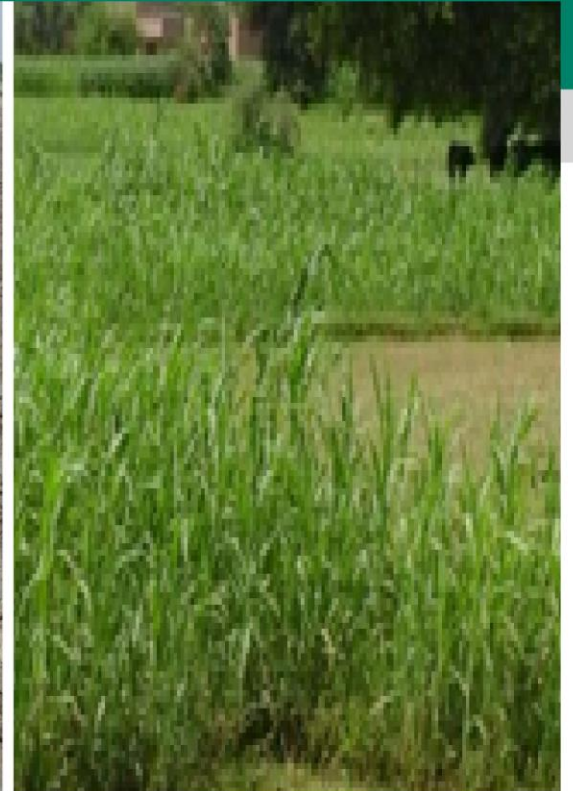


# APP IMAGES - ADVANTAGES

- 1 Actual crop/  
farm condition  
assessment
- 2 Aerial view  
and geo-  
tagging of  
farm lands  
available on  
Google maps
- 3 Instant  
availability of  
historic and  
latest farm  
images
- 4 Automatic  
verification of  
farmer  
meeting and  
farm visit
- 5 Effective tool  
to deepen  
geographic  
outreach for  
enhanced  
financial  
inclusion
- 6 Possibility of  
significant  
upgrade to get  
dynamic view  
of the crops



# IMAGES OF FARM LANDS



## ACAC DECISION ON PLRA



Participants from various Commercial and Micro - Finance Banks



Mr. Noor Ahmed, Director State Bank sharing his thoughts on the initiative

- HBL is the first bank in the industry that has integrated its system with PLRA
- On SBP's directives, HBL provided training to all other banks on how to integrate their systems with PLRA
- PLRA's modules for "**Fard extraction**" and "**Charge verification**" are now implemented at HBL's selected locations



THANK YOU