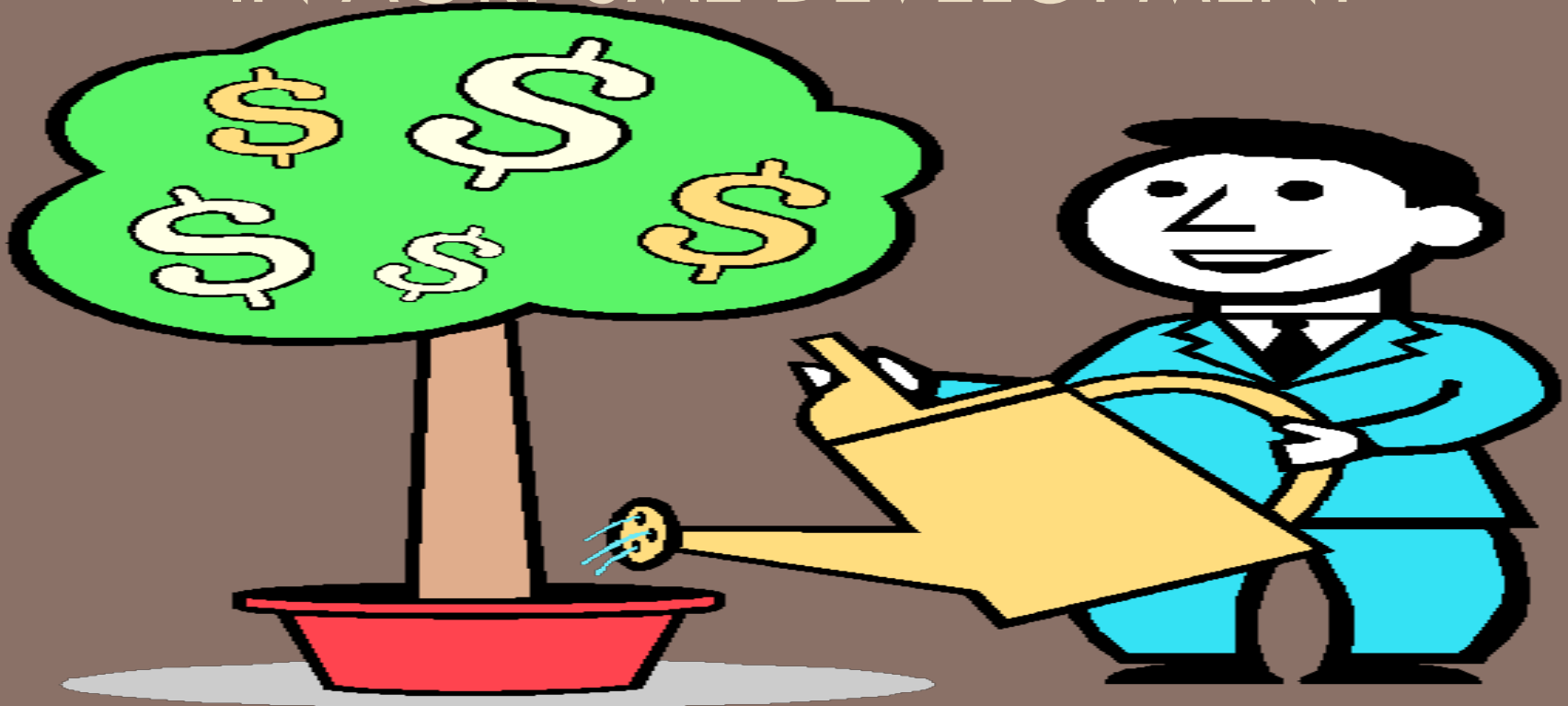


ROLE OF APNA BANK IN AGRI-SME DEVELOPMENT

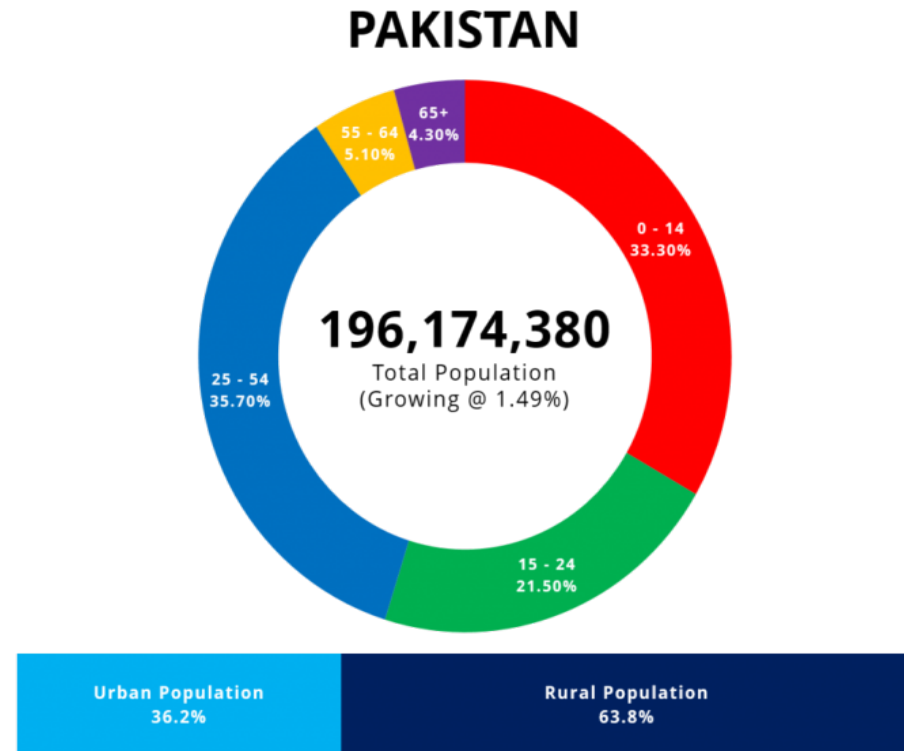


25-05-2016

Dr. Arshad H. Hashmi, Dairy & Livestock

Pakistan.....

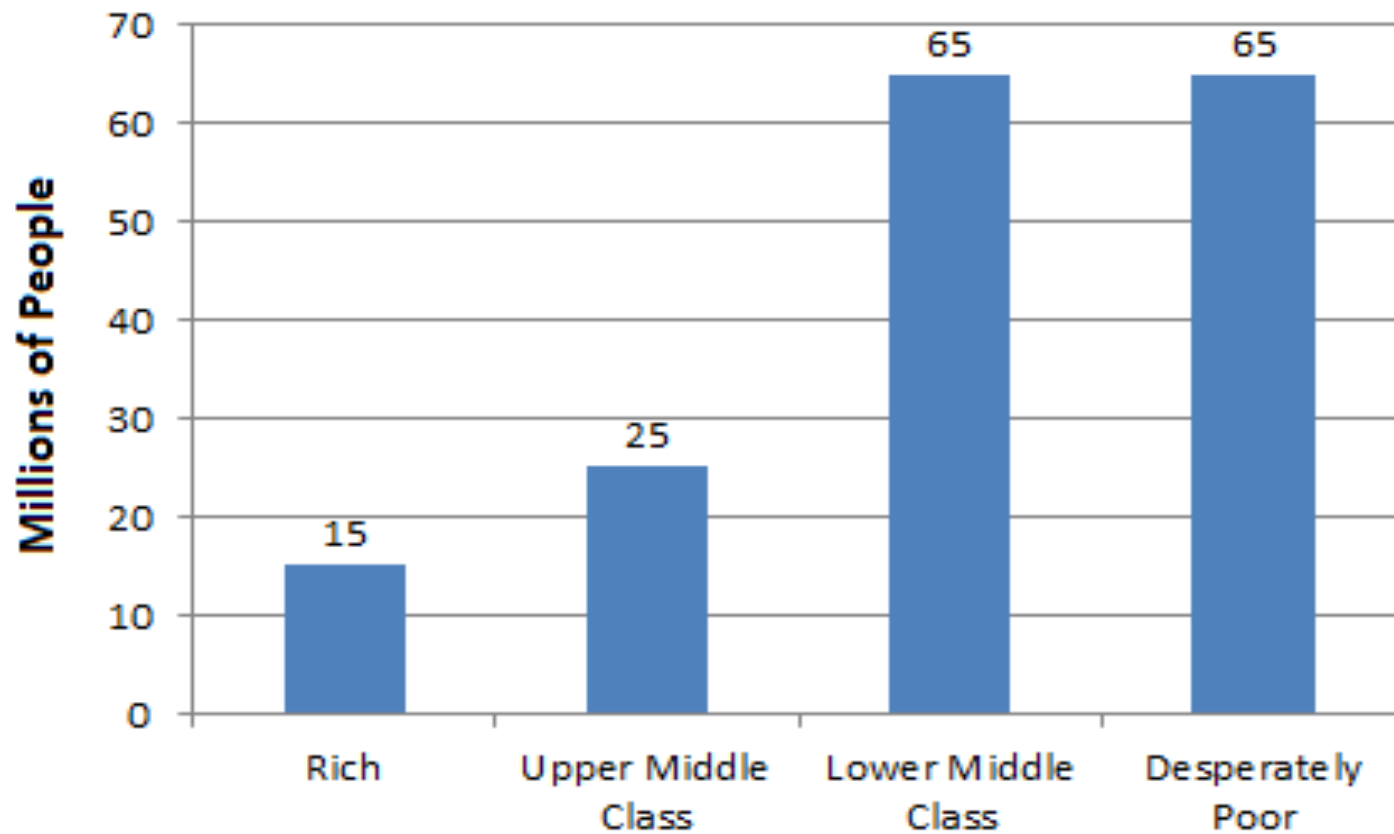
- 6th most populous country in the world
- Estimated population: 199 million
- 21% live below national poverty line
- 40% of the population \leq 18 years of age



Source: CIA Fact Book

Socio-Economic Status

Socio-Economic Status of Pakistanis



Microfinance Financial Inclusion

Financial Inclusion plays vital role in:

reducing

➤ Poverty

➤ Inequality

and

➤ Stimulation of job creation

Microfinance Advantages

- ❑ a substitute for informal credit
- ❑ generally requires no collateral
- ❑ have simple procedures and less documentation
- ❑ group lending
- ❑ easy and flexible repayment schemes
- ❑ financial assistance of members of group in case of emergency
- ❑ the most deprived segments of population are efficiently targeted
- ❑ groups interaction with each others.

APNA Bank

Private commercial Microfinance bank
 licensed by the **State Bank of Pakistan**
 under the Microfinance Ordinance 2001

Our Areas of Competence

Front Office

- Sales Force Effectiveness
- Integrated Multi-Channel Distribution Strategy
- Optimised Branch Network
- Excellent Customer Service

Middle Office

- Marketing Effectiveness (Customer Segmentation)
- Centralised Product Development
- Segregation and Control

Back Office

- Economies of Scale
- Operating Efficiency
- Cost Reduction

Highlighting Features

- In 3 years of operations, APNA has achieved the client confidence through its quality services
- Wide range of products & services catering to broad spectrum of masses
- State of the Art financial solutions embracing the Financial Inclusion
- Short term Rating A-3; Long term Rating BBB+; makes APNA a safe choice for investors
- Listed on Karachi Stock exchange



Credit Products

Apna Ghar	Women Silai Machine Finance
Apni Salary/Personal Finance	Household Women Finance
Apna Tractor	Shopkeeper Finance
Apna Dairy Farm	Motorcycle/Cycle Finance
Apna Poultry Farm	Laptop Finance
Apna Goat Farm	Student Finance
Apna Ready Cash	Agri. Finance
Apna Hunar Finance	Fertilizer/Seeds Finance
Apna Solar Tube well Finance	Tailor /Boutique Finance
Apna Solar UPS Finance	Beauty Parlor /Salon Finance
Cane Grower Finance	Generator Finance etc.

Ancillary Services and Features

- **IBFT Facility:** Transfer funds instantly between all 1Link member banks within a matter of seconds. The facility can be used 24/7 using any **Apna ATM**.
- **ATM Facility** gives you access to over 7,500 ATM's across Pakistan, and convenience of accessing your funds anytime, anywhere 24/7.
- **Online Facility** gives you the convenience of using your funds anywhere in Pakistan.
- **Personalized Cheque Book** is just the start of a warm relationship with **Apna Bank**.
- **Bill Payment** enables you to pay all your utility bills at any of the **Apna Bank** branches.
- **Call Center** is now working 24/7, with qualified staff always present to assist you with all of your queries.
- **Instant SMS Alerts:** Apna clients now receive instant SMS alerts on every transaction..

Future Products

High Value Off Season vegetables (HV/OS) Production in Pakistan

Small Dairy Development : Women led dairy farms in Punjab and AJK

Apricot Drying, processing in to help improve quality of the product and export to high ends local and international markets in Gilgit Baltistan

Seed Potato production and storage technology for the snow bound northern areas

Small animal fattening farms in Pakistan

Women led poultry sheds

Mango & Citrus processing & to improve shelves life for export

Others Based on the successful business examples

SMEs – Apna Bank

APNA strongly believes that SMEs are engine of growth for Pakistan's economy. Hence our practices are geared to ensure that we provide best services to SMEs in shape of their financial assistance to boost pace of our developing economy

Thank you