



SWOSTI – Mobile Credit Card

Now this is the era of digitalization. DSK always tries to remain ahead of time. We want to provide our services very quickly & easiest way to our members. So we have adopted new technology. DSK, first in Bangladesh introduced mobile based emergency credit facility 'Swosti'. We are implementing this programme at our Mirpur, Pallabi, Amin Bazar branches. Under this programme, DSK has registered 825 above borrowers as Swosti beneficiaries. Now these members can easily avail credit facility at their emergency needs like 'credit card'. Since its inception, we disbursed Tk. 134,30,000/- in the area.

After successful functioning of this programme we will implement it to all of our branches. 'Swosti', with successful implementation at DSK branches received prestigious 'm Billionth Award-2014', which is a recognition of innovation in Mobile & Telecom sectors among South Asian countries.



BB Governor Dr. Atiur Rahman, PKSF Chairman Dr. Kazi Khaliqzaman Ahmed, Dr. Masudul Quader, CEO(credit) DSK are seen in Swosti launching program

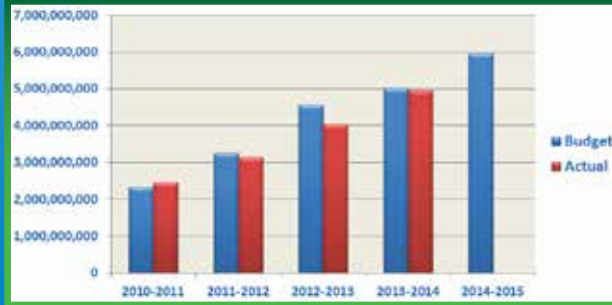
Others Programme of DSK

01. Health projects (UBR, CMHC, shiree)
02. WASH Programme
03. DSK-Training Cell
04. Non-formal Education
05. Relief, Rehabilitation and Disaster Risk Reduction (DRR)
06. Project to support urban extreme poor
07. DSK Hospital

Social Development Programme of DSK :



DSK Budget (Last five year)



Dushtha Shasthya Kendra (DSK)

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Introduction

Dushtha Shasthya Kendra (DSK) was initially organized to address health care needs of the slum-dwellers in Dhaka. Over the years, based on experiences, DSK has diversified its activities. It has already completed its journey of twenty fourth year and has entered into its twenty fifth year of existence. DSK is committed to address various social and economic problems of the economically depressed and vulnerable groups in general, of which women constitute a specific category.

Vision:

DSK seeks a country of social justice, where poverty has been overcome and people live in dignity and security. DSK aims to be a partner of choice within a worldwide movement dedicated to ending poverty.

Mission:

DSK aims at building strong community based organizations (CBOs) which will eventually be able to plan, prioritize and implement their own development programs through mobilization of the following combination of resources:-

- Family and community
- Government
- Donor agencies
- Concerned civil society

Revolving Credit Program (RCP)

DSK started its formal micro credit in 1992 based on experience of Grameen Bank Micro Credit Program. Over the years DSK has diversified the loan products according to the demand of the members. DSK did experiments to enable people to have an easy access to all types of loan Products. Revolving credit program now (Sep '14) provide service to 171,537 members. Outstanding amount of Tk 893,243,766. DSK covers 905,270. Total savings stands at Tk 893,243,766. DSK provides various types of services through (Hundred) branches in different urban and rural locations. Recovery rate stands at 99.47%. PKSF is the leading partner of DSK who provide 90% loan for RLF, which is 34% of loan outstanding.

Activities of DSK members :



Peanut farmer of DSK



A Loanee is producing bamboo baskets (Chai-locally called) for sale



A member of Ghagra Branch is preparing "Moralee".



Duck Rearing activity of DSK.

Samridhi (ENRICH)

DSK is implementing a new innovative specialized pilot programme at Durgapur union under Netrokona district. The title of the programme is 'Enhancing Resources and increasing Capacities of the Poor Households Towards Elimination of their Poverty(ENRICH)'. With the financial support of PKSF we offered various type of services to the beneficiaries such as health service, education, Bandhu chula, renewable energy, medicinal plant, community based sanitation & structural development, access to information programme (GoB), technology transfer, livelihood improvement & asset creation loan etc.



DIISP

Besides this DSK is also piloting Developing Inclusive Insurance Sector Project (DIISP) supported by PKSF at Durgapur and Birishiri Branch.

Member Life & Insurance coverage

DSK is taking 0.7% on borrowed money as a premium and against this premium in any death case of the borrower and his/ her main earning member of the family loan outstanding would be written off and savings would be returned. Life of the members as well as income earning member's life is covered under this system.



Mobile Banking with DBBL

DBBL Mobile Banking is the largest and unique bank-led model in the world. Unlike the other MFS model DBBL are focusing to bring genuine financial inclusion in Bangladesh. Presently DSK disburse loan and collecting installment from their beneficiaries through DBBL Mobile Banking accounts. Besides, all the below services are available now at the DSK offices.

The services are the below.

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|-------------------|---------------------------------------|
| 01. Cash deposit | 06. Salary/fund disbursement |
| 02. Cash withdraw | 07. Merchant Payment |
| 03. Fund Transfer | 08. Mobile Top up |
| 04. Remittance | 09. Linkage with core banking account |
| 05. Bill Payment | |