



ASIAN BANKERS ASSOCIATION

POSITION PAPER

HNB's Experience Driving Business Revival Post-Covid in MSME Sector

Background

- Background of 2 cataclysmic events Easter attack & Covid 19 Impact
- The impact in MSME businesses
- Government & HNB support to MSMEs during pandemic

Visioning

- Engaging with impacted clients and counseling, sharing best practices
- Commencing regional workshops & webinars on business revival
- Redefining the role Relationship Managers and Micro finance field officers

Strengthening

- Strengthening the disrupted supply chain Post covid
- Direct links
- Creation of market place
- Uninterrupted financing of supply chain
- Continuous lending to Agriculture sector and cottage industries during pandemic

Embracing technology during pandemic

- Increase usage of digital platforms during pandemic
- Renewed Appetited for techno base products by MSME clientele
Eg MOMO/SOLO/Appigo/payment Gateway/Payfast
- Development of Digital Market Place

Learning and Challenges

- Protecting Clients during the pandemic leveraging the changes made in operating model of HNB in transformation.
- Frontline Marketing & Relationship Management into mentoring, guiding role
- Adopting to new Technology appetite and challenge