Implementation Structure

1) **For piloting year/commencement year/1ˢᵗ year:**

   a) **Target group**: Tier-1 mentioned in section 4.2 of the Financial Literacy Guideline

   b) **Territory for program:** Division basis

   c) **Frequency purview:** When **N**=Total number of Branches + Sub-branches + Unit Offices[*] of the FLP

      i) FLP shall conduct at least 06 programs if $1<N<120$;

      ii) FLP shall conduct at least 12 programs If $120 \leq N < 240$;

      iii) FLP shall conduct at least 24 programs If $N \geq 240$.

Unit office includes local office/SME unit/regional office, cluster office etc as applicable.

2) **For 2ⁿᵈ to 7ᵗʰ year:**

   a) **N**= Total number of Branches + Sub-branches + Agent Banking Outlets + Unit Offices of the FLP as on 31ˢᵗ December of the immediate past year.

   b) **Target group**: Tier-1, Tier-2 & Tier-3 mentioned in section 4.2 of the Financial Literacy Guideline.

   c) **Territory for program:**

      i) **Group one:** FLP shall conduct program on **division basis** when $1<N<150$;

      ii) **Group two:** FLP shall conduct program on **district basis** when $150 \leq N < 1000$;

      iii) **Group three:** FLP shall conduct program on **district and/or upazilla/thana** basis when $N \geq 1000$.

   d) **Frequency purview**:

   The minimum number of programs shall be conducted by a FLP should go as per the tabular schedule:

FLP based On 'N' in sl. 2)	Year(s)								
	2ⁿᵈ & 3ʳᵈ			4ᵗʰ & 5ᵗʰ			6ᵗʰ & 7ᵗʰ		
	Tier-1	Tier-2	Tier-3	Tier-1	Tier-2	Tier-3	Tier-1	Tier-2	Tier-3
Group one	1* (8)**	-	-	1* (8)**	1* (8)**	-	1* (8)**	1* (8)**	1* (8)**
Group two	1* (64)**	-	-	1* (64)**	1* (64)**	-	1* (64)**	1* (64)**	1* (64)**
Group three	2* (128)**	-	-	1* (64)**	2* (128)**	-	1* (64)**	1* (64)**	2* (128)**

* Indicates the number of program to be conducted in each division/district (as applicable) in a single year.
** Number in parenthesis indicates minimum number of programs to be conducted in a single year.

3) For better understanding of the frequency purview table in section 2 d) please refer to the following examples:

   Scenario 1 (applicable for 2nd and 3rd year): Suppose Bank X has N=145 (branches+sub-branches+agent banking outlets+ unit offices). So it falls under the category of **Group one**. Therefore, Bank X is required to perform at least 8 financial literacy programs for tier-1 (target groups set in section 4.2 of the FLGs) at division level for both 2nd and 3rd year whilst ensuring 1 program in each division in a year.

   Thus, it implies Group one FLPs are required to perform at least 16 programs in these two consecutive years (year 2 and 3) in 8 divisions for target groups set in tier-1.

   Scenario 2 (applicable for 4th and 5th year): Suppose Bank Y has N=655 (branches + sub-branches + agent banking outlets + unit offices). So it falls under the category of **Group two**. Therefore, Bank Y is required to perform at least 64 financial literacy programs for tier-1 and 64 financial literacy programs for tier-2 target groups (set in section 4.2 of the FLGs) at each year at district level for both the 4th and 5th year whilst ensuring 1 program in each district every year.

   Thus, it implies at least (64*2)+(64*2)=256 programs are required to perform by the FLPs in Group two in these two consecutive years (year 4 and 5) in 64 districts for target groups set in tier-1 and tier-2.

4) To reach the target people FLPs shall cover maximum number of administrative units (Upazilla/Thana, wards of city corporation, unions, villages etc.);

5) Number of programs targeted for each year shall be equally distributed in each quarter;

6) Total number of programs in a calendar year shall be rationally distributed among all the target groups in a tier. Special focus shall be given to women, students and marginalized people;

7) The FLP (such as FI) which has no branch/sub-branch/agent outlet/office in division/district level can take supports form peer FLP to conduct the financial literacy program.