



SIPG

CASE STUDY SERIES 6

Innovative Solutions for Effective Governance and Public Services

Case 5

Technology-based Solution to Simplify the GPF Loan Granting Process

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The case studies for this series are collected from real-life cases of civil servants working in different South Asian countries. This collection initiative attempts to document different innovative solutions for effective governance and public services. If you know of other such instances of acts, please email us (parvez.yousuf@northsouth.edu), and we will get back to you to collect more information.

Technology-based Solution to Simplify the GPF Loan Granting Process

Md. Parvez Hasan Yousuf and Hasan Muhammad Baniamin

Time-Consuming Process to Get GPF Loan

In Bangladesh, many government officials apply for General Provident Fund (GPF) loans before retirement. Historically, this process involved submitting hardcopy documents to their respective ministries. These documents were then circulated among various offices within the ministry, moving from the Additional Secretary (AdS) to the Joint Secretary (JS) to the Admin-1 Branch, where they required manual docketing and initial signing.

This manual process was time-consuming and resource-intensive, often causing delays and frustration for applicants. The procedure typically took one to two weeks or more, especially if applicants frequently needed to follow up by visiting the offices. Additionally, the process involved multiple personnel across 18 steps, contributing to inefficiencies, potential red tapism, and hassle.

The flow chart in Figure 1 illustrates the previous manual procedure for obtaining GPF loans. This cumbersome process underscored the need for a more efficient system to save time and resources for both the applicants and the ministry.

PROBLEM

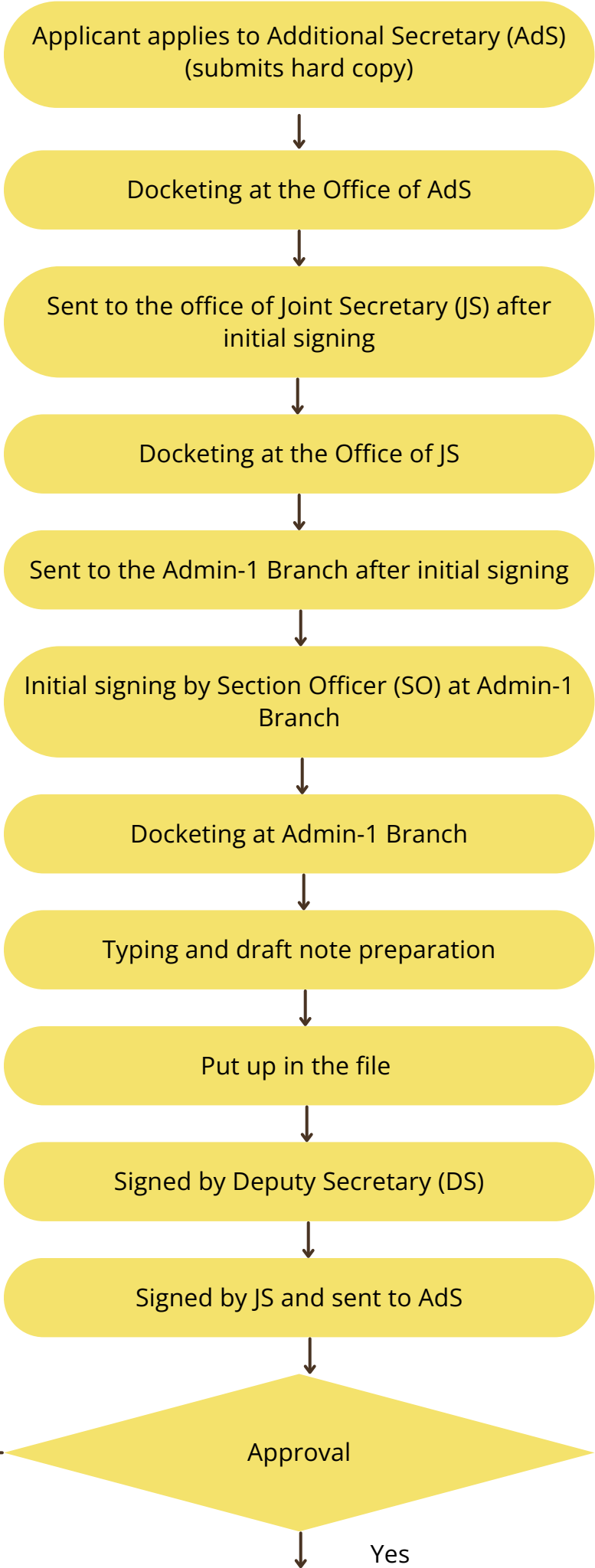
For years, the GPF loan granting process was manual, complex, and time-consuming.

SOLUTION

Implementing online applications through the MyGov platform simplified the process.

OUTCOME

The technology-based solution helped to reduce time and efforts.



Applicant

No

Approval

Yes

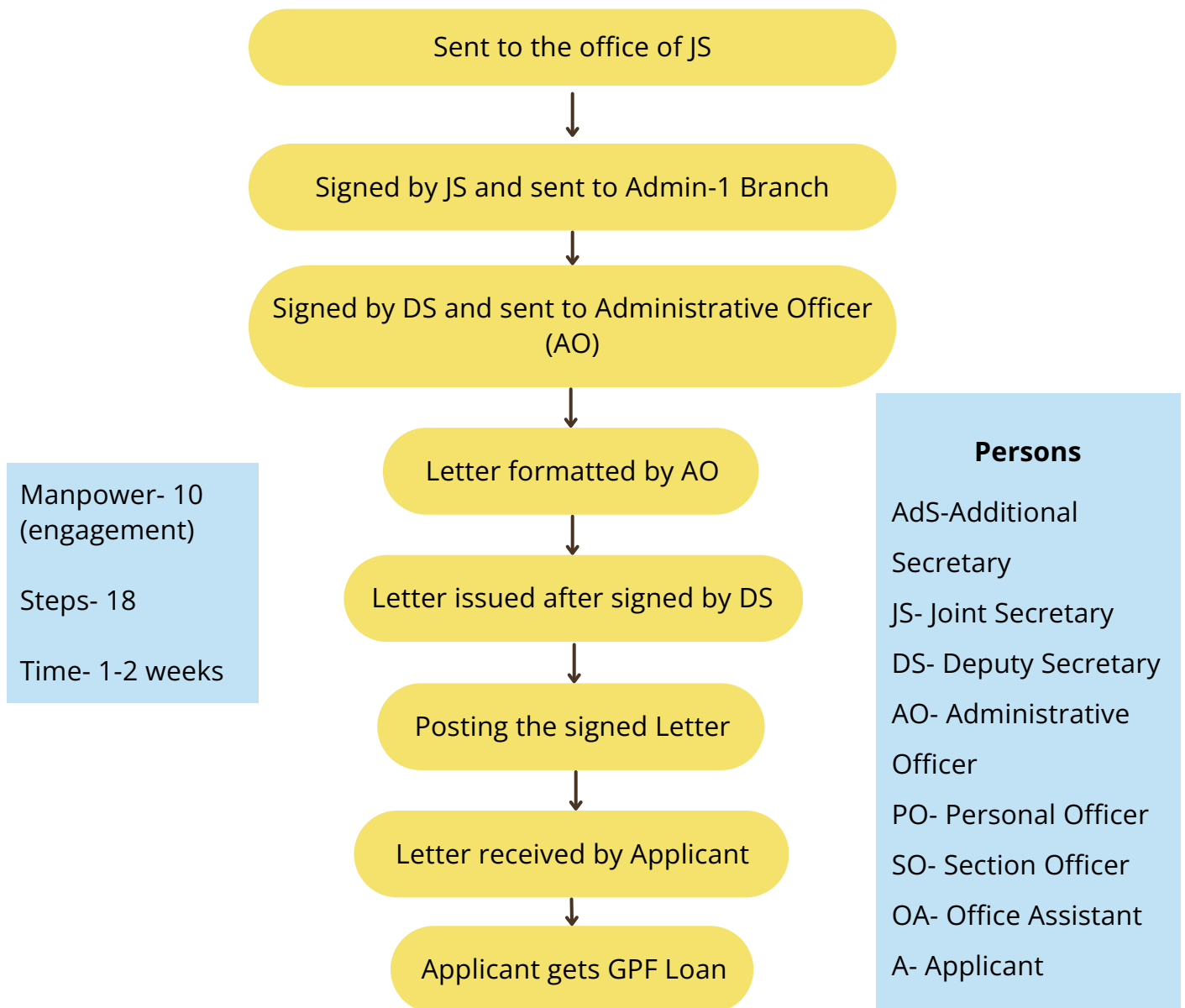


Figure 1: Previous manual procedure for granting GPF Loan

Technology-Based Solution to Simplify the Process

A civil servant, Mr. X, was keen to solve the problem of the cumbersome GPF loan application process. He suggested using soft copy instead of hard copy documents and advised leveraging the MyGov platform to streamline document processing. After consulting with higher authorities, he issued a letter to A2i for software upgradation. These upgradations were incorporated into the MyGov platform, allowing everyone to use it.

Now, applicants can directly send their applications to the AdS through the MyGov platform. The AO of the Admin-1 Branch receives the application directly as an E-Nothi, eliminating the need for typing or scanning documents. This online process has significantly reduced the required time, cutting the steps in almost half (from 18 to 8) and shortening the duration to 3-4 days. Only six people are now involved in the loan approval process, as depicted in Figure 2. Moreover, applicants no longer need to visit the office frequently, saving valuable time and energy. The online process has streamlined the entire GPF loan granting procedure, allowing civil servants to efficiently obtain loans to meet their emergency needs.

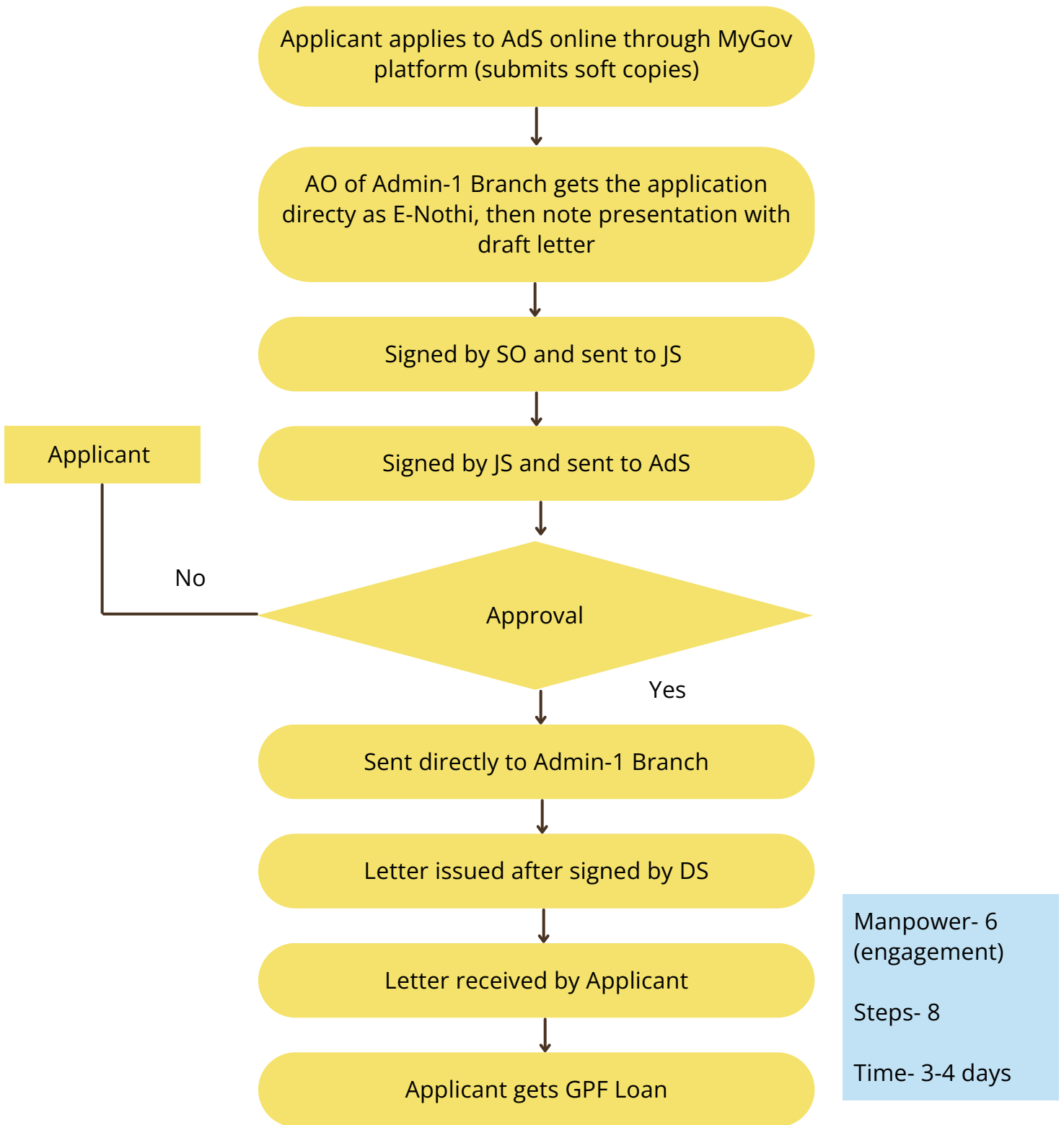


Figure 2: New procedure for granting GPF Loan

Declarations

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