

LAND BANK OF THE PHILIPPINES
MAJOR PROGRAMS AND PROJECTS UNDER THE 10-POINT SOCIOECONOMIC AGENDA OF THE
DUTERTE ADMINISTRATION

LANDBANK's major programs and projects support seven (7) of the 10-point Socioeconomic Agenda of President Rodrigo Duterte. These are the following:

- Increasing Competitiveness and the Ease of Doing Business
- Accelerate Annual Infrastructure Spending
- Promote Rural and Value Chain Development Toward Increasing Agricultural and Rural Enterprise Productivity and Tourism
- Invest in Human Capital Development, including Health and Education Systems
- Promote Science, Technology, and the Creative Arts to Enhance Innovation and Creative Capacity
- Improve Social Protection Program including the Government's Conditional Cash Transfer
- Institute Progressive Tax Reform and More Effective Tax Collection

The major programs and projects of LANDBANK which support the 10-point Socioeconomic Agenda are as follows:

- **Increasing Competitiveness and the Ease of Doing Business**
 - LANDBANK continues to expand its network to provide additional channels for the populace in transacting business. LANDBANK is the only bank that is present in the 81 provinces of the country. As of September 30, 2017, the LBP's 376 branches network and 1,694 ATM facilities serve as touch points in the government disbursements and collections, government employees payroll services, servicing of pensioners and on-line collection of fees.
 - Tax Payment collection tie ups for the ease and convenience of the paying public.
 - Land Title Verification tie-up with Land Registration Authority to reduce title verification time from the average of 15 days to 24 hours.
 - Tie-up with Department of Trade and Industry for the Negosyo Centers to bring government services closer to small businesses and promote entrepreneurship in the country.
 - SMS notifications on the amortization schedule of loan borrowers.
 - LBP continually develops new and innovative service delivery platforms to promote ease of transaction. The following are some initiatives introduced and adopted by the Bank:
 - (a) Establishment of LANDBANK Easy Access Facility (LEAF) or Banking Offices;
 - (b) Installation of Cash Deposit Machines (CDM) and LANDBANK Easy Access Machine (LEAM);
 - (c) Move transactions away from over-the-counter (OTC) thru increased electronic banking transactions thru Electronic Modified Disbursement Services;
 - (d) Mobile Banking; and
 - (e) LANDBANK Mobile Loan Saver.
 - Tie-up with the Overseas Workers Welfare Administration (OWWA) to make the LANDBANK electronic Payment Portal (ePP) available to Balik Manggagawa OFWs who wish to pay their membership fees and contributions online.

Also, the Brooke's Point (Palawan) Rural Waterworks and Sanitation Association, Inc. (BPRWSAI) became the first utility institution in Palawan to launch and implement the LANDBANK Electronic Payment Portal (ePP) as one of their additional payment channels to service their member consumers in paying their water utility bills.
 - Tie-up with the Department of Science and Technology (DOST) for the oneSTore.ph Project for the e-commerce web application that provides a marketing platform for DOST-assisted micro, small, and medium enterprises (MSMEs) around the Philippines under its Small Enterprise Upgrading Program (SETUP).
 - LANDBANK launched the first LANDBANK Inclusive Banking Center (LIBC) with the Land Transportation Franchising and Regulatory Board (LTFRB) as the pioneer agency to benefit from the project. LIBC is an interconnected and interoperable facility with Point-of-Sale (POS) terminals linked to the agency's cashiering system to enable payment of government fees through any bank's ATM or debit cards. Client-payers who do not have ATM cards for use in paying through the POS terminal may apply and be provided with pre-generated ATM cards. The facility houses an ATM and a Cash Deposit Machine for real-time deposits to the pre-generated ATM cards. Also part of the agreement

is the establishment of a safe, efficient, and reliable electronic retail payment system that aims to replace existing cash transactions susceptible to graft and corruption. This mode of payment enables the use of all bank cards for payment of fees, penalties, and franchises.

- LANDBANK installed its first ATM Direct Connect facility in Northern Luzon at the Rural Bank of Cauayan, Inc. in Cabagan, Isabela. The ATM Direct Connect is a facility being offered by the Bank to Partner Institutions who wish to provide ATM services in their areas using the ATM provided by the Bank and the switch provided by BancNet.

- **Accelerate Annual Infrastructure Spending**

- LBP extends loans to LGUs and the private sector to support and finance various infrastructure projects along the priority programs of the National Government. These are:
 - (a) Farm to Market Roads;
 - (b) Public Markets;
 - (c) Schools, and
 - (d) Hospitals.
- LBP also extends loans to the private sector for major infrastructure projects such as utilities, communications, transportation, education and environment.

- **Promote Rural and Value Chain Development Toward Increasing Agricultural and Rural Enterprise Productivity and Tourism**

- LANDBANK continues to extend loans to farmers and their organizations, and the agribusiness sector. It also enters into partnerships with various line agencies to promote sectoral concerns.
- As part of the Bank's value chain framework, LANDBANK finances MSMEs which are critical links in the overall food value chain.
- LANDBANK also implements priority programs in partnership with National Government agencies:
 - (a) Department of Agriculture – Food Supply Chain Program, Agricultural and Fisheries Financing, and Sikat-Saka Program;
 - (b) Bureau of Fisheries and Aquatic Resources - Integrated Support for the Development of Aquaculture (ISDA);
 - (c) Department of Agrarian Reform - Agricultural Production Credit Program (with DA & DENR) and Credit Assistance Program for Program Beneficiaries Development;
 - (d) Department of Social Welfare & Development - OFW Reintegration;
 - (e) Bangko Sentral ng Pilipinas - Credit Surety Fund;
 - (f) Department of Social Welfare & Development - Conditional Cash Transfer;
 - (g) National Dairy Authority - Masustansiyang Inumin para sa Likas na Kalusugan (MILK);
 - (h) Department of Trade and Industry – Asenso Program;
 - (i) Philippine Deposit Insurance Corporation and Bangko Sentral ng Pilipinas - Strengthening Program for Cooperative Bank Plus and (l) Consolidation Program for Rural Banks.
- LBP extends loans to SFFs through commodity-based financing programs such as palay, corn, high value crops, poultry, swine and milk.
- LBP extends financial assistance for tourism related projects including the setting up of bed and breakfast/boutique hotels, and countryside resorts operated by cooperatives.

- **Invest in Human Capital Development, including Health and Education Systems**

- Aside from direct investments for the establishment of schools and hospitals, LANDBANK implements programs to promote financial literacy and financial inclusion such as conduct of Pre-Departure Orientation Seminar (PDOS) for OFWs, financial inclusion caravans, and continuing development training of LANDBANK officers and staff.

- **Promote Science, Technology, and the Creative Arts to Enhance Innovation and Creative Capacity**

- LANDBANK implements the following programs in support to science and technology:
 - (a) Financing for State Universities and Colleges; and
 - (b) MOU with the Technology Application and Promotion Institute (TAPI)-DOST to launch Innovation and Technology (I-TECH) Lending Program.

- **Improve Social Protection Program including the Government's Conditional Cash Transfer (CCT)**
 - LANDBANK acts as the distribution channel of the DSWD for the CCT Program. To facilitate distribution, LBP adopts the following approaches:
 - (a) Use of LBP cash cards to load the CCT payout drawable from the ATMs;
 - (b) Use of partner conduits to service the payouts such as Globe, Postal Bank, rural bank and cooperatives; and
 - (c) LBP is developing a Point of Sale (POS) arrangement with various retailers so CCT beneficiaries can directly use the loaded cards in purchasing goods.
 - LANDBANK also support the provision of housing facilities, particularly, the socialized, low-cost and medium-cost housing segment.
- **Institute Progressive Tax Reform and More Effective Tax Collection**
 - LANDBANK serves as a principal tax collection conduit of the BIR. To complement the over-the-counter tax collection of LANDBANK and the electronic filing system for large payers, the Bank deployed the LANDBANK Easy Access Machine (LEAM) in the branches.