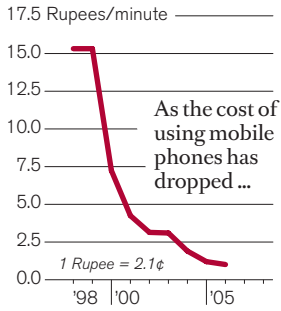


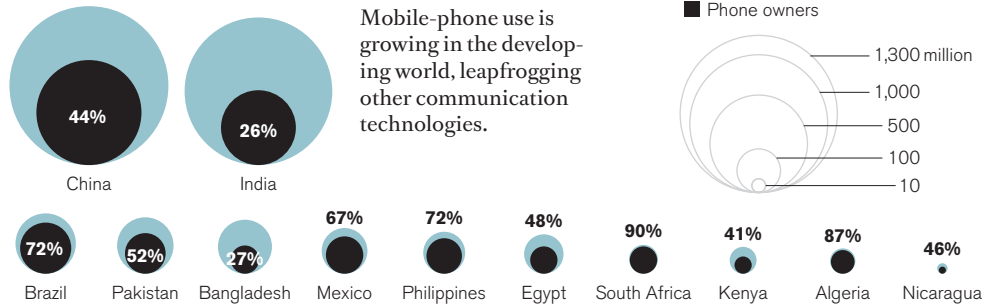
PHONE BANKING

Around the world, and particularly in India, more and more people are using cell phones as costs fall (top and left). These phones could be used to extend loans and savings accounts to the poor families who now lack access to the financial system (bottom).

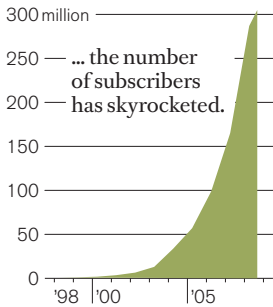
Mobile charges in India



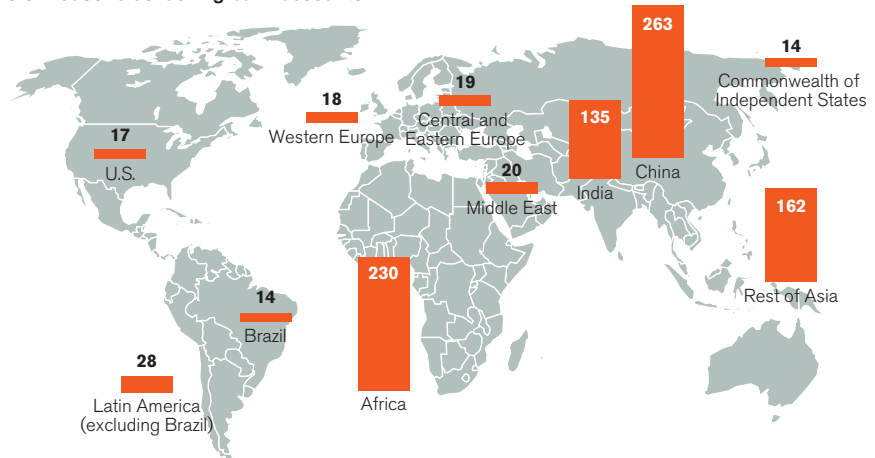
Mobile-phone penetration in developing nations



Mobile subscribers in India through August 2008



Millions of households lacking bank accounts



Sources: Telecom Regulatory Authority of India (costs and subscribers); GSMA's Wireless Intelligence (mobile penetration); Boston Consulting Group (excluded households)