

# AGENT BANKING STATISTICS

July-September 2024



**Bangladesh Bank**

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# **Agent Banking Statistics**

## **July-September, 2024**



**Agent Banking Statistics Division**  
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## Explanatory Notes

**Agent:** A third-party individual or business entity authorized by a bank to provide basic banking services on its behalf to customers, typically in remote or underserved areas is termed as Agent.

Two types of agent:-

- a) **Master Agent:** An entity contracted by a bank to provide agent banking services through more than one outlet.
- b) **Unit Agent:** A Unit Agent is an entity contracted by a bank to provide banking services exclusively at a single outlet.

**Outlet:** An outlet is the fixed physical location of an agent where banking transactions are conducted using the bank's technology platform, under the supervision and control of the bank.

**Union Digital Center (UDC), Paurashava Digital Center (PDC), City Digital Center (CDC):** These are digital service centers established at the Union Parishad, Paurashava and City corporation under the government's Access to Information (a2i) program, provide government and private digital services (like birth registration, education, mobile banking, trade license, holding tax etc.). Many banks partner associated with UDCs, PDCs and CDCs to set up agent banking outlets, leveraging their rural reach, digital infrastructure and trusted local presence.

**Post Office (PO), Digital Post Office (DPO), Digital Post Center (DPC):** Outlets located at post office after getting permission from the authority to provide related services on behalf of a particular bank.

**General Outlet:** Agent Outlet located in anywhere rather than a government office or any specific purpose. In general it is a proprietorship concern. Entrepreneur intends of earning commission by operating services of a bank. Most of the agent banking outlets are general outlet.

**Urban Area:** The areas under Metropolitan/City Corporation and 'Ka' type Paurashava are treated as urban areas.

**Rural Area:** The areas of 'Kha' and 'Ga' Type Paurashava and all Unions are treated as rural areas.  
[BRPD Circular letter no. 09/2016].

**Deposits:** Most common agent banking deposit accounts in Bangladesh are savings account, current account, deposit pension scheme (DPS), fixed deposit receipt (FDR), short notice deposit account (SND) etc.,. Additionally, following accounts are also mentionable in agent banking:

- **School Banking A/c:** A type of savings account designed specifically for students. This account aims to introduce students to banking and financial management, allowing them to develop healthy savings habits at an early age.

- **Farmer's A/c:** A Farmer's Account is a specialized savings account offered by banks, including through agent banking, specifically tailored for farmers or individuals involved in agriculture. These accounts are designed to cater to the unique financial needs of farmers, providing them with easy access to banking services, low fees, and additional benefits to support agricultural activities.
- **Social Safety Net A/c:** A Social Safety Net Account is a special bank or mobile financial account designed to receive government-provided financial assistance under social safety net programs. These programs are targeted to help low-income, vulnerable, or disadvantaged people to meet their basic needs such as food, shelter, healthcare and education.

**Loans:** Agent banking provides different types of lending facilities to the customer through outlets:

- **Cottage, Micro, Small and Medium Entrepreneur (CMSME):** CMSME stands for Cottage, Micro, Small, and Medium Entrepreneurs. This term refers to business owners who operate within the CMSME sector, which includes a broad range of enterprises based on the size of their investment, workforce and operational scale.
- **Agri & Rural Credit:** Agri & Rural Credit is the provision of credit to individuals and enterprises in the agricultural sector and rural areas to promote farming, agro-based businesses and rural economic development.
- **Personal Loan:** A personal loan is an unsecured loan provided by banks and financial institutions to individuals for personal use such as education, medical expenses, home renovation and travel.
- **Secured Overdraft (SOD):** A Secured Overdraft (SOD) is a credit facility provided by banks where the borrower is allowed to withdraw funds beyond their account balance, up to a certain limit, against pledged collateral such as fixed deposits, savings instruments or other approved securities.

**Transactions:** Any financial activity conducted by an individual, business entity or organization through a bank. Different types of transactions generally occurred is agent banking such as cash deposit, Cash Withdrawal, Fund Transfer, Inward Remittance, Utility Bill Payments and Other Bill Payments etc.

**Utility Bill Payment:** A utility bill is a monthly statement of the amount a household owes for any one (or more) of the basic services that generally keep a home operable and comfortable. Examples of utilities include electricity, water and gas. Depending on how you define utilities, you could also add sewage, trash and recycling or even cable, internet, phone and streaming services to that list.

## Executive Summary

Agent banking plays a key role in facilitating financial inclusion by reaching underserved and unbanked people especially in rural areas. It provides an efficient and cost-effective alternative to traditional branch banking, enabling broader access to financial services and facilitating economic development. As key driver of financial inclusion, offering access to a range of financial services through agents operating at retail outlets.

At present, there are 11,300 bank branches across the country, with each branch serving average of 15,185 people of the total population, which are located 46.27% in rural areas and 53.73% in urban areas<sup>1</sup>.

End of September 2024, the number of banks deposit accounts and loan accounts were 162,028,255 and 12,703,687 respectively. On the other hand, the total deposit balance was Tk. 18,253,388 million, while the total outstanding loans amounted to Tk. 16,199,170 million<sup>2</sup>.

In context of agent banking, end of September 2024, 31 scheduled banks (out of 62) were operating agent banking services through 21,383 active outlets managed by 16,026 agents. In agent banking activities, it is observed that, on average, each outlet serves approximately average of 8,025 people, with respect to total population of Bangladesh. On the other hand, 85.40% of the total outlets are located in rural areas, while 14.60% are in urban areas.

At the end of the reporting period, approximately 14.5% of the total number of deposit accounts in the banking sector was opened through agent banking outlets, contributing 2.14% to the sector's total deposit balances. Accordingly, 1.73% and 0.57% of total bank loan accounts and outstanding respectively provided through agent banking.

During July–September 2024, a total of 24,797,795 transactions were conducted, amounting to Tk. 12,19,362 million through agent banking. During this quarter, workers' remittances received from Bangladeshi nationals working abroad totaled Tk. 778,316 million<sup>3</sup>, of which Tk. 74,310 million were received through agent banking. That indicates 9.55% of the total inward remittances during that period received through agent banking. Through agent banking, the amount of remittance received in rural areas is 8.85 times higher than that received in urban areas. On the other hand, 3.65% of the total inward remittances received through mobile financial services<sup>4</sup>.

In addition, participation of female in agent banking activities is increased by day by day. At the end of September, 2024 49.53% of all deposit accounts under agent banking is held by female, reflecting a significant step toward gender-inclusive financial inclusion.

The success of agent banking is based on effective regulation, robust agent management, and continuous efforts to address challenges like digital literacy and agent sustainability.

**Note:**

1. Only outlet-based agent banking transactions are compiled.
2. To calculate the average, yearly population data published by the Bangladesh Bureau of Statistics has been used.

<sup>1</sup> Banking Regulation & Policy Department and quarterly "Scheduled Banks Statistics", Statistics Department, Bangladesh Bank

<sup>2</sup> Quarterly "Scheduled Banks Statistics", Statistics Department, Bangladesh Bank.

<sup>3</sup> "Monthly Economic Trends", Statistics Department, Bangladesh Bank.

<sup>4</sup> E-banking & E-commerce Statistics Unit, Statistics Department, Bangladesh Bank.



## 1. Introduction

Agent banking is an inclusion-based extension of traditional banking services designed to reach underserved and unbanked populations in remote areas of Bangladesh. Bangladesh Bank, (the central bank of Bangladesh) introduced agent banking services in 2013. The first agent banking initiative was launched by Bank Asia PLC. through the Joyinshar outlet at Serajdikhan, Munshiganj, in December 2013. At present, thirty one (31) scheduled banks (Appendix-1) are involved in agent banking operations in Bangladesh.

Agent banking provides a cost-effective, time-saving, modern and alternative channel of traditional banking, enabling customers to conveniently access a wide range of formal banking services. To determine the trends and dynamics of agent banking-related information/data and to formulate policies for a sustainable future course of action, as well as to collect relevant information, the Agent Banking Statistics Division (ABSD) was formed under the Statistics Department on 1<sup>st</sup> September, 2020. The primary objectives of ABSD include the collection, compilation, interpretation provide information and storage of agent banking data.

ABSD collected outlet wise information, where each outlet is uniquely associated with a specific geolocation. This structure ensures that the data accurately reflects the distribution and activity of agent banking services across different areas.

Initially, ABSD have been publishing geolocation wise agent and outlet information on BB website since August, 2021. Later on, geolocation, Gender and Type wise deposit, loan and transactions wise data have been published since April, 2022. To support research and analytical endeavors, time series dataset on agent banking has been made publicly available. This dataset aims to provide consistent, timely and detailed insights into the trends and developments in the agent banking sector, enabling researchers, analysts and policymakers to conduct in-depth evaluations and informed decision-making.

To address of both national and international agency/users and to enhance the comprehensiveness of data storage, a quarterly publication named ‘Agent Banking Statistics’ has been introduced from the April–June 2024 period. This publication focuses on the evolution of agent banking activities, presenting quarterly and annual changes in key indicators across different geolocations. It serves as a valuable resource for stakeholders by providing detailed, bank-wise information on agents, outlets, deposits, loans, transactions, and remittances. This publication includes ten (10) tables and eight (08) figures, with six (06) of the tables located in the appendix.

Additionally, a separate chapter is devoted to the contribution and participation of females in agent banking. Through this initiative, users gain a more granular and comparative perspective on the growth and distribution of agent banking services across the country.

Agent banking has gained popularity in many countries in the world. Countries like Brazil, Columbia, Malaysia and Kenya have successfully implemented agent banking, making it easier for individuals/households to pay bills or taxes. Other countries that have adopted agent banking include Mexico, Venezuela, Pakistan, Philippines, South Africa, Uganda and India.

## 2. Agent and Outlet

### 2.1 Summary of Agent Banking Activities

**Table-1: Summary of Agent Banking Activities**

Items	Sep, 2024	June, 2024	Mar, 2024	Dec, 2023
No. of Banks	31	31	31	31
No. of Outlets	21383	21473	21448	21601
No. of Agents	16026	15991	15539	15757
No. of Urban Deposit Account	3370865	3219720	2880737	2984389
No. of Rural Deposit Account	20115624	19812295	17798229	18433985
No. of Total Deposit Account	23486489	23032015	20678966	21418374
Urban Deposit Balance (million BDT)	70923.1024	71588.6915	66804.8729	69680.62
Rural Deposit Balance (million BDT)	320335.965	326546.834	278436.173	289279.1
Total Deposit Balance (million BDT)	391259.067	398135.526	345241.045	358959.72
No. of Urban Loan Account	49103	42702	40295	41680
No. of Rural Loan Account	170091	179776	166773	175575
No. of Total Loan Account	219194	222478	207068	217255
Urban Loan Outstanding (million BDT)	33257.5901	25752.0519	23385.5315	24349.7
Rural Loan Outstanding (million BDT)	59817.3511	65754.5018	57859.1652	60799.47
Total Loan Outstanding (million BDT)	93074.9412	91506.5537	81244.6967	85149.17
Urban No. of Transactions (During Quarter)	4983494	5320245	5454542	5334374
Rural No. of Transactions (During Quarter)	19814301	27740688	26850631	26435226
Total No. of Transactions (During Quarter)	24797795	33060933	32305173	31769600
Urban Transaction Amount (During Quarter)	223451.71	226517.21	239833.91	223765.88
Rural Transaction Amount (During Quarter)	995910.65	1173968.73	1217206.35	1164958.94
Total Transaction Amount (During Quarter)	1219362.36	1400485.94	1457040.26	1388724.82
Urban No. of Inward Remittance (During Quarter)	191754	300144	221258	220400
Rural No. of Inward Remittance (During Quarter)	945362	1844351	1231970	1261634
Total No. of Inward Remittance (During Quarter)	1137116	2144495	1453228	1482034
Urban Amount of Inward Remittance (During Quarter)	8827.15	7865.18	6824.67	6160.86
Rural Amount of Inward Remittance (During Quarter)	65483.61	76412.22	64118.95	59246.18
Total Amount of Inward Remittance (During Quarter)	74310.76	84277.4	70943.62	65407.04

## 2.2 Entrepreneur (Agent) of Agent Banking

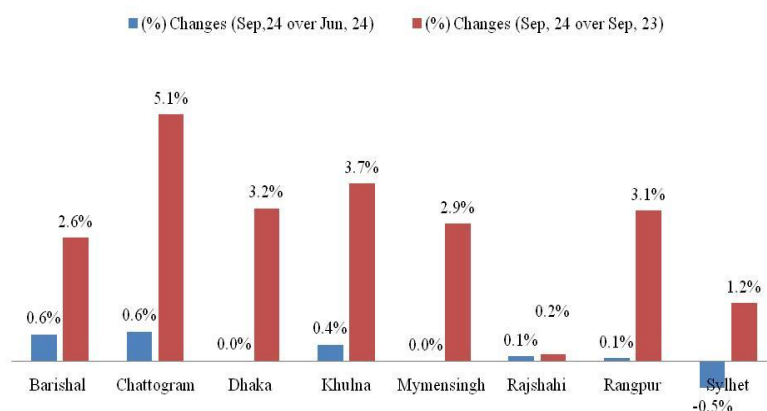
An agent plays a pivotal role in agent banking operation. As of September 2024, the total number of agents stood at 16,026, with 2,546 agents operating in urban areas and 13,480 agents in rural areas. Table-2 shows division and location wise distribution of agents, highlighting both quarterly and annual changes.

**Table-2: Division and Location wise Agents**

End Period	Division Location	Barishal	Chattogram	Dhaka	Khulna	Mymensingh	Rajshahi	Rangpur	Sylhet	Total
Sep, 24	Urban	140	476	1146	208	91	256	140	89	2546
	Rural	942	3245	2950	1792	773	1634	1312	832	13480
	Total	1082	3721	4096	2000	864	1890	1452	921	16026
Jun, 24	Urban	129	471	1155	208	83	248	140	90	2524
	Rural	947	3227	2940	1785	781	1640	1311	836	13467
	Total	1076	3698	4095	1993	864	1888	1451	926	15991
Sep, 23	Urban	131	454	1147	201	81	253	135	87	2489
	Rural	924	3086	2823	1728	759	1634	1273	823	13050
	Total	1055	3540	3970	1929	840	1887	1408	910	15539
Quarterly Changes (%) Sep,24 over Jun, 24	Urban	8.5	1.1	-0.8	0.0	9.6	3.2	0.0	-1.1	0.9
	Rural	-0.5	0.6	0.3	0.4	-1.0	-0.4	0.1	-0.5	0.1
	Total	0.6	0.6	0.0	0.4	0.0	0.1	0.1	-0.5	0.2
Annual Changes (%) Sep, 24 over Sep, 23	Urban	6.9	4.8	-0.1	3.5	12.3	1.2	3.7	2.3	2.3
	Rural	1.9	5.2	4.5	3.7	1.8	0.0	3.1	1.1	3.3
	Total	2.6	5.1	3.2	3.7	2.9	0.2	3.1	1.2	3.1

Compared to September 2023, the total number of agents rising by 3.1%, with urban agents increasing by 2.3% and rural agents by 3.3%. All divisions experienced increasing growth over the year.

On the other hand, compared to June 2024, the overall agents increased by 0.2%, with urban agents rising by 0.9% and rural agents by 0.1%. Only Sylhet division recorded decreasing trend over the quarter.



**Figure-1: Division wise percentage changes of Agents**

## 2.3 Agent Banking Outlets

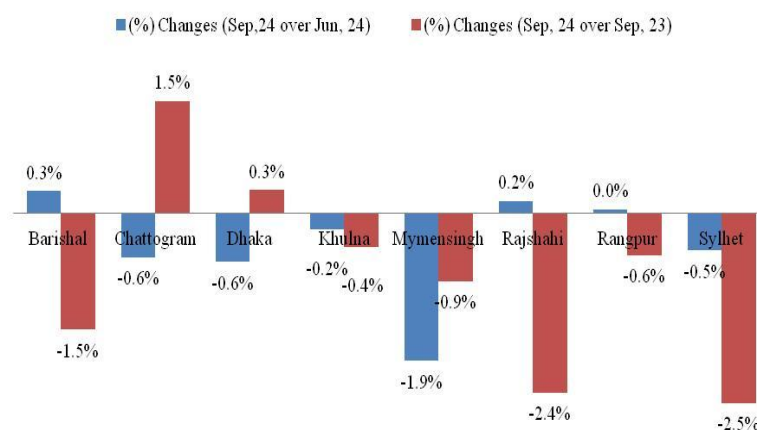
The mandated outlet ratio in rural and urban is 3:1, as outlined in Article 33.1.4 of the ‘Prudential Guidelines for Agent Banking Operations in Bangladesh’. The overall outlet ratio (rural: urban) at the end of September, 2024 is recorded at 5.85:1. On the other hand, the ratio was 5.90:1 at the same period of the previous year which indicates agent banking is more prevalent in rural areas, highlighting a strong engagement of rural communities with formal financial services.

**Table-3: Division and Location wise Outlets**

End Period	Division Location	Barishal	Chattogram	Dhaka	Khulna	Mymensingh	Rajshahi	Rangpur	Sylhet	Total
Sep, 24	Urban	157	574	1292	277	123	357	216	126	3122
	Rural	1258	4206	4075	2402	1088	2207	1941	1084	18261
	Total	1415	4780	5367	2679	1211	2564	2157	1210	21383
Jun, 24	Urban	144	571	1301	277	118	348	214	127	3100
	Rural	1267	4237	4101	2408	1117	2212	1942	1089	18373
	Total	1411	4808	5402	2685	1235	2560	2156	1216	21473
Sep, 23	Urban	150	561	1298	276	118	361	215	129	3108
	Rural	1287	4150	4053	2415	1104	2265	1954	1112	18340
	Total	1437	4711	5351	2691	1222	2626	2169	1241	21448
(% ) Changes Sep,24 over Jun, 24	Urban	9.0	0.5	-0.7	0.0	4.2	2.6	0.9	-0.8	0.7
	Rural	-0.7	-0.7	-0.6	-0.2	-2.6	-0.2	-0.1	-0.5	-0.6
	Total	0.3	-0.6	-0.6	-0.2	-1.9	0.2	0.0	-0.5	-0.4
(% ) Changes Sep, 24 over Sep, 23	Urban	4.7	2.3	-0.5	0.4	4.2	-1.1	0.5	-2.3	0.5
	Rural	-2.3	1.3	0.5	-0.5	-1.4	-2.6	-0.7	-2.5	-0.4
	Total	-1.5	1.5	0.3	-0.4	-0.9	-2.4	-0.6	-2.5	-0.3

The total number of agent banking outlets reached 21,383 by September 2024, comprised of 3,122 urban outlets and 18,261 rural outlets. Compared to September 2023, total outlets decreased by 0.3% whereas urban outlets have increased by 0.5%, but rural outlets have decreased by 0.4%.

Besides, compared to June 2024, total outlets decreased by 0.4%. A number of outlets are closed due to lack of proper business performance and other activities by operators especially in rural areas.



**Figure-2: Division wise percentage changes of outlets**

### 3. Agent Banking Deposits

#### 3.1 Deposit Accounts

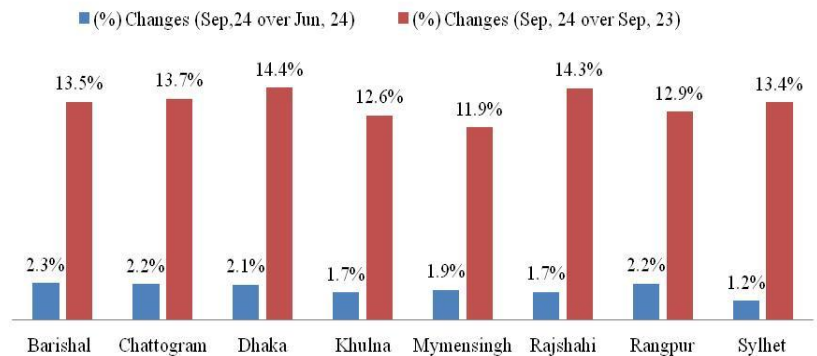
As of September 2024, the total number of deposit accounts reached 23,486,489, comprising 3,370,865 urban accounts and 20,115,624 rural accounts. Table-4 shows division and location wise distribution of deposit accounts, along with changes.

**Table-4: Division and Location wise Deposit Accounts**

End Period	Division Location	Barishal	Chattogram	Dhaka	Khulna	Mymensingh	Rajshahi	Rangpur	Sylhet	Total
Sep, 24	Urban	152946	450899	1532700	257852	139999	406929	286913	142627	3370865
	Rural	1244782	4375292	4036228	3250044	985134	2785162	2223322	1215660	20115624
	Total	1397728	4826191	5568928	3507896	1125133	3192091	2510235	1358287	23486489
Jun, 24	Urban	133980	427640	1480691	256388	127893	388766	269844	134518	3219720
	Rural	1232904	4294657	3971027	3193334	976759	2749519	2186002	1208093	19812295
	Total	1366884	4722297	5451718	3449722	1104652	3138285	2455846	1342611	23032015
Sep, 23	Urban	122620	379983	1326122	239826	116623	342193	236281	117089	2880737
	Rural	1108998	3865273	3543381	2874185	888863	2449643	1987647	1080239	17798229
	Total	1231618	4245256	4869503	3114011	1005486	2791836	2223928	1197328	20678966
Quarterly Changes (%) Sep,24 over Jun, 24	Urban	14.2	5.4	3.5	0.6	9.5	4.7	6.3	6.0	4.7
	Rural	1.0	1.9	1.6	1.8	0.9	1.3	1.7	0.6	1.5
	Total	2.3	2.2	2.1	1.7	1.9	1.7	2.2	1.2	2.0
Annual Changes (%) Sep, 24 over Sep, 23	Urban	24.7	18.7	15.6	7.5	20.0	18.9	21.4	21.8	17.0
	Rural	12.2	13.2	13.9	13.1	10.8	13.7	11.9	12.5	13.0
	Total	13.5	13.7	14.4	12.6	11.9	14.3	12.9	13.4	13.6

Compared to September 2023, the total accounts increased by 13.6%, with urban accounts increasing by 17.0% and rural accounts by 13.0%. All divisions experienced increasing growth over the year.

Also, compared to June 2024, the overall deposit accounts increased by 2.0%, with urban rising by 4.7% and rural by 1.5%. It is clearly visible that, yearly changes are significantly larger than quarterly changes.



**Figure-3: Division wise percentage changes of Deposit A/c**

## 3.2 Deposit Balances

As of September 2024, total deposit balances amounted to 391,259.1 million, with urban balances at 70,923.1 million and rural balances at 320,336 million. Table-5 shows the distribution of deposit balances by division and location, highlighting both quarterly and annual changes.

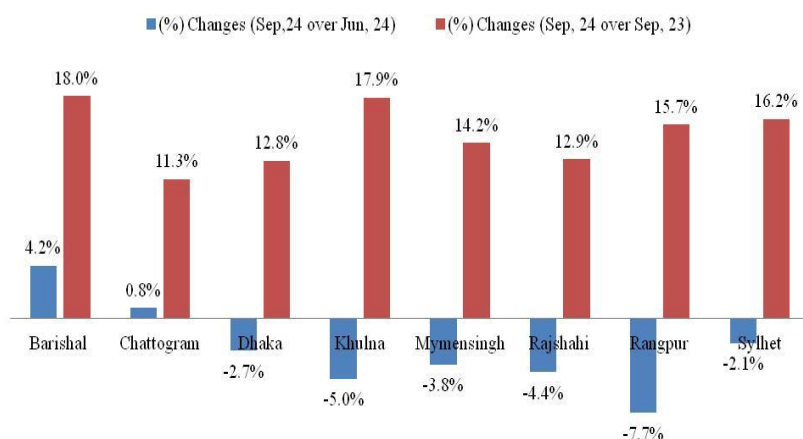
**Table-5: Division and Location wise Deposit Balances**

(Taka in Million)

End Period	Division Location	Barishal	Chattogram	Dhaka	Khulna	Mymensingh	Rajshahi	Rangpur	Sylhet	Total
Sep, 24	Urban	2500.7	13534.0	39932.6	3583.3	1440.6	6399.9	2176.6	1355.4	70923.1
	Rural	21141.8	118056.8	84415.8	31393.8	8948.7	27777.7	13442.2	15159.0	320336.0
	Total	23642.5	131590.9	124348.5	34977.1	10389.3	34177.6	15618.9	16514.4	391259.1
Jun, 24	Urban	1988.9	12791.4	41719.3	3515.1	1356.1	6604.5	2311.5	1301.8	71588.7
	Rural	20691.1	117751.5	86057.1	33287.7	9440.5	29146.4	14612.5	15560.0	326546.8
	Total	22680.0	130542.9	127776.3	36802.8	10796.6	35750.9	16924.0	16861.9	398135.5
Sep, 23	Urban	1761.4	12524.1	39471.9	2875.9	1250.1	5931.4	1939.9	1050.2	66804.9
	Rural	18268.4	105696.6	70784.0	26785.0	7845.8	24336.1	11556.4	13163.9	278436.2
	Total	20029.7	118220.7	110255.9	29660.9	9095.9	30267.5	13496.3	14214.1	345241.0
Quarterly Changes (%) Sep, 24 over Jun, 24	Urban	25.7	5.8	-4.3	1.9	6.2	-3.1	-5.8	4.1	-0.9
	Rural	2.2	0.3	-1.9	-5.7	-5.2	-4.7	-8.0	-2.6	-1.9
	Total	4.2	0.8	-2.7	-5.0	-3.8	-4.4	-7.7	-2.1	-1.7
Annual Changes (%) Sep, 24 over Sep, 23	Urban	42.0	8.1	1.2	24.6	15.2	7.9	12.2	29.1	6.2
	Rural	15.7	11.7	19.3	17.2	14.1	14.1	16.3	15.2	15.0
	Total	18.0	11.3	12.8	17.9	14.2	12.9	15.7	16.2	13.3

Compared to September 2023, total deposit balances increased by 13.3% with urban and rural balances increased by 6.2% and 15.0% respectively. All divisions recorded annual increasing growth at the same period of the previous year.

Accordingly, in June 2024, overall deposit balances declined by 1.7% at the end of quarter. During this quarter, only Barishal and Chattogram divisions shown increasing trends compared to June 2024.



**Figure-4: Division wise percentage changes of Deposit Balances**

## 4. Agent Banking Loans

### 4.1 Loan Accounts

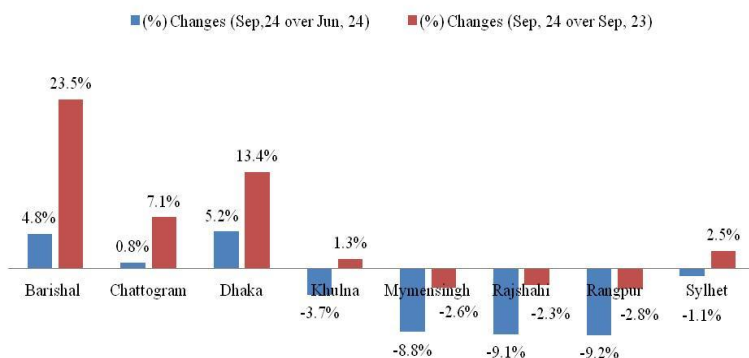
In September 2024, the total number of loan accounts reached at 219,194, with 49,103 accounts in urban areas and 170,091 in rural areas. Table-6 provides a breakdown of loan accounts by division and location, highlighting both quarterly and annual changes.

**Table-6: Division and Location wise Loan Accounts**

End Period	Division Location	Barishal	Chattogram	Dhaka	Khulna	Mymensingh	Rajshahi	Rangpur	Sylhet	Total
Sep, 24	Urban	4293	9506	12283	5771	2635	6251	5651	2713	49103
	Rural	15908	45529	33629	25551	6476	19385	15678	7935	170091
	Total	20201	55035	45912	31322	9111	25636	21329	10648	219194
Jun, 24	Urban	3634	6112	9822	5845	2715	6081	6017	2476	42702
	Rural	15642	48473	33838	26664	7274	22125	17474	8286	179776
	Total	19276	54585	43660	32509	9989	28206	23491	10762	222478
Sep, 23	Urban	3616	5815	9329	5309	2864	5687	5461	2214	40295
	Rural	12747	45558	31160	25599	6492	20548	16492	8177	166773
	Total	16363	51373	40489	30908	9356	26235	21953	10391	207068
Quarterly Changes (%) Sep,24 over Jun, 24	Urban	18.1	55.5	25.1	-1.3	-2.9	2.8	-6.1	9.6	15.0
	Rural	1.7	-6.1	-0.6	-4.2	-11.0	-12.4	-10.3	-4.2	-5.4
	Total	4.8	0.8	5.2	-3.7	-8.8	-9.1	-9.2	-1.1	-1.5
Annual Changes (%) Sep, 24 over Sep, 23	Urban	18.7	63.5	31.7	8.7	-8.0	9.9	3.5	22.5	21.9
	Rural	24.8	-0.1	7.9	-0.2	-0.2	-5.7	-4.9	-3.0	2.0
	Total	23.5	7.1	13.4	1.3	-2.6	-2.3	-2.8	2.5	5.9

Compared to September 2023, total loan accounts increased by 5.9%, with urban and rural accounts by 21.9% and 2.0%, respectively.

On the other hand, compared to June 2024, overall loan accounts declined by 1.5%, with urban accounts increased by 15.00% and rural accounts decreased by 5.4%.



**Figure-5: Division wise percentage changes of Loan A/c**

## 4.2 Loan Outstanding

As of September 2024, outstanding of total loans fixed at 93,074.9 million, with urban areas accounting for 33,257.6 million and rural areas for 59,817.4 million. Table 7 presents the distribution of loan outstanding by division and location, highlighting both quarterly and annual trends.

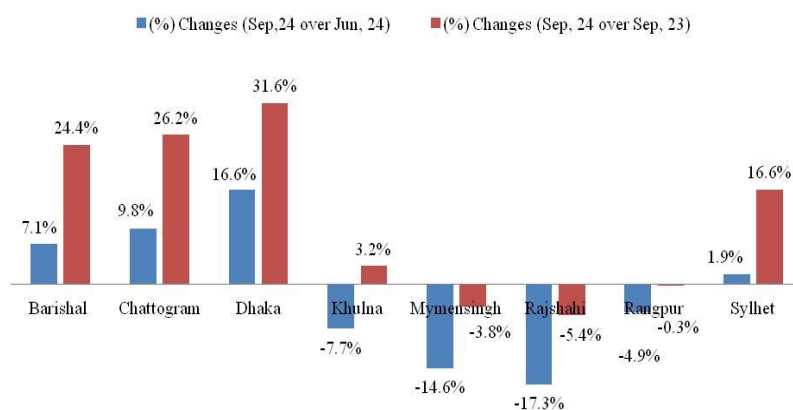
**Table-7: Division and Location wise Loan Outstanding**

(Taka in Million)

End Period	Division Location	Barishal	Chattogram	Dhaka	Khulna	Mymensingh	Rajshahi	Rangpur	Sylhet	Total
Sep, 24	Urban	2028.6	7725.7	9275.6	3817.8	1258.2	4072.6	3300.1	1778.9	33257.6
	Rural	3984.3	16429.1	13666.4	8538.8	2757.0	5726.2	7070.0	1645.6	59817.4
	Total	6013.0	24154.8	22942.0	12356.5	4015.2	9798.8	10370.1	3424.4	93074.9
Jun, 24	Urban	1670.0	4498.5	6111.4	3870.5	1209.9	3982.7	2865.5	1543.5	25752.1
	Rural	3945.2	17506.3	13569.5	9518.3	3489.9	7872.7	8034.5	1818.1	65754.5
	Total	5615.2	22004.8	19680.8	13388.8	4699.8	11855.4	10899.9	3361.7	91506.6
Sep, 23	Urban	1599.6	4070.7	5652.3	3365.5	1160.1	3592.9	2610.0	1334.4	23385.5
	Rural	3234.7	15075.8	11775.9	8606.1	3012.2	6764.7	7788.0	1601.7	57859.2
	Total	4834.3	19146.4	17428.2	11971.5	4172.3	10357.7	10398.0	2936.2	81244.7
Quarterly Changes (%) Sep,24 over Jun, 24	Urban	21.5	71.7	51.8	-1.4	4.0	2.3	15.2	15.2	29.1
	Rural	1.0	-6.2	0.7	-10.3	-21.0	-27.3	-12.0	-9.5	-9.0
	Total	7.1	9.8	16.6	-7.7	-14.6	-17.3	-4.9	1.9	1.7
Annual Changes (%) Sep, 24 over Sep, 23	Urban	26.8	89.8	64.1	13.4	8.5	13.4	26.4	33.3	42.2
	Rural	23.2	9.0	16.1	-0.8	-8.5	-15.4	-9.2	2.7	3.4
	Total	24.4	26.2	31.6	3.2	-3.8	-5.4	-0.3	16.6	14.6

Compared to September 2023, total loan outstanding increased by 14.6%, with urban outstanding rising by 42.2% and rural by 3.4%. Dhaka exhibits a remarkable 31.64% annual growth over the period.

However, compared to June 2024, overall loan outstanding increased by 1.7%, with urban outstanding increased by 29.1%, but in rural areas outstanding decreased by 9.0%.



**Figure-6: Division wise percentage changes of Loan Outstanding**



## 5. Agent Banking Transactions

### 5.1 Outlet based Transactions (Number)

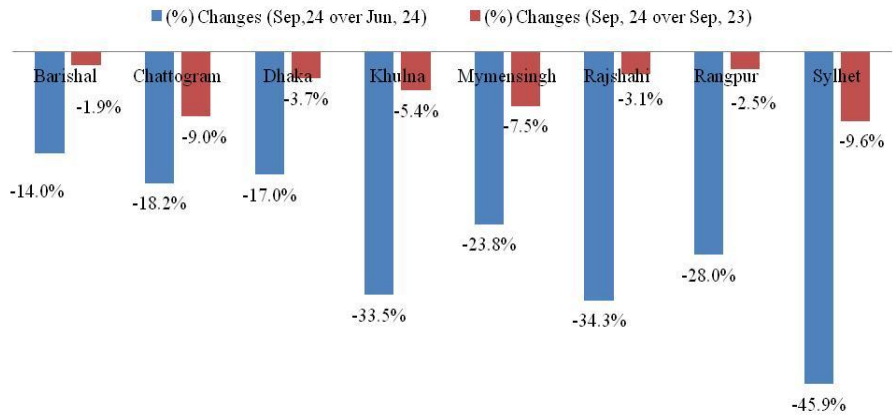
During the period of July-September 2024, the total number of transactions reached 24,797,795, comprising 4,676,386 in urban areas and 20,121,409 in rural areas.

**Table-8: Division and Location wise No. of Transactions**

Period	Division Location	Barishal	Chattogram	Dhaka	Khulna	Mymensingh	Rajshahi	Rangpur	Sylhet	Total
Jul-Sep, 24	Urban	177839	637370	2344192	291177	141337	523651	429420	131400	4676386
	Rural	1150566	5333687	4605997	2690564	855771	2565878	1922384	996562	20121409
	Total	1328405	5971057	6950189	2981741	997108	3089529	2351804	1127962	24797795
Apr-Jun, 24	Urban	190370	719306	2361524	411347	161059	687706	558888	230045	5320245
	Rural	1354024	6578389	6009368	4075266	1147933	4013870	2707724	1854114	27740688
	Total	1544394	7297695	8370892	4486613	1308992	4701576	3266612	2084159	33060933
Jul-Sep, 23	Urban	172612	655592	2446013	316440	153362	514433	406964	135408	4800824
	Rural	1222178	5906132	4774169	2834621	924961	2673387	2004174	1112723	21452345
	Total	1354024	6561724	7220182	3151061	1078323	3187820	2411138	1248131	26253169
Quarterly Changes (%) Jul-Sep,24 over Apr-Jun, 24	Urban	-6.6	-11.4	-0.7	-29.2	-12.2	-23.9	-23.2	-42.9	-12.1
	Rural	-15.0	-18.9	-23.4	-34.0	-25.5	-36.1	-29.0	-46.3	-27.5
	Total	-14.0	-18.2	-17.0	-33.5	-23.8	-34.3	-28.0	-45.9	-25.0
Annual Changes (%) Jul-Sep, 24 over Jul-Sep, 23	Urban	3.0	-2.8	-4.2	-8.0	-7.8	1.8	5.5	-3.0	-2.6
	Rural	-5.9	-9.7	-3.5	-5.1	-7.5	-4.0	-4.1	-10.4	-6.2
	Total	-1.9	-9.0	-3.7	-5.4	-7.5	-3.1	-2.5	-9.6	-5.5

Compared to July-September 2023, total transactions decreased by 5.5%, with transactions decreased by 2.6% and 6.2% in urban and rural areas, respectively.

Compared to April-June 2024, overall transactions declined by 25.0%, with transactions in urban and rural areas decreased by 12.1% and 27.5%, respectively.



**Figure-7: Division wise percentage changes of No. of Transactions**

## 5.2 Outlet based Transactions (Amount)

During the period of July-September 2024, the total amount of transactions reached 1,219,362.3 million, comprising 210,002.96 million in urban areas and 1,009,359.4 million in rural areas.

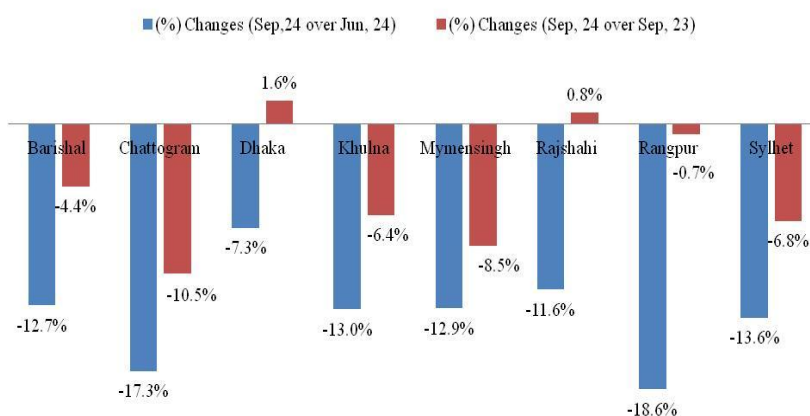
**Table-9: Division and Location wise Amount of Transactions**

(Taka in Million)

Period	Division Location	Barishal	Chattogram	Dhaka	Khulna	Mymensingh	Rajshahi	Rangpur	Sylhet	Total
Jul-Sep, 24	Urban	8693.8	32987.8	99689.5	12003.0	7552.8	25510.7	16870.5	6694.9	210003.0
	Rural	48701.5	299463.4	262079.8	114327.6	41254.9	119228.1	73809.7	50494.3	1009359.4
	Total	57395.3	332451.3	361769.3	126330.6	48807.7	144738.8	90680.2	57189.2	1219362.4
Apr-Jun, 24	Urban	9513.7	37218.7	103994.6	13373.1	7709.1	28172.0	18748.6	7787.4	226517.2
	Rural	56237.0	364747.5	286264.8	131814.5	48332.5	135579.5	92623.6	58369.2	1173968.7
	Total	65750.8	401966.2	390259.4	145187.6	56041.6	163751.5	111372.2	66156.6	1400485.9
Jul-Sep, 23	Urban	8045.7	34533.5	96668.0	12721.3	7628.0	23010.0	15801.5	6628.7	205036.6
	Rural	51976.2	336828.0	259332.5	122245.4	45734.2	120581.8	75538.4	54731.3	1066967.7
	Total	60021.8	371361.4	356000.5	134966.7	53362.2	143591.8	91339.8	61359.9	1272004.3
Quarterly Changes (%) Jul-Sep,24 over Apr-Jun, 24	Urban	-8.6	-11.4	-4.1	-10.2	-2.0	-9.4	-10.0	-14.0	-7.3
	Rural	-13.4	-17.9	-8.4	-13.3	-14.6	-12.1	-20.3	-13.5	-14.0
	Total	-12.7	-17.3	-7.3	-13.0	-12.9	-11.6	-18.6	-13.6	-12.9
Annual Changes (%) Jul-Sep, 24 over Jul-Sep, 23	Urban	8.1	-4.5	3.1	-5.6	-1.0	10.9	6.8	1.0	2.4
	Rural	-6.3	-11.1	1.1	-6.5	-9.8	-1.1	-2.3	-7.7	-5.4
	Total	-4.4	-10.5	1.6	-6.4	-8.5	0.8	-0.7	-6.8	-4.1

Compared to July-September 2023, total transactions decreased by 4.1%, with urban transactions increased by 2.4% and rural decreased by 5.4%.

In addition, compared to April-June 2024, overall transactions declined by 12.9%, with urban transactions decreased by 7.3% and rural by 14.0%.



**Figure-8: Division wise percentage changes of Amount of Transactions**

## 6. The Role of Female in Agent Banking

In September 2024, the number of female agents and accounts increased noticeably compared to September 2023. Urban areas show a stronger rise than rural ones. Over the year, the number of female agents increased by 89, with a 14.3% increase in urban areas and 5.0% in rural areas. Female deposit and loan accounts also increased significantly. During the year, the female deposit and loan accounts are increased by 13.3% and 7.1% respectively.

According to BRPD circular letter no.-10, dated May 8, 2025 total female agents must be 50% of total agents. But at the end of September 2024 the female agents make up about 9% of all agents.

**Table-10: Female in Agent Banking Activities**

Particulars	As on Sep, 2024	As on Sep, 2023	Changes (%) (Sep 24 over Sep 23)
Total Female Agent	1441	1352	6.6%
Urban	263	230	14.3%
Rural	1178	1122	5.0%
Female Master Agent	70	69	1.4%
Urban	25	20	25.0%
Rural	45	49	-8.2%
Female Unit Agent	1371	1283	6.9%
Urban	238	210	13.3%
Rural	1133	1073	5.6%
Female Deposit A/c	11633560	10269720	13.3%
Urban	1301247	1107643	17.5%
Rural	10332313	9162077	12.8%
Female Loan A/c	83893	78337	7.1%
Urban	9579	8417	13.8%
Rural	74314	69920	6.3%

This shows a positive trend toward greater financial inclusion for female, especially in rural areas, while urban areas are quickly catching up. Overall, the data reflects growing financial opportunities for female in both urban and rural areas, with strong progress in rural participation.

## **7. Conclusion**

The overall report underscores the significant impact of agent banking in delivering essential financial services to rural and underprivileged populations, effectively addressing the limitations posed by traditional banking facilities. This innovative approach plays a vital role in empowering people especially female in rural areas, encouraging their active participation in various financial activities.

Agent banking operations in remote areas remove gap created by the insufficient presence of bank branches, thereby enhancing accessibility to financial services for marginalized communities. By facilitating transactions and providing banking services in areas where conventional banks may not operate, Agent Banking initiatives not only fosters economic participation among underserved populations but also contributes to their overall financial literacy and independence, ultimately driving sustainable development in these communities.

# Appendix

## **Appendix-1: The list of banks involved in agent banking activities**

### **A. State Owned Banks**

1. Agrani Bank PLC.
2. Sonali Bank PLC.

### **B. Private Commercial Banks (excluding Islamic Banks)**

1. AB Bank PLC.
2. The City Bank PLC.
3. United Commercial Bank PLC.
4. Eastern Bank PLC.
5. Prime Bank PLC.
6. Southeast Bank PLC.
7. Dutch Bangla Bank PLC.
8. Mercantile Bank PLC.
9. One Bank PLC.
10. Mutual Trust Bank PLC.
11. The Premier Bank PLC.
12. Bank Asia PLC.
13. Jamuna Bank PLC.
14. BRAC Bank PLC.
15. NRB Commercial Bank PLC.
16. South Bangla Agriculture and Commerce Bank PLC.
17. Meghna Bank PLC.
18. Midland Bank PLC.
19. Padma Bank PLC.
20. NRB Bank PLC.
21. Modhumoti Bank PLC.

### **Private Commercial Banks (Islamic Banks)**

22. Islami Bank Bangladesh PLC.
23. Al-Arafah Islami Bank PLC.
24. Social Islami Bank PLC.
25. Exim Bank PLC.
26. First Security Islami Bank PLC.
27. Shahjalal Islami Bank PLC.
28. Standard Bank PLC.
29. Global Islami Bank PLC.

## Appendix-2: Bank Wise Agents and Outlets

(As on September, 2024)

Bank Name	Number of Agents			Number of Outlets		
	Urban	Rural	Total	Urban	Rural	Total
<b>Grand Total</b>	<b>2546</b>	<b>13480</b>	<b>16026</b>	<b>3122</b>	<b>18261</b>	<b>21383</b>
<b>State Owned Banks</b>	<b>56</b>	<b>708</b>	<b>764</b>	<b>56</b>	<b>708</b>	<b>764</b>
Agrani Bank PLC.	45	522	567	45	522	567
Sonali Bank PLC.	11	186	197	11	186	197
<b>Private Commercial Banks</b>	<b>2490</b>	<b>12772</b>	<b>15262</b>	<b>3066</b>	<b>17553</b>	<b>20619</b>
<b>Private Commercial Banks (excluding Islamic Banks)</b>	<b>2081</b>	<b>9243</b>	<b>11324</b>	<b>2678</b>	<b>13777</b>	<b>16455</b>
AB Bank PLC.	56	122	178	58	134	192
Bank Asia PLC.	476	4462	4938	481	4547	5028
BRAC Bank PLC.	208	805	1013	223	885	1108
Dutch Bangla Bank PLC.	597	451	1048	1080	4551	5631
Eastern Bank PLC.	41	54	95	37	74	111
Jamuna Bank PLC.	11	34	45	11	34	45
Meghna Bank PLC.	13	22	35	15	21	36
Mercantile Bank PLC.	34	154	188	34	154	188
Midland Bank PLC.	24	76	100	24	98	122
Modhumoti Bank PLC.	36	592	628	41	599	640
Mutual Trust Bank PLC.	55	118	173	52	130	182
NRB Bank PLC.	4	306	310	5	307	312
NRBC Bank PLC.	54	563	617	63	567	630
One Bank PLC.	58	181	239	59	182	241
Padma Bank PLC.	1	0	1	2	4	6
Prime Bank PLC.	28	84	112	27	85	112
SBAC Bank PLC.	8	26	34	8	26	34
Southeast Bank PLC.	14	103	117	14	106	120
The City Bank PLC.	131	346	477	138	349	487
The Premier Bank PLC.	45	86	131	68	127	195
United Commercial Bank PLC.	187	658	845	238	797	1035
<b>Private Commercial Banks (Islamic Banks)</b>	<b>409</b>	<b>3529</b>	<b>3938</b>	<b>388</b>	<b>3776</b>	<b>4164</b>
Al-Arafah Islami Bank PLC.	103	420	523	89	653	742
Exim Bank PLC.	4	3	7	4	5	9
First Security Islami Bank PLC.	14	92	106	13	93	106
Global Islami Bank PLC.	10	10	20	9	11	20
Islami Bank Bangladesh PLC.	182	2600	2782	182	2600	2782
Shahjala Islami Bank PLC.	36	83	119	36	83	119
Social Islami Bank PLC.	60	309	369	55	319	374
Standard Bank PLC.	0	12	12	0	12	12

### Appendix-3: Bank Wise Agent Banking Deposits

(As on September, 2024)

(Taka in million)

Bank Name	Deposit Account	Deposit Balances
<b>Grand Total</b>	<b>23486489</b>	<b>391259.1</b>
<b>State Owned Banks</b>	<b>1020778</b>	<b>18646.4</b>
Agrani Bank PLC.	965402	18056.7
Sonali Bank PLC.	55376	589.7
<b>Private Commercial Banks</b>	<b>22465711</b>	<b>372612.7</b>
<b>Private Commercial Banks (excluding Islamic Banks)</b>	<b>16128036</b>	<b>164246.752</b>
AB Bank PLC.	74369	2172.0
Bank Asia PLC.	6901634	50300.3
BRAC Bank PLC.	472690	18249.4
Dutch Bangla Bank PLC.	6873143	53166.2
Eastern Bank PLC.	75255	4414.4
Jamuna Bank PLC.	17831	729.8
Meghna Bank PLC.	2501	547.9
Mercantile Bank PLC.	60515	621.7
Midland Bank PLC.	46292	865.1
Modhumoti Bank PLC.	375872	1110.9
Mutual Trust Bank PLC.	121790	4276.2
NRB Bank PLC.	42975	678.6
NRBC Bank PLC.	242447	2939.2
One Bank PLC.	55270	2367.1
Padma Bank PLC.	3203	56.6
Prime Bank PLC.	30954	454.5
SBAC Bank PLC.	2259	256.3
Southeast Bank PLC.	60739	1616.2
The City Bank PLC.	372472	7472.0
The Premier Bank PLC.	68236	1806.0
United Commercial Bank PLC.	227589	10146.4
<b>Private Commercial Banks (Islamic Banks)</b>	<b>6337675</b>	<b>208365.9</b>
Al-Arafah Islami Bank PLC.	975426	37497.5
Exim Bank PLC.	5159	524.2
First Security Islami Bank PLC.	114851	4058.8
Global Islami Bank PLC.	2963	151.1
Islami Bank Bangladesh PLC.	4882868	156667.2
Shahjala Islami Bank PLC.	37634	674.1
Social Islami Bank PLC.	303723	8541.0
Standard Bank PLC.	15051	252.1



#### Appendix-4: Group Bank Wise Agent Banking Loan A/c and Outstanding

(As on September, 2024)

(Taka in Million)

Group Banks	Loan A/c	Loan Outstanding
State Owned Banks	1129	99.7
Private Commercial Banks	218065	92975
Private Commercial Banks (excluding Islamic Banks)	137329	86813.3
Private Commercial Banks (Islamic Banks)	80736	6162.0
<b>Grand Total</b>	<b>219194</b>	<b>93074.9</b>

## Appendix-5: Bank Wise Outlet based Agent Banking Transactions

(During Jul-Sep, 2024)

(Taka in Million)

Bank Name	No. of Transactions	Amount of Transactions	of which Remittances
<b>Grand Total</b>	<b>24797795</b>	<b>1219362.4</b>	<b>74310.7</b>
<b>State Owned Banks</b>	<b>513822</b>	<b>28124.2</b>	<b>1848.3</b>
Agrani Bank PLC.	472370	25454.3	1848.3
Sonali Bank PLC.	41452	2669.9	0.0
<b>Private Commercial Banks</b>	<b>24283973</b>	<b>1191238.1</b>	<b>72462.5</b>
<b>Private Commercial Banks (excluding Islamic Banks)</b>	<b>14753472</b>	<b>591414.3</b>	<b>30333.7</b>
AB Bank PLC.	42842	2573.7	39.7
Bank Asia PLC.	3795382	103822.1	2325.4
BRAC Bank PLC.	962657	86283.3	3249.6
Dutch Bangla Bank PLC.	8745335	352093.7	23598.6
Eastern Bank PLC.	21687	890.3	34.2
Jamuna Bank PLC.	21666	1543.4	6.6
Meghna Bank PLC.	1388	162.9	0.0
Mercantile Bank PLC.	26412	1018.6	135.8
Midland Bank PLC.	44717	1166.4	15.6
Modhumoti Bank PLC.	84860	1148.6	27.6
Mutual Trust Bank PLC.	148831	4102.1	107.6
NRB Bank PLC.	31050	1313.7	22.2
NRBC Bank PLC.	104398	560.1	0.0
One Bank PLC.	58329	2084.5	245.3
Padma Bank PLC.	906	37.4	0.0
Prime Bank PLC.	30782	2162.2	1.3
SBAC Bank PLC.	1388	69.5	0.9
Southeast Bank PLC.	93408	7242.5	138.7
The City Bank PLC.	237509	12958.7	295.7
The Premier Bank PLC.	14934	825.4	6.5
United Commercial Bank PLC.	284991	9355.3	82.4
<b>Private Commercial Banks (Islamic Banks)</b>	<b>9530501</b>	<b>599823.8</b>	<b>42128.7</b>
Al-Arafah Islami Bank PLC.	1133254	44385.5	1187.1
Exim Bank PLC.	3139	248.5	16.9
First Security Islami Bank PLC.	64920	3252.5	38.5
Global Islami Bank PLC.	2479	128.3	8.7
Islami Bank Bangladesh PLC.	7908818	538882.8	40591.0
Shahjala Islami Bank PLC.	22752	1427.3	59.8
Social Islami Bank PLC.	367200	11073.9	221.2
Standard Bank PLC.	27939	425.0	5.3

# Appendix-6: Bank and District wise Outlets

(As on September, 2024)

Division	BARISHAL						CHATTOGRAM						
District Bank Name	BARGUNA	BARISHAL	BHOLA	JHALOKATHI	PATUAKHALI	PIROJPUR	BANDARBAN	BRAHMANBARIA	CHANDPUR	CHATTOGRAM	COXSBAZAR	CUMILLA	FENI
<b>Grand Total</b>	<b>164</b>	<b>405</b>	<b>305</b>	<b>134</b>	<b>215</b>	<b>192</b>	<b>39</b>	<b>628</b>	<b>444</b>	<b>838</b>	<b>308</b>	<b>1158</b>	<b>287</b>
<b>State Owned Banks</b>	<b>3</b>	<b>13</b>	<b>5</b>	<b>2</b>	<b>12</b>	<b>4</b>	<b>1</b>	<b>30</b>	<b>9</b>	<b>9</b>	<b>4</b>	<b>40</b>	<b>5</b>
Agrani Bank PLC.	2	9	4	2	11	2	0	25	8	5	2	35	4
Sonali Bank PLC.	1	4	1	0	1	2	1	5	1	4	2	5	1
<b>Private Commercial Banks</b>	<b>161</b>	<b>392</b>	<b>300</b>	<b>132</b>	<b>203</b>	<b>188</b>	<b>38</b>	<b>598</b>	<b>435</b>	<b>829</b>	<b>304</b>	<b>1118</b>	<b>282</b>
<b>Private Commercial Banks (excluding Islamic Banks)</b>	<b>124</b>	<b>293</b>	<b>240</b>	<b>94</b>	<b>166</b>	<b>149</b>	<b>31</b>	<b>398</b>	<b>308</b>	<b>655</b>	<b>210</b>	<b>787</b>	<b>183</b>
AB Bank PLC.	0	3	3	0	0	0	0	10	1	10	4	7	2
Bank Asia PLC.	55	37	88	33	84	24	16	138	101	213	82	224	57
BRAC Bank PLC.	12	26	19	4	17	11	1	48	26	31	10	82	7
Dutch Bangla Bank PLC.	41	99	90	43	51	44	12	119	103	176	75	191	63
Eastern Bank PLC.	0	0	0	0	0	0	0	4	0	14	3	9	1
Jamuna Bank PLC.	0	0	1	0	0	0	0	1	0	2	0	8	1
Meghna Bank PLC.	0	0	0	0	0	0	0	0	1	0	0	2	0
Mercantile Bank PLC.	0	3	2	1	4	0	1	4	5	10	2	7	7
Midland Bank PLC.	0	0	0	0	0	0	0	1	0	5	1	3	0
Modhumoti Bank PLC.	3	0	5	0	4	0	0	0	0	18	1	0	2
Mutual Trust Bank PLC.	2	2	1	1	0	0	0	1	2	9	7	17	14
NRB Bank PLC.	0	26	1	1	0	25	0	1	20	8	0	0	2
NRBC Bank PLC.	1	62	0	0	0	33	0	4	2	23	1	75	0
One Bank PLC.	0	1	0	0	0	0	0	5	2	41	2	7	2
Padma Bank PLC.	0	0	0	0	0	0	0	0	0	0	0	0	0
Prime Bank PLC.	0	4	0	2	1	2	0	4	1	8	0	9	0
SBAC Bank PLC.	0	0	1	0	0	1	0	0	0	0	1	8	1
Southeast Bank PLC.	0	0	0	1	0	0	0	4	2	5	2	7	7
The City Bank PLC.	1	10	8	2	2	5	1	20	19	17	6	45	4
The Premier Bank PLC.	0	3	0	2	0	0	0	6	1	5	3	15	5
United Commercial Bank PLC.	9	17	21	4	3	4	0	28	22	60	10	71	8
<b>Private Commercial Banks (Islamic Banks)</b>	<b>37</b>	<b>99</b>	<b>60</b>	<b>38</b>	<b>37</b>	<b>39</b>	<b>7</b>	<b>200</b>	<b>127</b>	<b>174</b>	<b>94</b>	<b>331</b>	<b>99</b>
Al-Arafah Islami Bank PLC.	8	30	7	13	10	11	0	80	29	20	23	111	21
Exim Bank PLC.	0	1	2	0	0	0	0	0	0	0	0	1	0
First Security Islami Bank PLC.	0	4	1	0	1	0	0	5	2	10	8	4	4
Global Islami Bank PLC.	0	0	0	0	0	0	0	0	0	0	1	1	1
Islami Bank Bangladesh PLC.	27	60	40	20	26	26	7	73	70	133	58	156	64
Shahjala Islami Bank PLC.	2	3	3	0	0	0	0	7	3	3	0	8	5
Social Islami Bank PLC.	0	1	7	5	0	2	0	34	23	7	4	49	4
Standard Bank PLC.	0	0	0	0	0	0	0	1	0	1	0	1	0

# Appendix-6: Bank and District wise Outlets

(As on September, 2024)

Division	CHATTOGRAM				DHAKA								
District Bank Name	KHAGRACHARI	LAKSHMIPUR	NOAKHALI	RANGAMATI	DHAKA	FARIDPUR	GAZIPUR	GOPALGANJ	KISHOREGANJ	MADARIPUR	MANIKGANJ	MUNSHIGANJ	NARAYANGANJ
<b>Grand Total</b>	<b>80</b>	<b>353</b>	<b>566</b>	<b>79</b>	<b>1163</b>	<b>452</b>	<b>483</b>	<b>227</b>	<b>447</b>	<b>268</b>	<b>319</b>	<b>231</b>	<b>279</b>
<b>State Owned Banks</b>	<b>1</b>	<b>9</b>	<b>7</b>	<b>0</b>	<b>25</b>	<b>24</b>	<b>12</b>	<b>12</b>	<b>23</b>	<b>10</b>	<b>25</b>	<b>6</b>	<b>5</b>
Agrani Bank PLC.	0	7	7	0	23	20	9	9	19	7	17	5	5
Sonali Bank PLC.	1	2	0	0	2	4	3	3	4	3	8	1	0
<b>Private Commercial Banks</b>	<b>79</b>	<b>344</b>	<b>559</b>	<b>79</b>	<b>1138</b>	<b>428</b>	<b>471</b>	<b>215</b>	<b>424</b>	<b>258</b>	<b>294</b>	<b>225</b>	<b>274</b>
<b>Private Commercial Banks (excluding Islamic Banks)</b>	<b>67</b>	<b>228</b>	<b>381</b>	<b>67</b>	<b>962</b>	<b>344</b>	<b>371</b>	<b>187</b>	<b>345</b>	<b>185</b>	<b>245</b>	<b>176</b>	<b>199</b>
AB Bank PLC.	0	2	3	1	16	3	5	0	3	0	6	0	0
Bank Asia PLC.	21	73	136	18	136	74	78	27	152	17	95	88	56
BRAC Bank PLC.	7	12	22	2	28	26	23	8	29	17	17	14	18
Dutch Bangla Bank PLC.	25	84	110	27	473	130	131	52	117	71	68	49	84
Eastern Bank PLC.	0	0	3	0	12	1	3	0	5	2	0	0	4
Jamuna Bank PLC.	0	0	1	0	6	0	2	0	0	0	1	2	1
Meghna Bank PLC.	0	0	0	0	5	1	1	0	0	0	0	0	1
Mercantile Bank PLC.	1	7	20	1	2	1	0	0	2	0	11	1	1
Midland Bank PLC.	0	4	1	0	11	4	4	0	2	4	7	0	4
Modhumoti Bank PLC.	0	0	0	0	13	41	11	79	0	56	8	1	0
Mutual Trust Bank PLC.	1	1	2	1	23	1	8	0	4	6	9	1	1
NRB Bank PLC.	8	0	0	9	7	0	2	0	0	1	7	0	0
NRBC Bank PLC.	0	1	0	0	54	0	19	0	2	0	0	1	5
One Bank PLC.	2	16	39	2	31	4	15	0	0	1	1	2	7
Padma Bank PLC.	0	0	0	0	1	0	0	0	0	0	0	0	1
Prime Bank PLC.	0	2	3	0	19	16	2	0	1	0	0	2	1
SBAC Bank PLC.	0	4	0	0	4	1	0	0	0	0	0	0	0
Southeast Bank PLC.	0	1	2	0	6	13	1	0	0	0	4	0	1
The City Bank PLC.	1	7	9	2	24	7	13	5	8	5	2	5	5
The Premier Bank PLC.	0	0	5	0	39	2	18	6	4	0	3	2	2
United Commercial Bank PLC.	1	14	25	4	52	19	35	10	16	5	6	8	7
<b>Private Commercial Banks (Islamic Banks)</b>	<b>12</b>	<b>116</b>	<b>178</b>	<b>12</b>	<b>176</b>	<b>84</b>	<b>100</b>	<b>28</b>	<b>79</b>	<b>73</b>	<b>49</b>	<b>49</b>	<b>75</b>
Al-Arafah Islami Bank PLC.	1	14	18	1	39	11	15	0	16	25	4	4	13
Exim Bank PLC.	0	0	0	0	0	0	1	0	1	0	1	0	1
First Security Islami Bank PLC.	0	5	2	0	8	3	2	0	0	0	3	2	0
Global Islami Bank PLC.	0	0	1	0	4	0	0	0	0	0	0	0	1
Islami Bank Bangladesh PLC.	8	61	104	9	102	60	75	28	47	38	37	41	56
Shahjala Islami Bank PLC.	0	1	5	0	7	4	4	0	0	3	3	1	1
Social Islami Bank PLC.	3	35	47	2	16	6	3	0	15	5	1	1	3
Standard Bank PLC.	0	0	1	0	0	0	0	0	0	2	0	0	0

# Appendix-6: Bank and District wise Outlets

(As on September, 2024)

Division	DHAKA				KHULNA									
District Bank Name	NARSINGDI	RAJBARI	SHARIATPUR	TANGAIL	BAGERHAT	CHUADANGA	JASHORE	JHENAIDAH	KHULNA	KUSHTIA	MAGURA	MEHERPUR	NARAIL	SATKHIRA
<b>Grand Total</b>	<b>458</b>	<b>195</b>	<b>203</b>	<b>642</b>	<b>292</b>	<b>163</b>	<b>500</b>	<b>281</b>	<b>345</b>	<b>356</b>	<b>187</b>	<b>105</b>	<b>137</b>	<b>313</b>
<b>State Owned Banks</b>	<b>23</b>	<b>8</b>	<b>3</b>	<b>31</b>	<b>3</b>	<b>3</b>	<b>25</b>	<b>7</b>	<b>11</b>	<b>15</b>	<b>17</b>	<b>1</b>	<b>6</b>	<b>10</b>
Agrani Bank PLC.	19	5	2	25	2	2	21	5	6	13	10	1	1	8
Sonali Bank PLC.	4	3	1	6	1	1	4	2	5	2	7	0	5	2
<b>Private Commercial Banks</b>	<b>435</b>	<b>187</b>	<b>200</b>	<b>611</b>	<b>289</b>	<b>160</b>	<b>475</b>	<b>274</b>	<b>334</b>	<b>341</b>	<b>170</b>	<b>104</b>	<b>131</b>	<b>303</b>
<b>Private Commercial Banks (excluding Islamic Banks)</b>	<b>334</b>	<b>158</b>	<b>164</b>	<b>501</b>	<b>234</b>	<b>129</b>	<b>372</b>	<b>214</b>	<b>267</b>	<b>298</b>	<b>133</b>	<b>90</b>	<b>102</b>	<b>226</b>
AB Bank PLC.	1	1	0	7	0	2	6	7	1	12	0	0	0	4
Bank Asia PLC.	58	65	61	87	97	37	156	70	30	98	45	26	15	112
BRAC Bank PLC.	16	13	10	22	13	10	23	21	18	23	13	8	11	13
Dutch Bangla Bank PLC.	128	58	72	166	66	59	85	81	65	87	56	32	37	59
Eastern Bank PLC.	2	1	0	0	2	0	10	2	9	2	0	1	1	3
Jamuna Bank PLC.	3	0	0	0	0	0	0	0	0	1	0	0	0	0
Meghna Bank PLC.	0	0	0	0	0	0	2	2	0	0	0	0	0	0
Mercantile Bank PLC.	0	0	0	10	1	1	2	2	2	1	0	4	1	2
Midland Bank PLC.	2	0	0	0	3	0	0	0	12	4	0	0	0	2
Modhumoti Bank PLC.	1	0	5	32	28	0	0	1	78	0	0	0	27	2
Mutual Trust Bank PLC.	4	2	0	8	0	0	6	1	2	3	1	1	0	0
NRB Bank PLC.	1	0	1	83	1	1	2	1	1	1	0	0	0	0
NRBC Bank PLC.	75	0	0	16	1	0	1	0	0	0	1	0	0	2
One Bank PLC.	1	0	0	1	1	0	14	0	7	10	0	0	0	2
Padma Bank PLC.	1	0	0	0	0	0	0	0	2	0	0	0	0	0
Prime Bank PLC.	6	0	0	2	0	0	5	1	0	0	3	0	1	0
SBAC Bank PLC.	0	0	0	0	1	0	0	0	1	4	0	0	0	4
Southeast Bank PLC.	6	6	1	14	0	1	7	1	6	2	3	0	0	6
The City Bank PLC.	5	2	4	12	3	6	15	7	11	7	3	4	1	5
The Premier Bank PLC.	8	0	1	7	0	0	3	0	5	0	0	0	2	2
United Commercial Bank PLC.	16	10	9	34	17	12	35	17	17	43	8	14	6	8
<b>Private Commercial Banks (Islamic Banks)</b>	<b>101</b>	<b>29</b>	<b>36</b>	<b>110</b>	<b>55</b>	<b>31</b>	<b>103</b>	<b>60</b>	<b>67</b>	<b>43</b>	<b>37</b>	<b>14</b>	<b>29</b>	<b>77</b>
Al-Arafah Islami Bank PLC.	17	4	2	25	5	5	13	5	12	3	10	0	0	13
Exim Bank PLC.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
First Security Islami Bank PLC.	0	1	2	1	1	0	5	2	2	0	2	0	2	10
Global Islami Bank PLC.	1	0	0	2	0	0	0	0	0	0	0	0	0	0
Islami Bank Bangladesh PLC.	64	23	31	69	42	25	71	51	45	36	25	13	24	49
Shahjala Islami Bank PLC.	4	1	0	6	0	1	1	2	1	2	0	1	0	1
Social Islami Bank PLC.	14	0	1	5	7	0	13	0	7	1	0	0	3	4
Standard Bank PLC.	1	0	0	2	0	0	0	0	0	1	0	0	0	0

**Appendix-6: Bank and District wise Outlets**  
(As on September, 2024)

Division	MYMENSINGH				RAJSHAHI							
District Bank Name	JAMALPUR	MYMENSINGH	NETROKONA	SHERPUR	BOGURA	C.NAWABGANJ	JOYPURHAT	NAOGAON	NATORE	PABNA	RAJSHAHI	SIRAIKANJ
<b>Grand Total</b>	<b>319</b>	<b>532</b>	<b>211</b>	<b>149</b>	<b>475</b>	<b>242</b>	<b>151</b>	<b>356</b>	<b>215</b>	<b>368</b>	<b>375</b>	<b>382</b>
<b>State Owned Banks</b>	<b>10</b>	<b>27</b>	<b>6</b>	<b>6</b>	<b>17</b>	<b>8</b>	<b>4</b>	<b>9</b>	<b>9</b>	<b>20</b>	<b>22</b>	<b>18</b>
Agrani Bank PLC.	3	20	4	4	11	5	4	4	5	17	15	8
Sonali Bank PLC.	7	7	2	2	6	3	0	5	4	3	7	10
<b>Private Commercial Banks</b>	<b>309</b>	<b>505</b>	<b>205</b>	<b>143</b>	<b>458</b>	<b>234</b>	<b>147</b>	<b>347</b>	<b>206</b>	<b>348</b>	<b>353</b>	<b>364</b>
<b>Private Commercial Banks (excluding Islamic Banks)</b>	<b>281</b>	<b>423</b>	<b>195</b>	<b>128</b>	<b>374</b>	<b>189</b>	<b>117</b>	<b>296</b>	<b>164</b>	<b>275</b>	<b>310</b>	<b>305</b>
AB Bank PLC.	5	1	0	1	2	7	1	5	0	4	15	7
Bank Asia PLC.	110	158	91	61	110	73	47	22	67	115	47	130
BRAC Bank PLC.	12	21	10	11	30	15	9	19	12	22	14	16
Dutch Bangla Bank PLC.	121	125	74	48	114	62	36	91	67	97	99	101
Eastern Bank PLC.	0	1	0	0	1	1	0	2	1	1	7	0
Jamuna Bank PLC.	0	0	1	0	1	1	0	0	1	4	0	4
Meghna Bank PLC.	0	0	0	0	2	0	0	0	0	3	0	0
Mercantile Bank PLC.	4	3	0	1	3	4	1	17	1	4	6	7
Midland Bank PLC.	0	6	0	0	23	0	2	4	0	0	1	3
Modhumoti Bank PLC.	2	57	0	0	6	0	2	24	2	3	61	0
Mutual Trust Bank PLC.	0	11	0	0	1	2	4	7	1	1	1	0
NRB Bank PLC.	0	0	0	0	15	0	0	0	0	0	19	0
NRBC Bank PLC.	1	1	1	0	23	2	0	81	0	0	10	1
One Bank PLC.	0	4	0	0	6	1	0	0	0	1	2	8
Padma Bank PLC.	0	0	0	0	0	0	0	0	0	0	0	0
Prime Bank PLC.	3	0	0	0	0	0	1	2	1	0	1	0
SBAC Bank PLC.	0	0	0	0	1	0	0	0	0	0	0	0
Southeast Bank PLC.	0	0	0	0	3	1	0	0	0	0	2	0
The City Bank PLC.	5	9	7	3	16	7	5	9	5	8	5	6
The Premier Bank PLC.	1	18	2	0	3	0	0	2	0	1	9	0
United Commercial Bank PLC.	17	8	9	3	14	13	9	11	6	11	11	22
<b>Private Commercial Banks (Islamic Banks)</b>	<b>28</b>	<b>82</b>	<b>10</b>	<b>15</b>	<b>84</b>	<b>45</b>	<b>30</b>	<b>51</b>	<b>42</b>	<b>73</b>	<b>43</b>	<b>59</b>
Al-Arafah Islami Bank PLC.	1	7	0	0	9	7	0	2	1	8	3	9
Exim Bank PLC.	0	0	0	0	0	0	0	0	0	0	0	0
First Security Islami Bank PLC.	0	2	0	0	1	0	0	1	0	0	0	2
Global Islami Bank PLC.	0	0	0	0	1	3	0	0	0	1	0	1
Islami Bank Bangladesh PLC.	22	68	9	14	61	32	26	42	32	59	34	40
Shahjala Islami Bank PLC.	3	1	0	0	2	3	2	3	3	2	4	5
Social Islami Bank PLC.	2	3	1	1	10	0	2	3	6	3	2	2
Standard Bank PLC.	0	1	0	0	0	0	0	0	0	0	0	0

**Appendix-6: Bank and District wise Outlets**

(As on September, 2024)

Division	RANGPUR								SYLHET			
District  Bank Name	DINAJPUR	GAIBANDHA	KURIGRAM	LALMONIRHAT	NILPHAMARI	PANCHAGARH	RANGPUR	THAKURGAON	HABIGANJ	MOULVIBAZAR	SUNAMGANJ	SYLHET
<b>Grand Total</b>	<b>412</b>	<b>278</b>	<b>273</b>	<b>146</b>	<b>221</b>	<b>172</b>	<b>424</b>	<b>231</b>	<b>304</b>	<b>253</b>	<b>259</b>	<b>394</b>
<b>State Owned Banks</b>	<b>13</b>	<b>12</b>	<b>20</b>	<b>7</b>	<b>8</b>	<b>6</b>	<b>21</b>	<b>9</b>	<b>12</b>	<b>16</b>	<b>6</b>	<b>19</b>
Agrani Bank PLC.	9	7	12	5	5	4	17	7	12	14	2	16
Sonali Bank PLC.	4	5	8	2	3	2	4	2	0	2	4	3
<b>Private Commercial Banks</b>	<b>399</b>	<b>266</b>	<b>253</b>	<b>139</b>	<b>213</b>	<b>166</b>	<b>403</b>	<b>222</b>	<b>292</b>	<b>237</b>	<b>253</b>	<b>375</b>
<b>Private Commercial Banks (excluding Islamic Banks)</b>	<b>354</b>	<b>228</b>	<b>229</b>	<b>121</b>	<b>193</b>	<b>152</b>	<b>360</b>	<b>204</b>	<b>249</b>	<b>181</b>	<b>227</b>	<b>283</b>
AB Bank PLC.	2	1	0	1	3	1	1	0	2	2	5	6
Bank Asia PLC.	105	89	84	23	72	61	59	40	104	87	113	80
BRAC Bank PLC.	24	25	12	13	15	12	23	13	14	6	10	19
Dutch Bangla Bank PLC.	123	88	95	64	70	58	138	77	95	63	67	79
Eastern Bank PLC.	0	0	0	1	0	0	0	0	0	1	1	0
Jamuna Bank PLC.	0	0	0	2	0	0	1	0	0	0	0	0
Meghna Bank PLC.	6	0	3	1	4	0	1	1	0	0	0	0
Mercantile Bank PLC.	1	1	0	0	3	6	2	0	2	1	0	2
Midland Bank PLC.	1	3	0	0	0	1	2	2	0	0	0	0
Modhumoti Bank PLC.	2	4	7	0	0	0	38	0	1	0	8	7
Mutual Trust Bank PLC.	2	2	0	0	0	0	4	1	1	0	0	2
NRB Bank PLC.	15	0	0	0	0	0	4	8	1	0	0	40
NRBC Bank PLC.	51	0	0	0	0	0	48	0	3	5	3	21
One Bank PLC.	0	0	0	0	0	0	0	0	0	1	1	1
Padma Bank PLC.	0	0	0	0	1	0	0	0	0	0	0	0
Prime Bank PLC.	1	1	0	1	0	0	0	0	2	3	0	1
SBAC Bank PLC.	0	1	0	0	0	0	1	0	0	0	0	0
Southeast Bank PLC.	0	0	0	0	0	0	2	0	0	0	1	2
The City Bank PLC.	7	5	12	4	7	2	8	3	9	7	5	15
The Premier Bank PLC.	0	0	0	1	3	0	6	0	0	0	0	0
United Commercial Bank PLC.	14	8	16	10	15	11	22	59	15	5	13	8
<b>Private Commercial Banks (Islamic Banks)</b>	<b>45</b>	<b>38</b>	<b>24</b>	<b>18</b>	<b>20</b>	<b>14</b>	<b>43</b>	<b>18</b>	<b>43</b>	<b>56</b>	<b>26</b>	<b>92</b>
Al-Arafah Islami Bank PLC.	1	5	2	2	0	3	1	1	11	11	1	19
Exim Bank PLC.	0	0	0	0	0	0	0	0	0	1	0	0
First Security Islami Bank PLC.	0	0	0	0	0	0	1	0	2	3	0	2
Global Islami Bank PLC.	2	0	0	0	0	0	0	0	0	0	0	0
Islami Bank Bangladesh PLC.	39	32	20	16	20	11	39	17	28	38	24	65
Shahjala Islami Bank PLC.	1	0	0	0	0	0	2	0	1	0	1	3
Social Islami Bank PLC.	2	1	2	0	0	0	0	0	1	3	0	2
Standard Bank PLC.	0	0	0	0	0	0	0	0	0	0	0	1