

Quarterly Report  
on  
**Agent Banking**



**January-March 2021**

**Financial Inclusion Department  
Bangladesh Bank  
Head Office, Dhaka**

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### Executive Summary

This quarterly report summarizes the progress of agent banking during March quarter of 2021. The cumulative data of the last quarter of 2020 also reflects the annual trends of 2020. Amidst the COVID-19 pandemic, agent banking in Bangladesh has continued to grow in all dimensions during this entire quarter. Up to March 2021, 27 banks in Bangladesh have undertaken agent banking operations through 16,421 outlets of 12,345 agents. The number of agents has grown by 3.52% and the number of outlets has grown by 2.78% throughout this quarter. A cumulative 11,022,646 number of accounts has been opened through agent banking of which 5,074,739 (46.04%) number of accounts belongs to female customers and 9,557,403 (86.71%) number of accounts belongs to rural mass. Till March 2021 quarter, total amount of deposit collection stands to BDT 1,782,238.58 lacs; loan disbursement stands to BDT 250,100.51 lacs and inward remittance distribution stands to BDT 5,839,909.49 lacs.

The number of accounts opened through agent banking has grown by 14.31% during this quarter compared to the previous quarter. The persistent positive growth of agent banking accounts amidst Covid-19 pandemic throughout the last quarter indicates the surging demand of agent banking services across different segments of population. The share of female accounts opened through agent banking continues to keep the pace, indicating an increase of 15.38% during the quarter. The gap between male and female accounts has been narrowing down gradually signifying the increased participation of females in the formal financial system.

The volume of deposit has increased by 11.55% while the volume of loans has increased by 32.11% during this quarter. Although the volume of loan disbursement is not significant due to fewer numbers of banks' stepping forward in this regard, still the growth of loan disbursement in rural area is promising. The amount of inward remittances distributed by the agent outlets has increased notably by 19.65% during this quarter. This remarkable remittance inflow through banks is a positive outcome of the government's initiative of 2% cash incentive as well as some banks' enthusiastic initiative of 1% more cash incentive on the remittance sent by the expatriates through agent banking. Agent banking is thus becoming popular channel of inward remittance distribution since beneficiaries are getting doorstep services within lowest time. This quarterly progress of agent banking for the quarter of March 2021 is indicative that financial services through agents are truly reaching the underprivileged segments of the society even in the pandemic situation.

## 1. Introduction

Bangladesh Bank has introduced agent banking in the country through issuing a guideline in 2013<sup>1</sup>. The main purpose is to provide a safe alternate delivery channel of banking services to the under-privileged, under-served population who generally live in geographically remote location that are beyond the reach of the traditional banking networks. Banks can deliver a variety of banking services including savings, loans, remittances, and various payment services (such as utility bills, taxes, government transfer benefits) to the customers through an agent. This model is thus, gaining popularity as a cost-effective delivery channel as well as a convenient way of providing banking services going proximate to the mass people who would otherwise have remained unbanked due to distant location. With a view to facilitating full-fledge agent banking, Bangladesh Bank has issued a comprehensive *Prudential Guidelines for Agent banking Operation in Bangladesh* in 2017<sup>2</sup> covering approval process, permissible activities, responsibilities of both banks and agents, AML/CFT requirements, supervision and monitoring mechanism, customer protection mechanism, business continuity plan etc.

**Table 1: Brief Overview of Agent Banking Activities**

Deposit, loan and remittance are in BDT lacs

	March 2020	December 2020	March 2021	Change	
				Y-to-Y	Q-to-Q
Banks with Agent Banking License	28	28	28	0	0
Banks in Operation	22	26	27	5	1
Number of Agents	8,260	11,925	12,345	49.46%	3.52%
Number of Outlets	11,875	15,977	16,421	38.28%	2.78%
Number of Accounts	64,97,451	96,43,163	1,10,22,646	69.65%	14.31%
Number of Female Accounts	29,56,022	43,98,122	50,74,739	71.67%	15.38%
Number of Rural Accounts	55,82,788	83,58,501	95,57,403	71.19%	14.34%
Amount of Deposit	8,53,504.49	15,97,725.50	17,82,238.58	108.81%	11.55%
Amount of Loan Disbursed	67,391.83	1,89,315.75	2,50,100.51	271.11%	32.11%
Amount of Inward Remittance	19,53,533.30	48,80,634.58	58,39,909.49	198.94%	19.65%

This quarterly report summarizes the latest state of the agent banking operations in Bangladesh as of March 2021 along with the progress since March 2020 and December 2020. It focuses on the coverage scenario, customer penetration, collection of deposit, ratio of male and female accounts, disbursement of loan and amount of inward remittances through agent banking.

<sup>1</sup>PSD Circular No. 05: Guidelines on Agent Banking for the Banks dated 09 December 2013.

<sup>2</sup>BRPD Circular No. 14: Prudential Guidelines for Agent Banking Operation in Bangladesh dated 18 September 2017.

## 2. Agent Banking Coverage

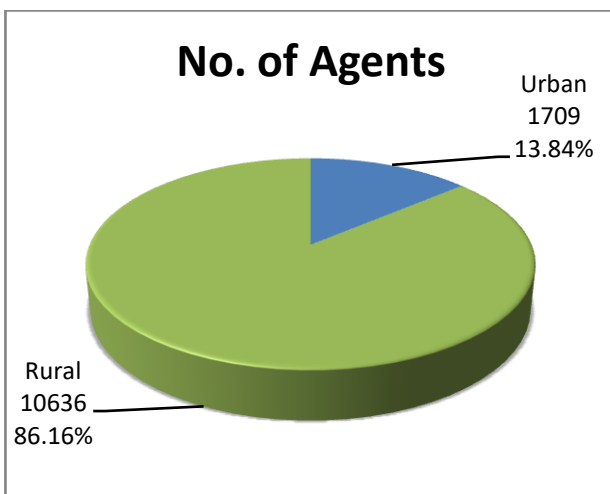
### 2.1 Number of Agents and Outlets

The coverage of agent banking operation in terms of number of agents and outlets increases remarkably which is shown in Table 1. Up to March 2021, the total number of agents and outlets reaches at 12,345 and 16,421 respectively. Bank-wise number of agents and outlets is given in Appendix-1.

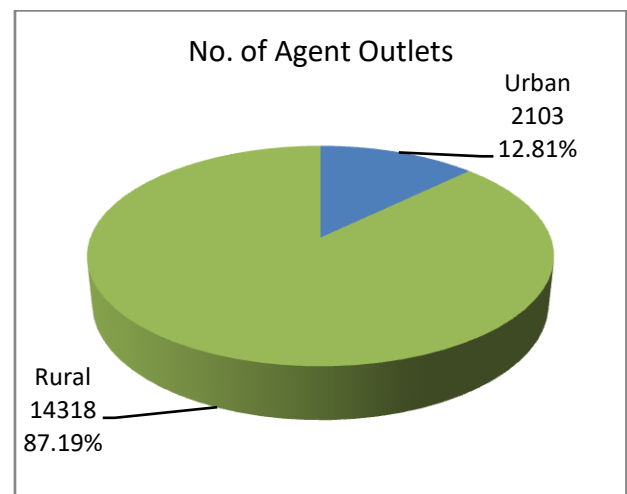
### 2.2 Geographical Concentration

As of March 2021, 86.16% of the agents and 87.19% of the outlets are located in the rural area. From the regulatory perspective, the main objective of introducing agent banking is to bring geographically unreached mass people under the umbrella of formal financial services. Hence this wide coverage of agent banking in rural areas provides positive indication of upholding the agenda of promoting financial inclusion.

**Figure 1: Number of Agents**



**Figure 2: Number of Outlets**

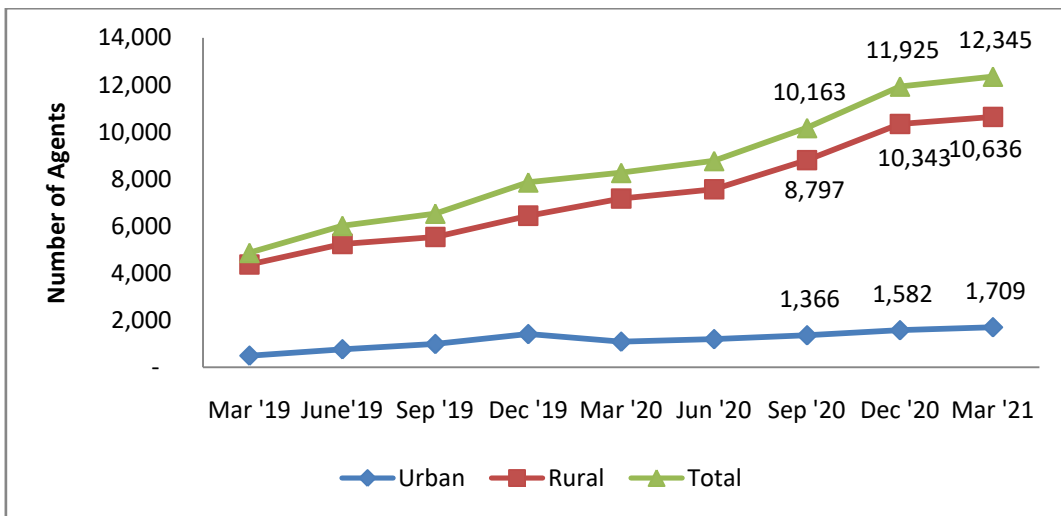


As per the Prudential Guidelines, banks are required to maintain a minimum ratio of 3:1 for establishing rural vs. urban agent banking outlets. Figure 2 is showing consistent picture of maintaining that ratio. Up to March 2021, the rural vs. urban agent banking outlet establishment stands at 7:1 which is promising and aligned with the objective of the central bank.

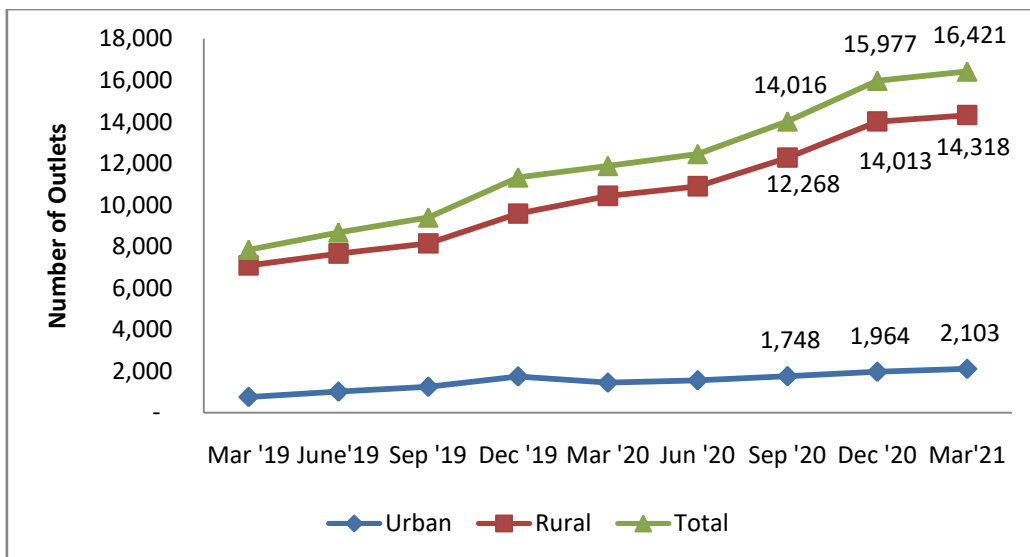
### 2.3 Growth of Agents and Outlets

Figure 3 and 4 show that both the number of agents and outlets has been growing at a steady rate, especially in the rural area. This increase in the number of agents and outlets ensures not only formal financial services for the rural people but also employment opportunity for them in a new dimension. Agents are deploying skilled and semi-skilled human resources in their outlets contributing job creation and scaling up financial activities in the rural area.

**Figure 3: Growth of Agents**



**Figure 4: Growth of Outlets**



### 3. Customer Penetration

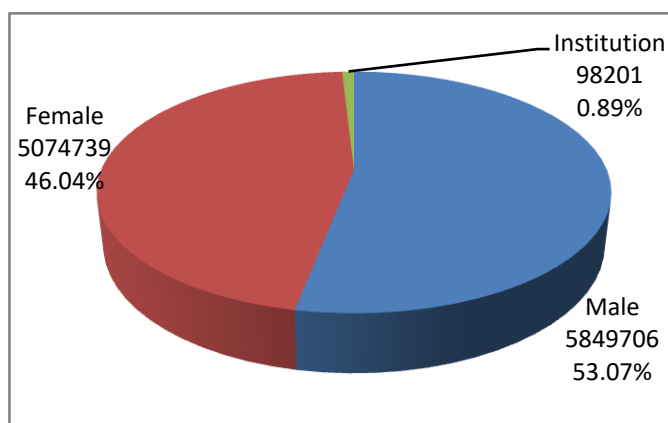
#### 3.1 Number of Accounts

At the end of March quarter of 2021, the total number of accounts opened through agent banking reaches at 1,10,22,646. Bank-wise number of accounts is given in Appendix-2.

#### 3.2 Category-wise Accounts

Figures 5, 6 and 7 illustrate penetration of agent banking through number of accounts such as: male, female, urban, rural or institutional basis. Figure 5 shows that female customers constitute 46.04% of the total accounts. This figure brings in positive socio-economic implication of female customers who were underserved before agent banking. Figure 6 shows that 86.71% of the total accounts are in the rural area which implies huge potentiality remained unattended before launching agent banking in Bangladesh.

**Figure 5: Gender-wise Accounts**



**Figure 6: Geographical Concentration of Accounts**

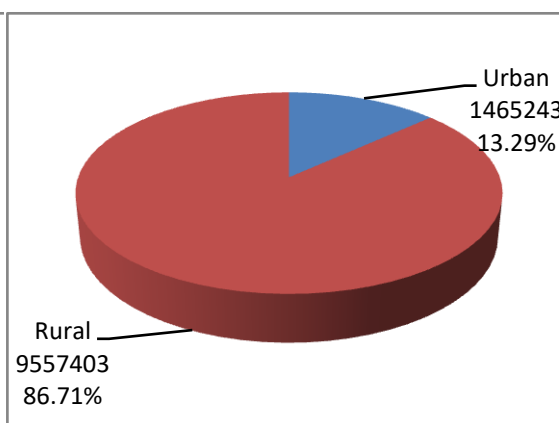
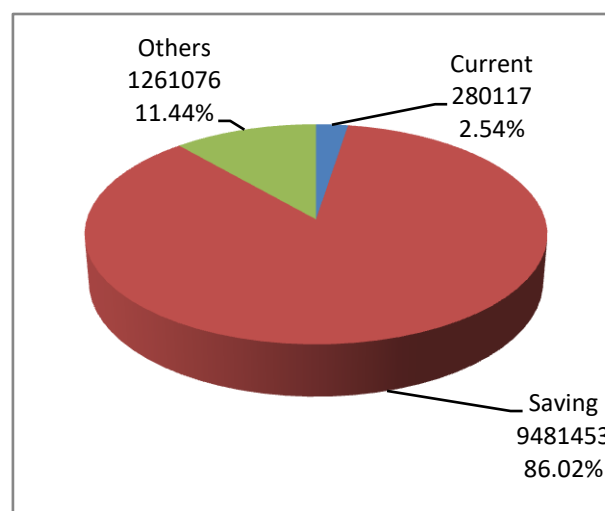


Figure 7 shows that around 86.02% of the accounts are savings in nature while 2.54% are current and remaining 11.44% are other accounts. The exclusive dominance of savings account may indicate that households rather than businesses tend to access more to the financial services through agent banking. Still some smallholders are using individual savings account instead of institutional account in favor of their business which is stepping up this number.

**Figure 7: Category-wise Accounts**



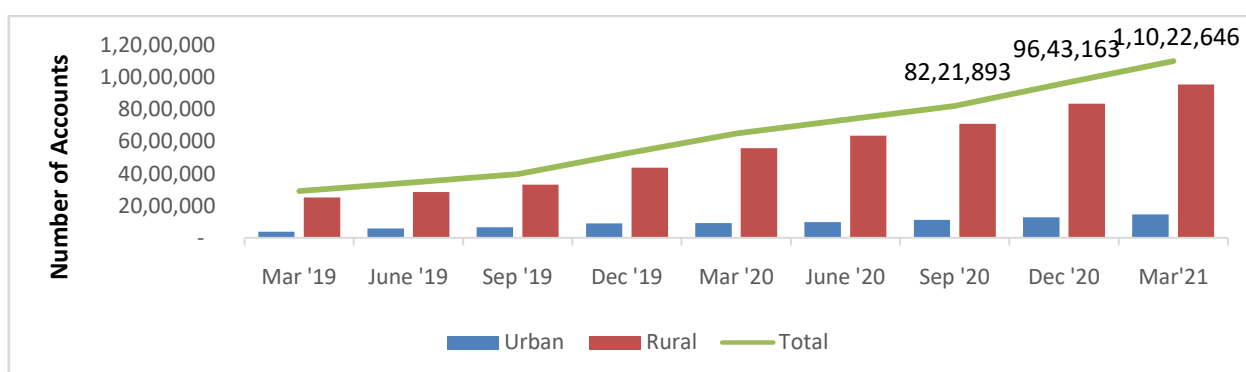


### 3.3 Growth of Accounts

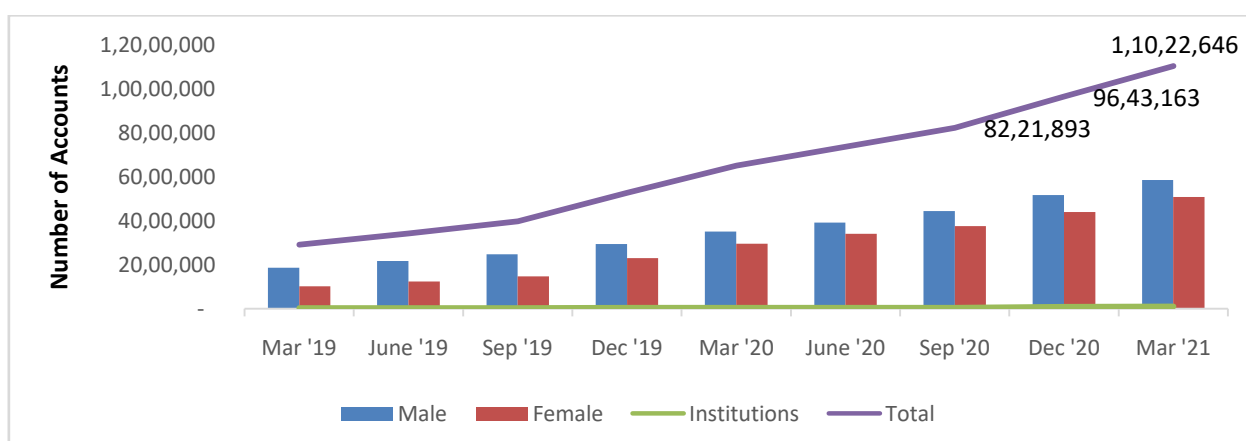
Figures 8, 9 and 10 show a notable growth in the number of agent banking accounts over the past quarters. From figure 8, it is evident that the growth of accounts remains persistent up to September 2019; however, the growth speeds up from September 2019 to March 2021. The persistent positive growth of agent banking accounts even amidst Covid-19 pandemic throughout the last quarter indicates the surging demand of agent banking services across different segments of population.

Figure 9 also indicates that the gap in the volume of male and female accounts is gradually narrowing down. This signifies a relative increase in the participation of females in the financial system. The volume of savings account, on the other hand, is increasing at a higher rate than others, potentially indicating an increased access of households and smallholders to the agent banking relative to businesses as shown in figure 10.

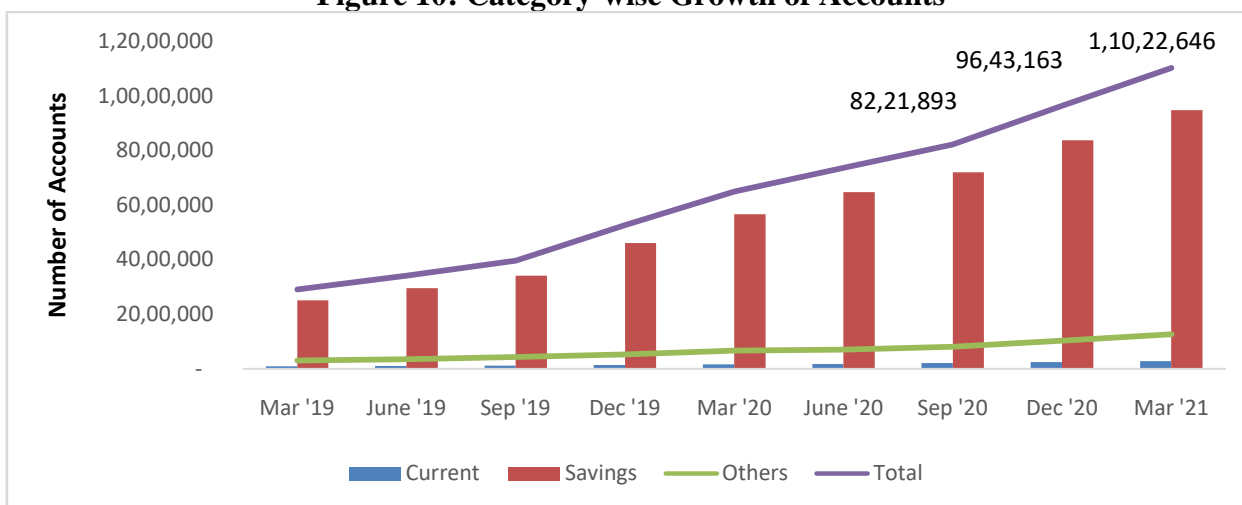
**Figure 8: Location-wise Growth of Accounts**



**Figure 9: Gender-wise Growth of Accounts**



**Figure 10: Category-wise Growth of Accounts**



## 4. Deposit Collection

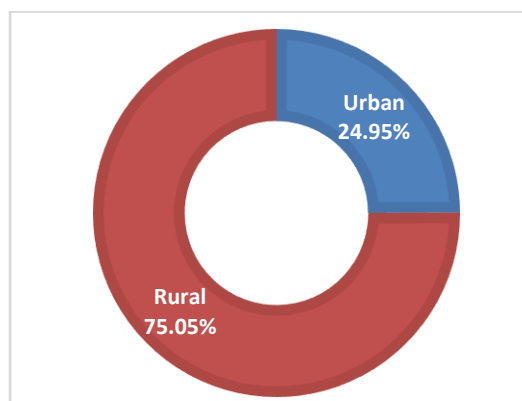
### 4.1 Deposit

At the end of March 2021 quarter, the total amount of deposit through agent banking reaches at BDT 1,782,238.58 lacs and the deposit has increased by 11.55% since the December 2020 quarter. Bank-wise amount of deposit collection is given in Appendix-3.

### 4.2 Category-wise Deposit

Figures 11, 12 and 13 illustrate the distribution of deposit accumulated through agent banking. As evident in Figure 11, the major share of deposit (75.05%) has been accumulated from the rural area. The deposit collection from rural area has remained almost the same like the previous quarter (76.77%). This deposit can be utilized in investment opportunity in rural areas which can stimulate the local economy. Figure 12 on the right side shows that males dominate (55.97%) over females (35.24%) in the share of total deposit.

**Figure 11: Geographical Concentration of Deposit**



**Figure 12: Gender-wise Deposit**

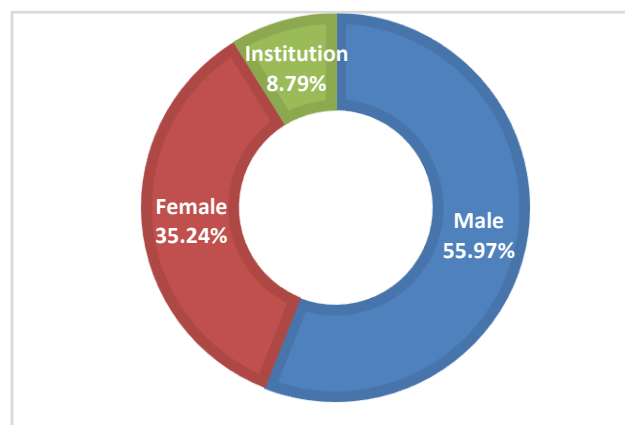
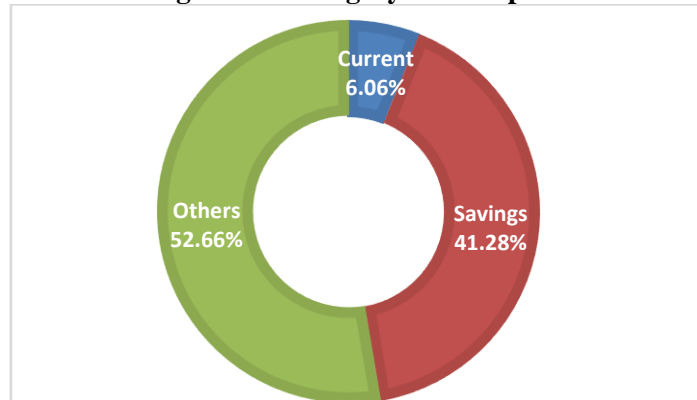


Figure 13 indicates that savings accounts continue to dominate in accumulating deposit. They comprise of 41.28% of the total deposit while other categories of accounts including institutions and term deposit comprise of 52.66%. Deposit collection through current accounts has shown a downward trend compared to last quarter.

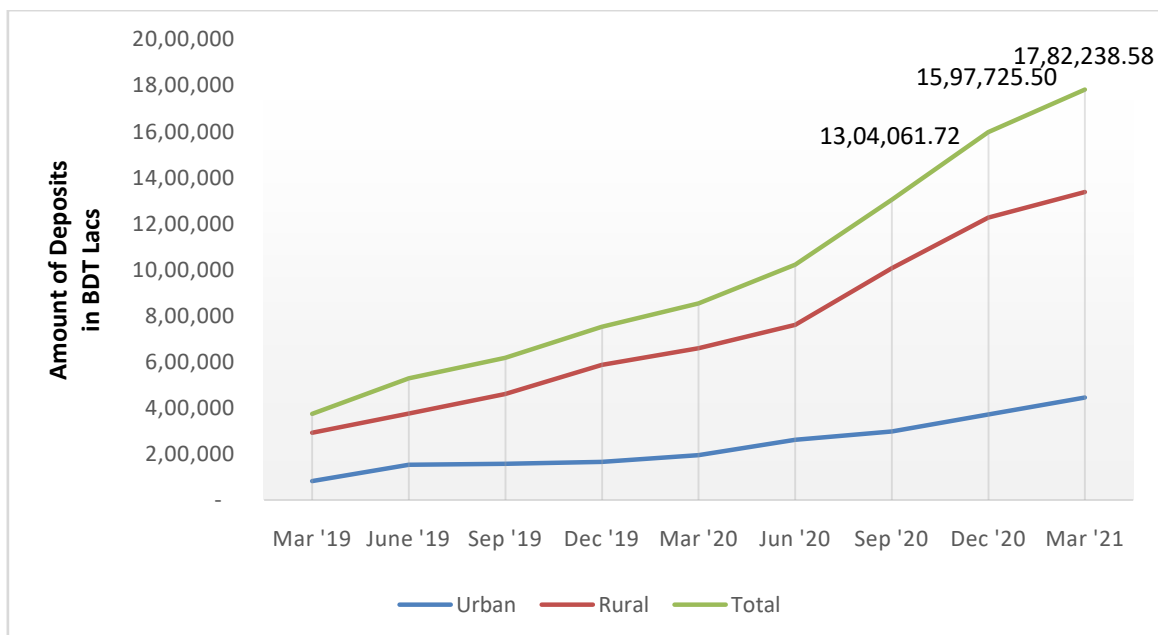
**Figure 13: Category-wise Deposit**



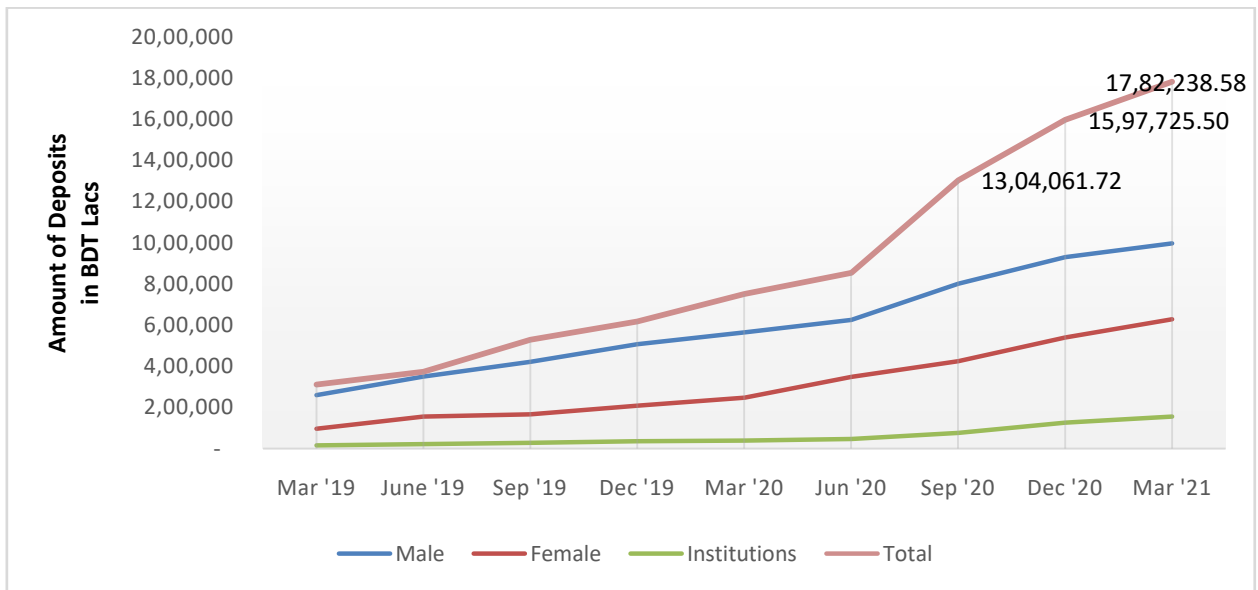
### 4.3 Growth of Deposit

Figures 14, 15 and 16 illustrate the trend in deposit accumulation. In March 2021 quarter, the deposit through agent banking has increased by 11.55% since December 2020 quarter. Gender distribution of the deposit indicates that deposit from male customers continues to remain significantly higher than that of female customers and institutions.

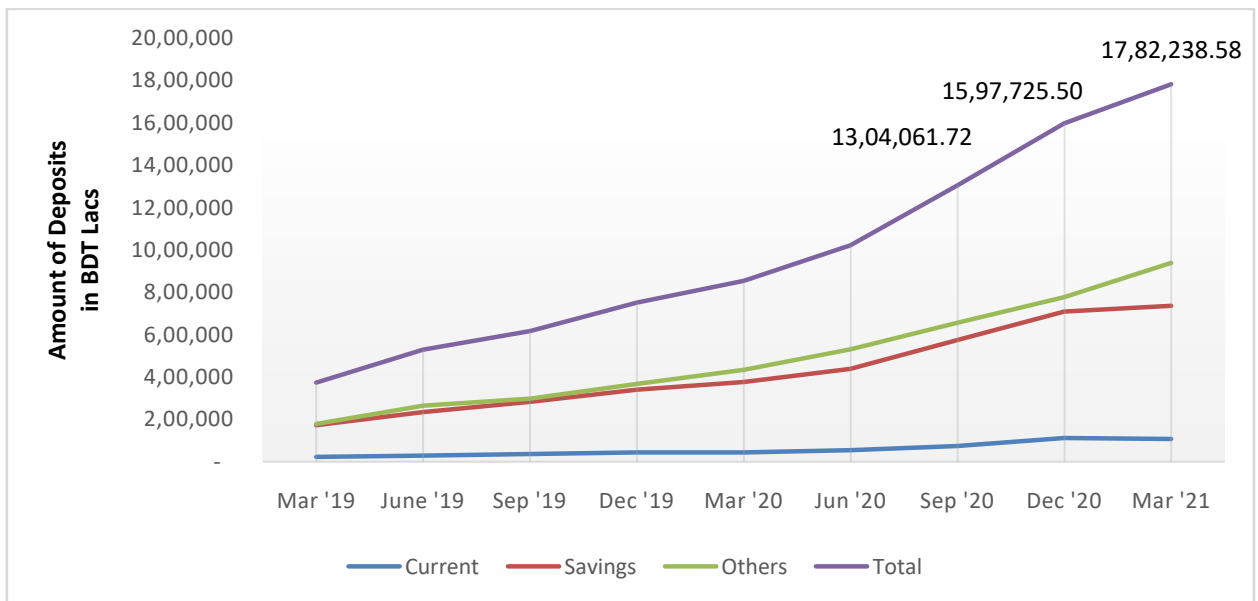
**Figure 14: Geographic Trend of Deposit**



**Figure 15: Gender Trend of Deposit**



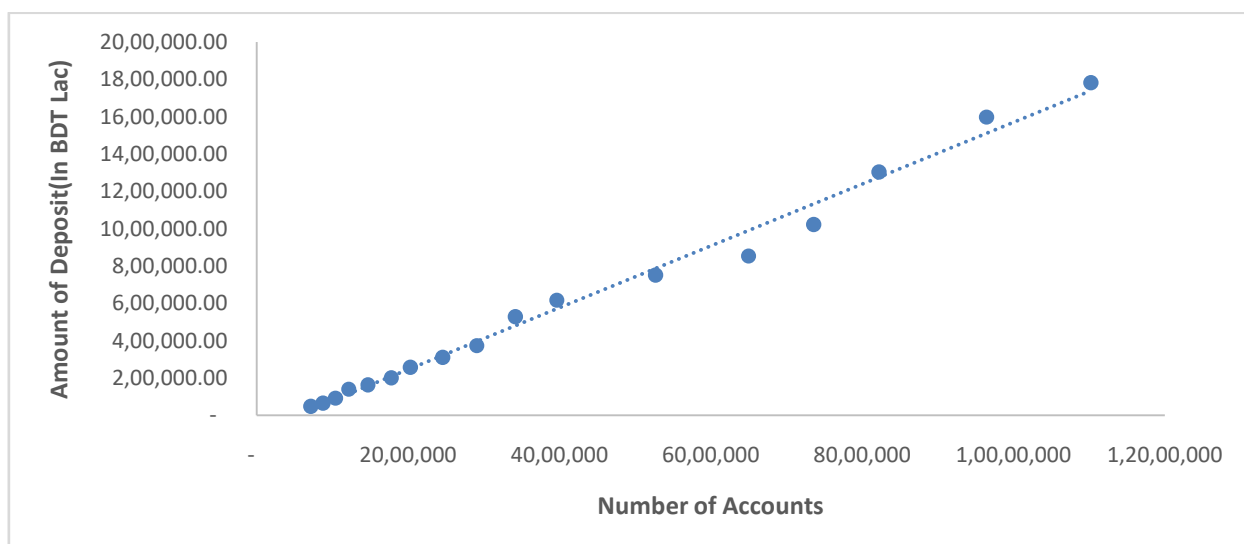
**Figure 16: Category Trend of Deposit**



#### 4.4 Correlation between Number of Accounts and Deposit

Figure 17 illustrates the correlation between number of accounts opened through agent banking and the accumulated amount of deposit over time. Up to March 2019, the number of accounts through agent banking was 29,06,655 and the total amount of deposit was BDT 3,73,450.36 lacs. In March 2020, the number of accounts through agent banking increased by 123.54% to 6,497,451 and the total amount of deposit increased by 128.54% which was BDT 853,504.49 lacs. In March 2021, the number of accounts increases to 11,022,646 and the amount of deposit stands at BDT 1,782,238.58 lacs. Over the past two years, the number of accounts increased by 279.22% whereas the amount of deposit scaled up by 377.24%. The figure clearly shows that a positive correlation exists between two parameters changing over time.

**Figure 17: Correlation between Agent Banking Accounts and Deposit**



## 5. Loan Disbursement

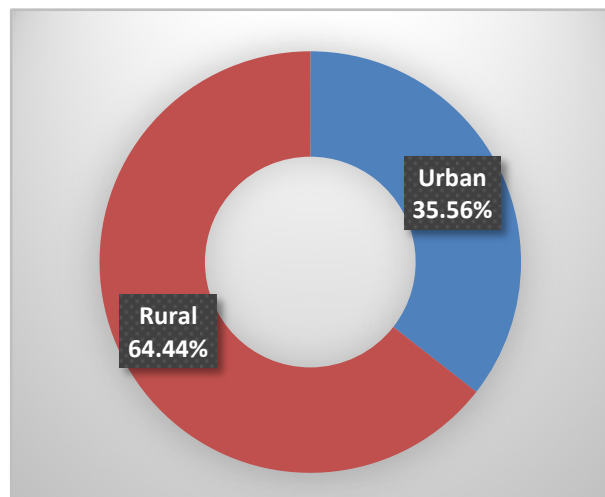
### 5.1 Loan

Up to March 2021, the disbursement of loan through agent banking rises to BDT 250,100.51 lacs. The volume of total loan has increased by 32.11% in the current quarter compared to December quarter of 2020. Loan disbursement through agent banking is explicitly beneficial for rural customer since access to finance is one of the barriers of financial inclusion in developing countries. Agent banking is thus getting momentum in disbursing loan towards potential customer. Bank-wise loan disbursement is given in Appendix-4.

## 5.2 Category-wise Loan Disbursement

Figure-18 illustrates that rural customers have received BDT 161,161.41 lacs (64.44%) of the total loan disbursed through agent banking till March 2021. This is very much in line with the objective of agent banking since the prime objective of agent banking is to stimulate the rural economy where scope of access to finance for the rural people is a must.

**Figure 18: Geographical Concentration of Loan Disbursement**



**Figure 19: Gender-wise Loan Disbursement**

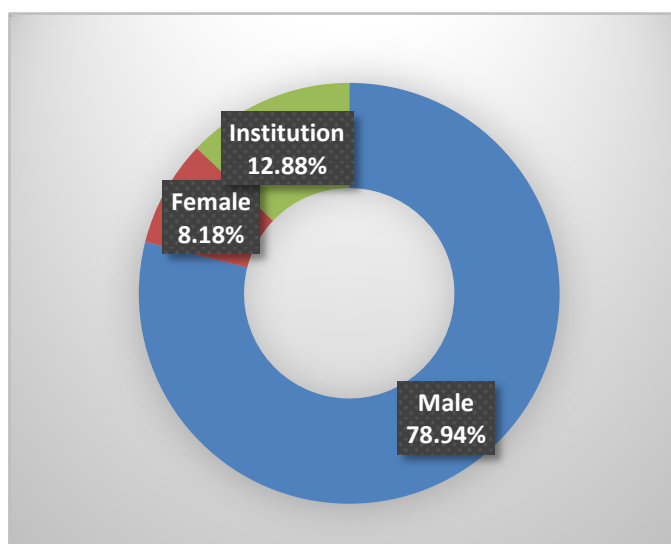


Figure 19 in the left side shows the loan disbursed through agent banking in terms of gender distribution. This chart potentially indicates that till March 2021, male customers have received BDT 197,431.11 lacs (78.94%) of the total loan compared to female customers who have received only BDT 20,467.78 lacs (8.18%). This figure may indicate lack of confidence in general from both the banks and the female customers.

There remains huge potentiality to search more female entrepreneurs in rural area who can have access to finance from the banks through agents. Bangladesh Bank is paying attention to this matter and constantly encouraging banks to facilitate female customers to get loan.

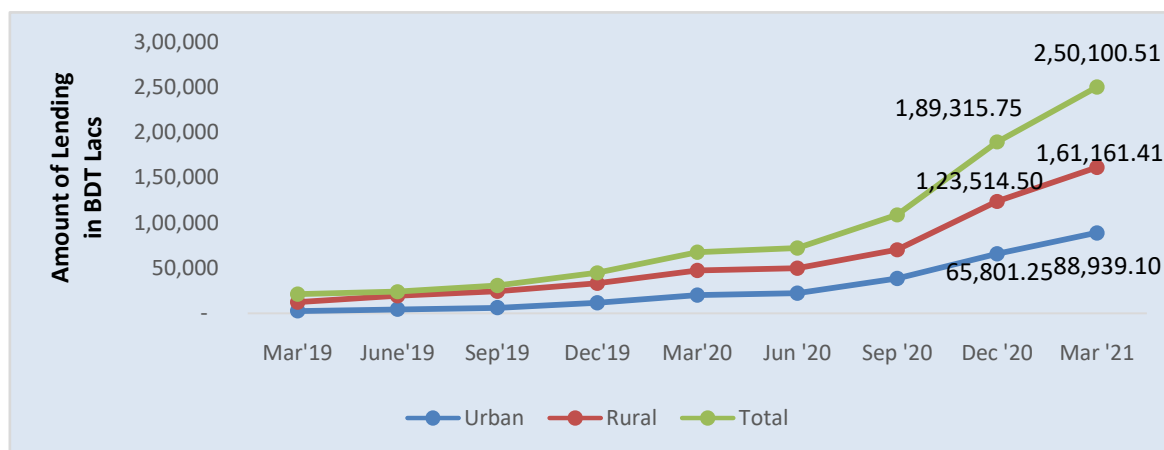
Till March 2021, only nine Banks have disbursed loans through agent banking. It is expected that more female customers as well as smallholders will get loan facilities from banks when more banks will come forward to disburse loans through banking agents.

### 5.3 Growth of Loan Disbursement

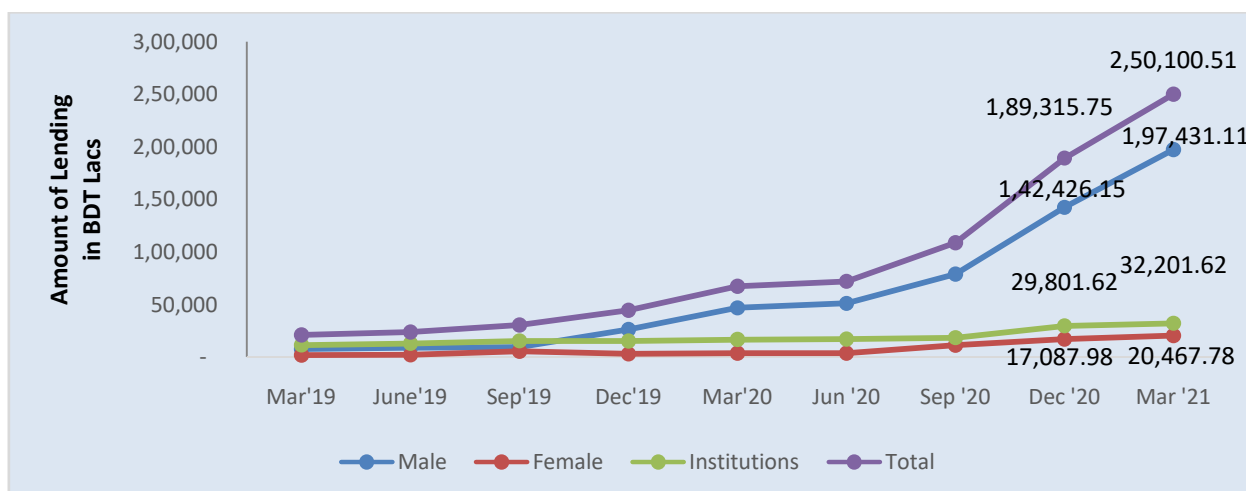
The amount of loan disbursement increases to 32.11% in March quarter of 2021 compared to December quarter of 2020. Figures 20 and 21 show the growth path of loan disbursement in relation to area, and gender category. Figure 20 shows that area-wise growth of loan disbursement has got extra pace during March quarter of 2021 compared to the previous quarters.

Figure 21 shows growth path of loan disbursement in terms of gender. The persistent growth path of institutional loan apprehends that some smallholders are included under individual loan. In spite of the pandemic situation, the loan disbursement through agent banking is promising since it is showing positive growth. It is expected that the pace of loan distribution will grow more once the economy will recover from COVID-19 situation.

**Figure 20: Area-wise Growth of Loan**



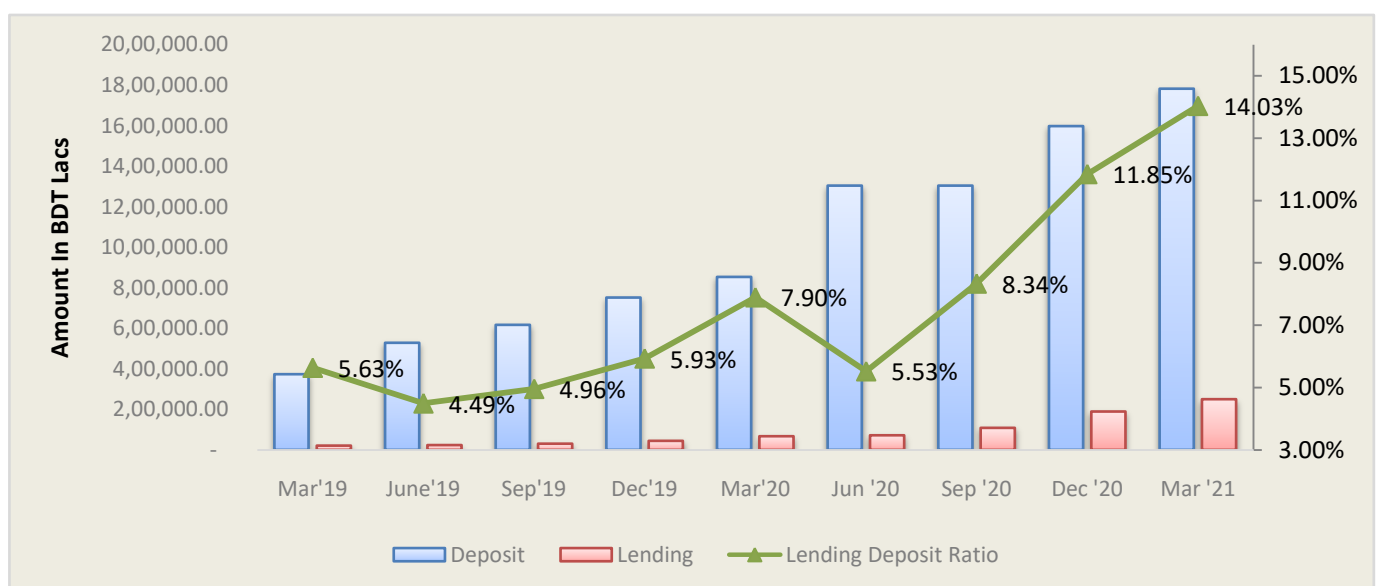
**Figure 21: Gender-wise Growth of Loan**



## 5.4 Lending against Deposit

Figure 22 indicates that the loan to deposit ratio in agent banking is only 14.03% in the March 2021 quarter. On the positive note, 2.18% increase in loan to deposit ratio from December 2020 quarter indicates that investment through agent outlets is gradually getting momentum. However, in this quarter only 9 banks out of 27 have distributed loan through agent banking, this ratio is insignificant. The low loan to deposit ratio indicates that agent banking window is serving banks' purpose more on deposit collection than lending. Bangladesh Bank is closely monitoring the progress and emphasizing on disbursing loans to rural people so as to stimulate the rural economy.

**Figure 22: Loan Distribution against Deposit Collection**



## 6. Inward Remittance Distribution

### 6.1 Inward Remittance

The amount of inward remittance through agent banking rises to BDT 5,839,909.49 lacs at the end of March 2021 quarter. It has increased by 19.65% in the current quarter compared to the immediate past quarter. This increase in inward remittance through banking channel is a positive outcome of the government's initiative of providing 2% cash incentive on remittance sent by the expatriate Bangladeshis. In addition to the government's initiative, some banks enthusiastically giving 1% more cash incentive on the remitted amount so as to encourage the remittance inflow through formal banking channel. Agents are contributing promisingly in this regard since customers are likely to get doorstep banking services within shortest possible time. Thus, Agent banking is becoming

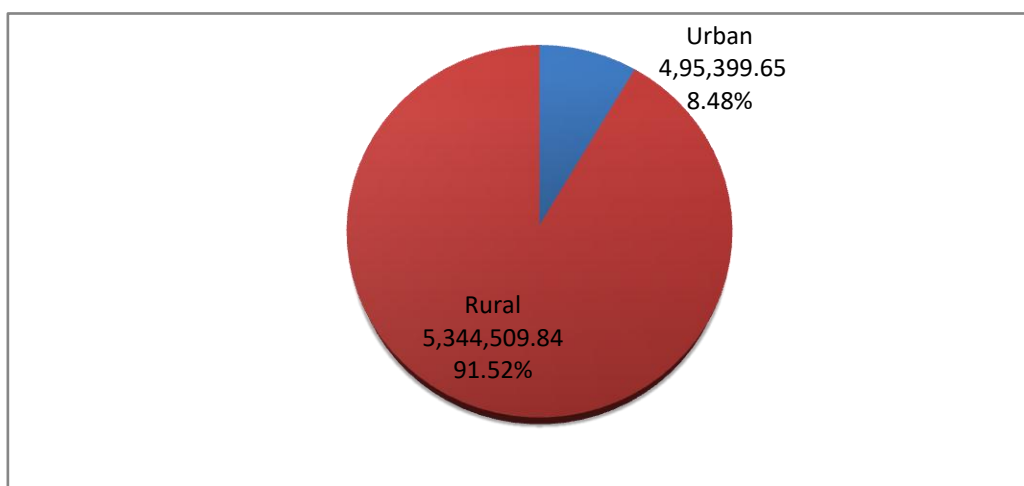


popular channel for inward remittance distribution. Bank-wise distribution of inward remittance is given in Appendix-5.

### 6.2 Geographical Concentration of Inward Remittance Distribution

Figure 23 illustrates that rural population has received 91.52% of the total inward remittance. Agent banking is playing a vital role in bringing the hard-earned money of the non-resident Bangladeshis at arm’s length of their close ones.

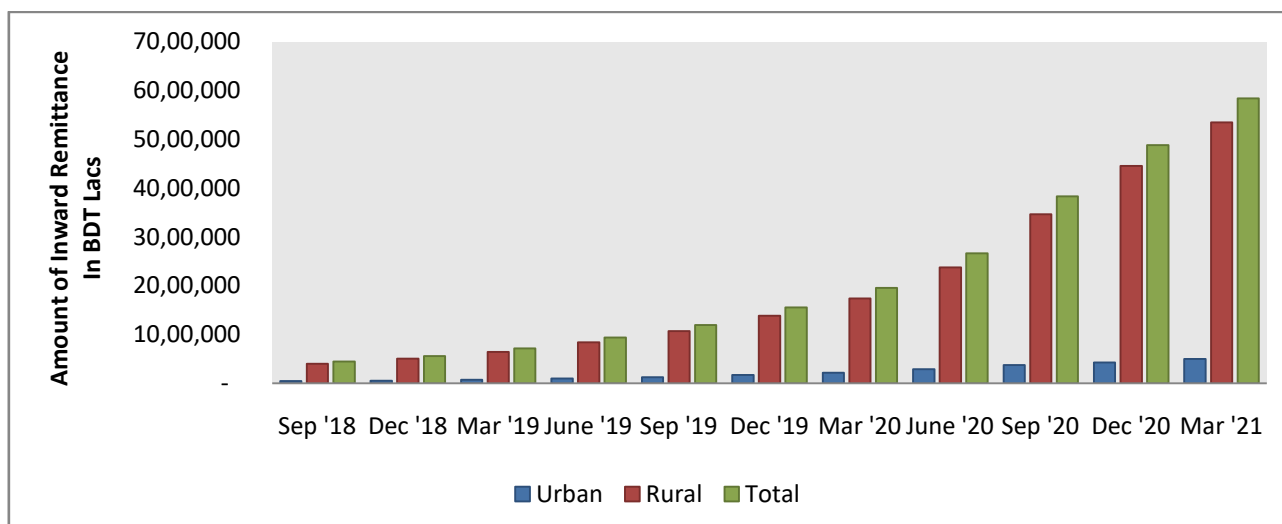
**Figure 23: Area-wise Concentration of Inward Remittance**



### 6.3 Growth of Inward Remittance Distribution

The volume of inward remittance increases to 19.65% in March 2021 compared to December 2020. Figure 24 is showing the rising growth path of inward remittances through agent banking. The most significance here is that major share of the remittances is going to the rural areas which is expected to revitalize rural economy by channelizing this remittance.

**Figure 24: Growth of Inward Remittance**

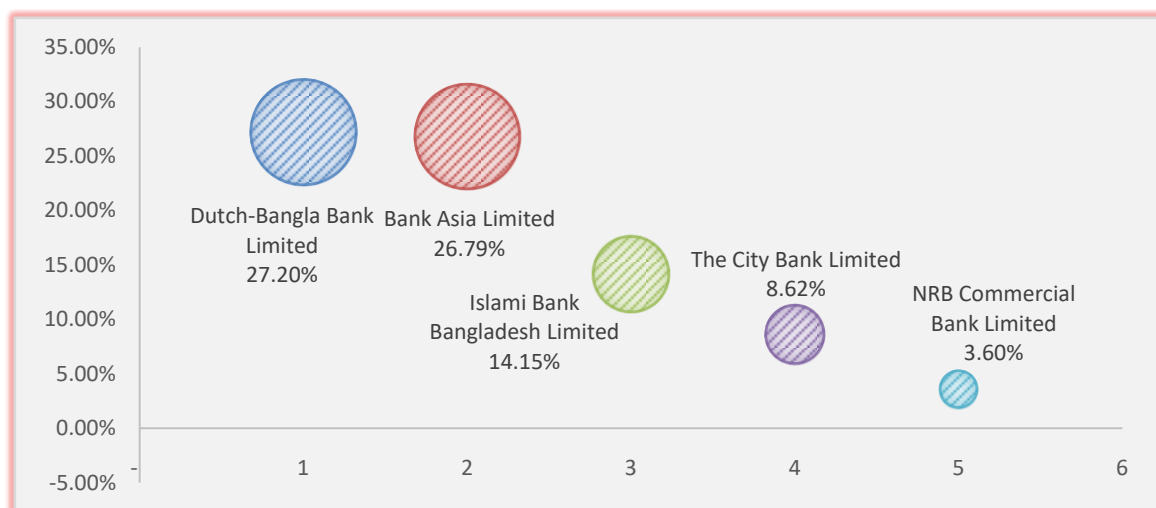


## 7. Top Five Banks in Agent Banking Activities

### 7.1 Top Five Banks in Terms of Outlet Distribution

As of March 2021, top five banks have opened 80.36% of the total agent outlets. Dutch-Bangla Bank Limited has ranked the top with 4,466 outlets, comprising 27.20% of the total outlets (Figure 25) under operation.

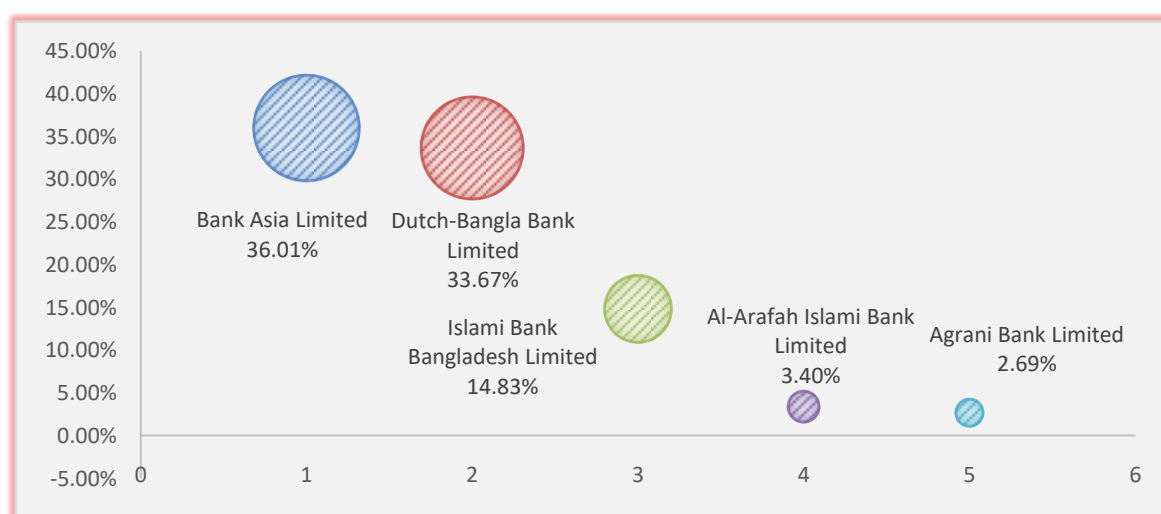
**Figure 25: Top Five Banks' Share of Outlets**



### 7.2 Top Five Banks in Terms of Number of Accounts

As of March 2021, top five Banks have opened 90.60% of the total accounts opened through agent banking. Bank Asia Limited has opened the highest number of 39, 68,997 accounts, comprising of 36.01% of the total accounts (Figure 26).

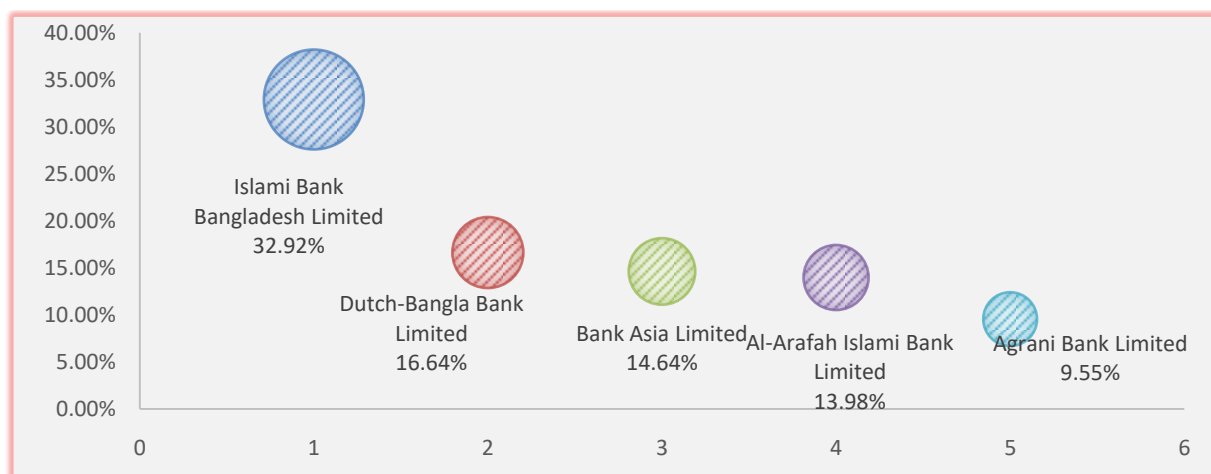
**Figure 26: Top Five Banks' Share of Accounts**



### 7.3 Top Five Banks in Terms of Deposit Collection

Till March 2021, top five banks have 87.73% share of the total amount of deposit mobilized through agent banking. Islami Bank Bangladesh Limited (IBBL) has mobilized highest amount of deposit through agent banking that is 32.92% of the total volume (Figure 27) amounting BDT 586,634.14 lacs. Dutch-Bangla Bank Limited with the highest number of accounts is the nearest competitor of IBBL with this regard.

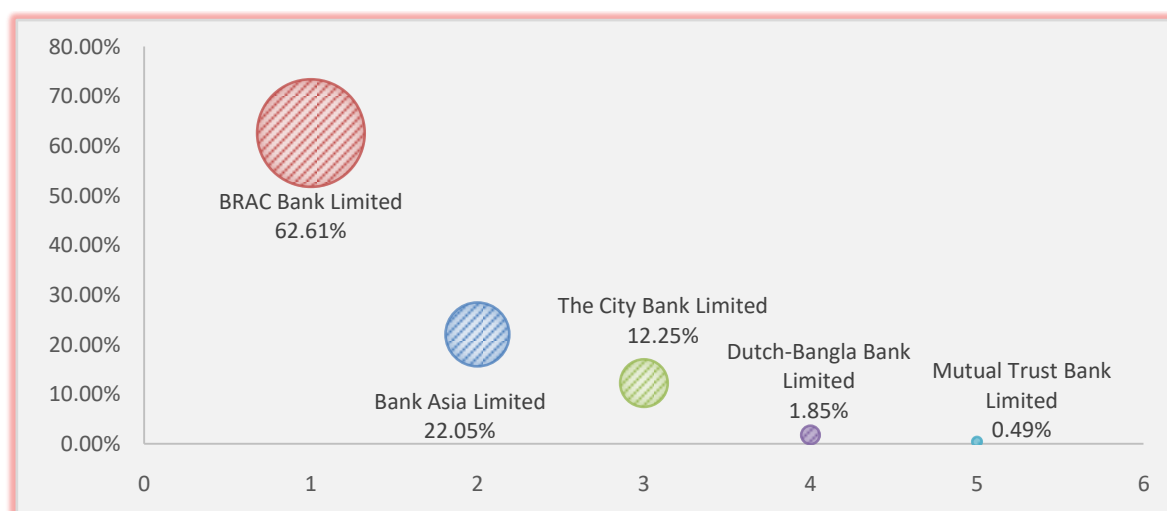
**Figure 27: Top Five Banks' Share of Deposit**



### 7.4 Top Five Banks in Terms of Loan Disbursement

The top five banks have disbursed 99.25% of the total loan disbursed through agent banking till March 2021. BRAC Bank Limited has ranked the top with the largest volume of loan amounting BDT 156,576.59 lacs, which is 62.61% of the total loans disbursed through agent banking (Figure 28).

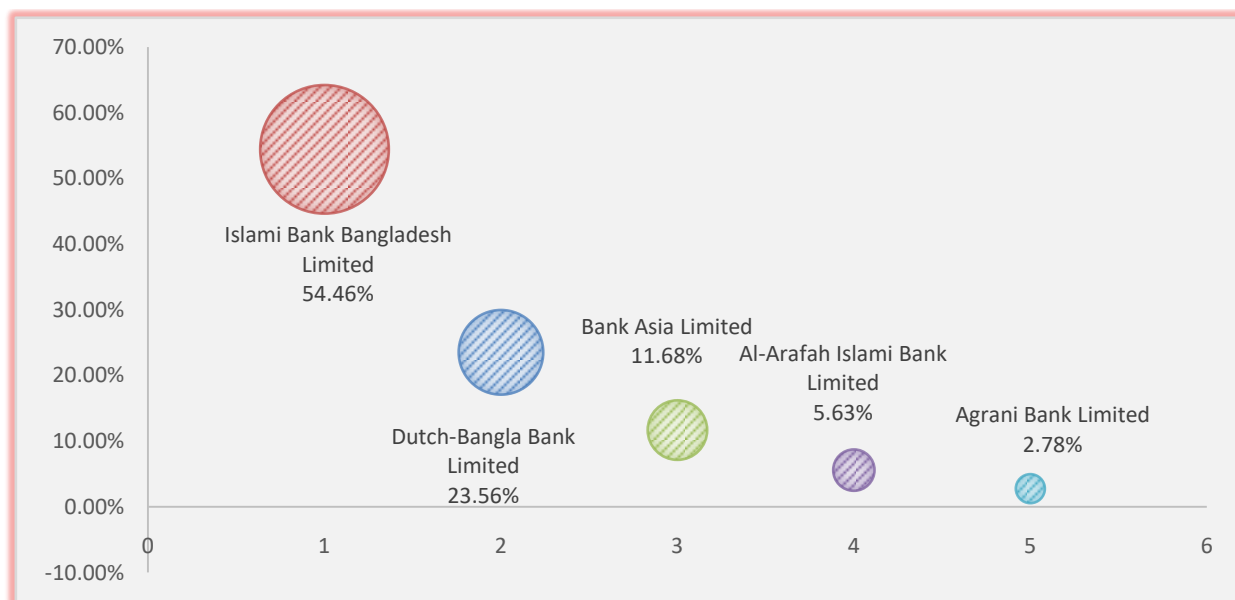
**Figure 28: Top Five Banks' Share of Loan**



## 7.5 Top Five Banks in Terms of Inward Remittance Distribution

The top five banks have 98.11% share of the total inward remittance distributed through agent banking as of March 2021. Islami Bank Bangladesh Limited ranks the top with BDT 3,180,443.60 lacs, which is 54.46% of the total inward remittances distributed through agent banking (Figure 29).

**Figure 29: Top Five Banks' Share of Inward Remittance**



## 8. Conclusion

The rising trend of agent banking services throughout the March quarter of 2021 amidst Covid-19 pandemic signifies the huge opportunity to bring the mass rural unbanked people under the umbrella of formal banking services. Agent banking is playing a pivotal role in providing necessary financial services, especially for rural women, small business entrepreneurs and beneficiary of remitters. The number of female account has increased by 15.38% during this quarter compared to the previous quarter which indicates access of more women to formal financial sector. Loan disbursement to women/entrepreneurs, however, comprises of only 8.18% of the total loan disbursed through agent banking. Envisaging women entrepreneurship development and employment creation in rural area, Bangladesh Bank is constantly encouraging banks to facilitate CMSME and women entrepreneurship loan through agent banking. Overall, agent banking is having a significant positive impact on financial inclusion and therefore, has the potential to fill the market gap created by the insufficient outreach of branch banking. Since agent banking services are no longer limited to basic banking services such as cash deposits and withdrawal and receipt of remittances, it is expected that this innovative delivery channel will invigorate rural economy.

## Appendix

## Appendix-1: Bank-wise Number of Agents and Outlets

SI No.	Bank Name	No. of Agents			No. of Outlets		
		Urban	Rural	Total	Urban	Rural	Total
1	Bank Asia Limited	321	3955	4276	358	4042	4400
2	NRB Commercial Bank Limited	23	555	578	31	560	591
3	Dutch-Bangla Bank Limited	477	424	901	795	3671	4466
4	Al-Arafah Islami Bank Limited	52	255	307	47	415	462
5	Modhumoti Bank Limited	0	366	366	0	366	366
6	Social Islami Bank Limited	9	131	140	10	148	158
7	Standard Bank Limited	2	24	26	2	24	26
8	First Security Islami Bank Limited	0	52	52	0	52	52
9	Agrani Bank Limited	24	372	396	24	372	396
10	Mutual Trust Bank Limited	50	118	168	51	131	182
11	Midland Bank Limited	14	36	50	10	53	63
12	United Commercial Bank Limited	31	146	177	31	146	177
13	The City Bank Limited	305	1081	1386	317	1099	1416
14	A B Bank Limited	23	68	91	25	76	101
15	Islami Bank Bangladesh Limited	137	2187	2324	137	2187	2324
16	The Premier Bank Limited	13	17	30	38	62	100
17	NRB Bank Limited	3	315	318	3	317	320
18	BRAC Bank Limited	128	319	447	125	378	503
19	Eastern Bank Limited	6	22	28	6	23	29
20	One Bank Limited	34	44	78	35	46	81
21	Mercantile Bank Limited	25	83	108	25	83	108
22	Shahjalal Islami Bank Limited	22	36	58	22	36	58
23	Exim Bank Limited	1	9	10	1	9	10
24	Padma Bank Limited	1	0	1	2	1	3
25	Jamuna Bank Limited	2	3	5	2	3	5
26	Prime Bank Limited	4	18	22	4	18	22
27	Global Islami Bank Limited	2	0	2	2	0	2
<b>Total</b>		<b>1709</b>	<b>10636</b>	<b>12345</b>	<b>2103</b>	<b>14318</b>	<b>16421</b>

## Appendix-2: Bank-wise Number of Accounts

No. of Accounts												
Sl No.	Bank Name	Urban	Rural	Total	Male	Female	Institution	Total	Current	Saving	Others	Total
1	Bank Asia Limited	327682	3641315	3968997	1486265	2435873	46859	3968997	73904	3709756	185337	3968997
2	NRB Commercial Bank Limited	4630	131814	136444	48825	87619	0	136444	264	134359	1821	136444
3	Dutch-Bangla Bank Limited	801276	2909712	3710988	2419353	1291635	0	3710988	48195	3500550	162243	3710988
4	Al-Arafah Islami Bank Limited	26303	348698	375001	196062	168857	10082	375001	14511	291408	69082	375001
5	Modhumoti Bank Limited	0	144293	144293	40532	103761	0	144293	1018	142746	529	144293
6	Social Islami Bank Limited	3695	88159	91854	51566	40288	0	91854	1463	57473	32918	91854
7	Standard Bank Limited	331	13592	13923	7828	6095	0	13923	1159	11266	1498	13923
8	First Security Islami Bank Limited	0	49747	49747	29553	20194	0	49747	7256	28765	13726	49747
9	Agrani Bank Limited	13004	283740	296744	143495	153249	0	296744	12087	245644	39013	296744
10	Mutual Trust Bank Limited	20553	70758	91311	52839	38472	0	91311	4067	65709	21535	91311
11	Midland Bank Limited	2632	20716	23348	12812	10536	0	23348	730	18683	3935	23348
12	United Commercial Bank Limited	18720	63400	82120	42960	39160	0	82120	9633	63435	9052	82120
13	The City Bank Limited	53598	129922	183520	113996	69524	0	183520	23391	133441	26688	183520
14	A B Bank Limited	5680	20547	26227	16127	10100	0	26227	983	18577	6667	26227
15	Islami Bank Bangladesh Limited	127062	1507658	1634720	1099275	535445	0	1634720	43130	930747	660843	1634720
16	The Premier Bank Limited	20750	16815	37565	20862	16703	0	37565	337	34311	2917	37565
17	NRB Bank Limited	538	27001	27539	10409	16375	755	27539	1307	23100	3132	27539
18	BRAC Bank Limited	26259	59176	85435	27868	17257	40310	85435	34729	37596	13110	85435
19	Eastern Bank Limited	2550	8435	10985	7639	3346	0	10985	437	9110	1438	10985
20	One Bank Limited	3115	7326	10441	6794	3647	0	10441	492	8031	1918	10441
21	Mercantile Bank Limited	1955	6270	8225	6072	2153	0	8225	318	6324	1583	8225
22	Shahjalal Islami Bank Limited	2482	5202	7684	4938	2573	173	7684	273	5696	1715	7684
23	Exim Bank Limited	1702	1801	3503	2437	1066	0	3503	227	3084	192	3503
24	Padma Bank Limited	174	375	549	273	276	0	549	29	476	44	549
25	Jamuna Bank Limited	221	227	448	299	149	0	448	61	276	111	448
26	Prime Bank Limited	244	704	948	581	345	22	948	103	845	0	948
27	Global Islami Bank Limited	87	0	87	46	41	0	87	13	45	29	87
<b>Total</b>		<b>1465243</b>	<b>9557403</b>	<b>11022646</b>	<b>5849706</b>	<b>5074739</b>	<b>98201</b>	<b>11022646</b>	<b>280117</b>	<b>9481453</b>	<b>1261076</b>	<b>11022646</b>

## Appendix-3: Bank-wise Amount of Deposit Collection

Amount of Deposits (in BDT lacs)												
Sl No.	Bank Name	Urban	Rural	Total	Male	Female	Institution	Total	Current	Savings	Others	Total
1	Bank Asia Limited	37665.02	223263.76	260928.78	131537.10	99704.90	29686.78	260928.78	17179.62	132391.91	111357.25	260928.78
2	NRB Commercial Bank Limited	4287.90	1880.18	6168.08	5209.38	958.70	0.00	6168.08	30.17	557.04	5580.87	6168.08
3	Dutch-Bangla Bank Limited	102598.83	193990.16	296588.99	170674.22	69158.01	56756.76	296588.99	8378.71	192661.59	95548.69	296588.99
4	Al-Arafah Islami Bank Limited	59453.73	189664.21	249117.94	162474.86	47163.94	39479.14	249117.94	4304.89	91188.49	153624.56	249117.94
5	Modhumoti Bank Limited	0.00	3106.00	3106.00	1582.00	1524.00	0.00	3106.00	284.00	2631.00	191.00	3106.00
6	Social Islami Bank Limited	8550.61	18699.56	27250.17	20406.37	6843.80	0.00	27250.17	1524.93	5604.75	20120.49	27250.17
7	Standard Bank Limited	36.96	2221.46	2258.42	1486.86	771.56	0.00	2258.42	196.83	1273.37	788.22	2258.42
8	First Security Islami Bank Limited	0.00	15019.72	15019.72	9700.92	5318.80	0.00	15019.72	1620.73	3719.49	9679.50	15019.72
9	Agrani Bank Limited	110830.09	59351.98	170182.07	19827.05	150355.02	0.00	170182.07	2097.79	18339.40	149744.88	170182.07
10	Mutual Trust Bank Limited	10306.00	15613.00	25919.00	18263.00	7656.00	0.00	25919.00	3303.00	9477.00	13139.00	25919.00
11	Midland Bank Limited	922.37	3620.24	4542.61	3332.17	1210.44	0.00	4542.61	319.59	1392.12	2830.90	4542.61
12	United Commercial Bank Limited	11842.61	15728.73	27571.34	21944.65	5626.69	0.00	27571.34	3138.31	6740.38	17692.65	27571.34
13	The City Bank Limited	14303.00	12769.25	27072.25	17553.82	9518.43	0.00	27072.25	8485.53	8709.29	9877.43	27072.25
14	A B Bank Limited	7193.10	6921.57	14114.67	10739.47	3375.20	0.00	14114.67	506.64	3138.53	10469.50	14114.67
15	Islami Bank Bangladesh Limited	47947.68	538686.46	586634.14	374855.93	211778.21	0.00	586634.14	25136.30	248410.03	313087.81	586634.14
16	The Premier Bank Limited	9260.69	2685.27	11945.96	11053.23	892.73	0.00	11945.96	80.17	1338.70	10527.09	11945.96
17	NRB Bank Limited	133.48	4102.42	4235.90	2335.12	1613.22	287.56	4235.90	412.03	1363.45	2460.42	4235.90
18	BRAC Bank Limited	14451.11	22285.13	36736.24	4020.25	2314.44	30401.55	36736.24	29276.78	3192.04	4267.42	36736.24
19	Eastern Bank Limited	1093.95	3250.61	4344.56	3705.38	639.18	0.00	4344.56	1103.78	1318.80	1921.98	4344.56
20	One Bank Limited	2255.89	1669.52	3925.41	3239.87	685.54	0.00	3925.41	213.78	866.59	2845.04	3925.41
21	Mercantile Bank Limited	118.76	809.64	928.40	707.98	220.42	0.00	928.40	45.83	417.12	465.45	928.40
22	Shahjalal Islami Bank Limited	464.64	1046.01	1510.65	1164.44	281.74	64.47	1510.65	229.77	493.46	787.42	1510.65
23	Exim Bank Limited	166.89	843.34	1010.23	863.14	147.09	0.00	1010.23	70.54	285.29	654.40	1010.23
24	Padma Bank Limited	617.62	226.43	844.05	626.91	217.14	0.00	844.05	8.34	21.47	814.24	844.05
25	Jamuna Bank Limited	117.37	10.83	128.20	108.34	19.86	0.00	128.20	17.05	21.20	89.95	128.20
26	Prime Bank Limited	102.21	45.60	147.81	71.34	42.40	34.07	147.81	49.77	98.04	0.00	147.81
27	Global Islami Bank Limited	6.99	0.00	6.99	3.87	3.12	0.00	6.99	2.84	1.91	2.23	6.99
<b>Total</b>		<b>444727.50</b>	<b>1337511.08</b>	<b>1782238.58</b>	<b>997487.67</b>	<b>628040.57</b>	<b>156710.33</b>	<b>1782238.58</b>	<b>108017.72</b>	<b>735652.46</b>	<b>938568.40</b>	<b>1782238.58</b>

**Appendix-4: Bank-wise Loan Disbursement**

Amount of Lending (in BDT lacs)								
Sl No.	Bank Name	Urban	Rural	Total	Male	Female	Institution	Total
1	Bank Asia Limited	5555.32	49585.13	55140.45	16782.72	6156.11	32201.62	55140.45
2	NRB Commercial Bank Limited	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	Dutch-Bangla Bank Limited	1840.06	2783.57	4623.63	3802.13	821.50	0.00	4623.63
4	Al-Arafah Islami Bank Limited	645.16	461.84	1107.00	904.16	202.84	0.00	1107.00
5	Modhumoti Bank Limited	0.00	10.00	10.00	9.50	0.50	0.00	10.00
6	Social Islami Bank Limited	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	Standard Bank Limited	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	First Security Islami Bank Limited	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	Agrani Bank Limited	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	Mutual Trust Bank Limited	793.00	420.00	1213.00	1035.00	178.00	0.00	1213.00
11	Midland Bank Limited	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	United Commercial Bank Limited	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	The City Bank Limited	13821.76	16825.38	30647.14	21366.08	9281.06	0.00	30647.14
14	A B Bank Limited	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	Islami Bank Bangladesh Limited	0.00	618.90	618.90	526.23	92.67	0.00	618.90
16	The Premier Bank Limited	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	NRB Bank Limited	0.00	163.80	163.80	147.20	16.60	0.00	163.80
18	BRAC Bank Limited	66283.80	90292.79	156576.59	152858.09	3718.50	0.00	156576.59
19	Eastern Bank Limited	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	One Bank Limited	0.00	0.00	0.00	0.00	0.00	0.00	0.00
21	Mercantile Bank Limited	0.00	0.00	0.00	0.00	0.00	0.00	0.00
22	Shahjalal Islami Bank Limited	0.00	0.00	0.00	0.00	0.00	0.00	0.00
23	Exim Bank Limited	0.00	0.00	0.00	0.00	0.00	0.00	0.00
24	Padma Bank Limited	0.00	0.00	0.00	0.00	0.00	0.00	0.00
25	Jamuna Bank Limited	0.00	0.00	0.00	0.00	0.00	0.00	0.00
26	Prime Bank Limited	0.00	0.00	0.00	0.00	0.00	0.00	0.00
27	Global Islami Bank Limited	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>Total</b>		<b>88939.1</b>	<b>161161.41</b>	<b>250100.51</b>	<b>197431.11</b>	<b>20467.78</b>	<b>32201.62</b>	<b>250100.51</b>



## Appendix-5: Bank-wise Inward Remittance Distribution

Inward Remittance (BDT in lacs)				
Sl No.	Bank Name	Urban	Rural	Total
1	Bank Asia Limited	46502.50	635689.52	682192.02
2	NRB Commercial Bank Limited	0.00	35.02	35.02
3	Dutch-Bangla Bank Limited	245226.65	1130732.47	1375959.12
4	Al-Arafah Islami Bank Limited	15314.82	313554.99	328869.81
5	Modhumoti Bank Limited	0.00	383.51	383.51
6	Social Islami Bank Limited	80.46	3818.59	3899.05
7	Standard Bank Limited	27.80	7658.19	7685.99
8	First Security Islami Bank Limited	0.00	3587.36	3587.36
9	Agrani Bank Limited	1979.09	160346.19	162325.28
10	Mutual Trust Bank Limited	2972.00	24938.00	27910.00
11	Midland Bank Limited	334.49	4546.70	4881.19
12	United Commercial Bank Limited	66.68	1009.63	1076.31
13	The City Bank Limited	13642.05	28230.63	41872.68
14	AB Bank Limited	503.30	4611.72	5115.02
15	Islami Bank Bangladesh Limited	165921.10	3014522.50	3180443.60
16	The Premier Bank Limited	0.13	44.29	44.42
17	NRB Bank Limited	18.16	2635.76	2653.92
18	BRAC Bank Limited	2626.05	6666.47	9292.52
19	Eastern Bank Limited	3.33	115.90	119.23
20	One Bank Limited	4.10	133.70	137.80
21	Mercantile Bank Limited	60.43	622.85	683.28
22	Shahjalal Islami Bank Limited	116.05	614.28	730.33
23	Exim Bank Limited	0.00	0.00	0.00
24	Padma Bank Limited	0.00	0.00	0.00
25	Jamuna Bank Limited	0.46	11.57	12.03
26	Prime Bank Limited	0.00	0.00	0.00
27	Global Islami Bank Limited	0.00	0.00	0.00
<b>Total</b>		<b>4,95,399.65</b>	<b>53,44,509.84</b>	<b>58,39,909.49</b>