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# AGENT BANKING OF BANK ASIA LIMITED

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A step towards financial inclusion



DECEMBER 3, 2017  
BRAC BUSINESS SCHOOL



**INTERNSHIP REPORT**

**Agent Banking of Bank Asia Limited**

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# Letter of Transmittal

Mr.Mahmudul Haq  
Associate Professor  
BRAC Business School  
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Subject: Submission of Internship Report.

Dear Sir, It is my great pleasure to submit the Internship report entitled “Agent Banking of Bank Asia Limited” to you. As per requirement of MBA program, I have completed the Internship in Bank Asia Limited. I have tried to exert all the knowledge that I gathered through my working with this branch of Bank Asia Ltd. Working in the Bank, Mohakhali branch helped me to fulfill the requirements of obtaining practical learning and subsequently prepare of this report. My internship in Bank Asia Ltd. was a worthwhile experience and the exposure of such an organization would be valuable for me. Thank you very much for your kind co-operation without which this internship report cannot be completed. I like to take every opportunity to express my gratitude of indebtedness to you.

Sincerely,

Md. Mizanur Rahman  
ID:14364067  
BRAC Business School  
BRAC University

# Acknowledgement

At first I would like to express my gratitude to Almighty Allah who has given me opportunity to go through the total process of internship and to write a report in this regard. I would like to take the opportunity to express my gratitude to my Internship supervisor, MrMahmudul Haq, Associate Professor, BRAC Business School whose direction, guidance and support helped me a lot in writing this report. It was a great pleasure for me to work in Bank Asia Limited, Mohakhali Branch. I thank all the employees for being friendly and cooperative. I was taught lots of important things through-out my career because of their proper attention and co- operation. I am very much grateful to the Manager Operation Mr. Mahbubur Rahman (First Vice President) and officials of Bank Asia Ltd. who extended their whole-hearted cooperation during my internship period. I would like to extend my gratitude to Mr. Md. Arfan Ali, Managing Director of Bank Asia Ltd. For giving me his valuable time sharing about Agent Banking, Mr. Md. Rokon Mahmud, Senior officer BFIU Bangladesh Bank and Mr. Moshiur Rahman Assistant Vice and Head of IT Bank Asit Ltd. for their valuable thoughts and suggestions. Without all this support, I would not have supposed to be published this report and I thanked them again from the bottom of my heart. I tried my level best to make this report accurate and informative.

## Executive summary

A banking institution is indispensable in a modern society. It plays a pivotal role in the economic development of a country and forms the core of the money market in an advanced country. In recent times the banking sector over the world has been undergoing a lot of changes due to deregulation, technological innovation, globalization etc. Bangladesh banking sector is lagging far behind in adopting these changes. Bank plays an important role in the business sectors and in the industrialization of a country.

Bank Asia limited a 3rd Generation Commercial Bank established by renowned businessman and dedicated experience Bankers with a vision to provide state of art banking service for mass people. They have successfully acquired the business of 2(two) foreign Banks, The Muslim Commercial Bank and Scotia Bank. Bank Asia has expanded its Branch network all over Bangladesh and have foreign correspondent network all over the world including own Exchange House abroad. Till now all Banks are operating their business in Urban and semi urban area leaving large numbers of un-banked rural people. To connect the geographically dispersed population to banking net has started Agent Banking recently through Bank's authorized agent. Bank Asia is the pioneer have successfully introduced Agent Banking in 6(six) Upazila under Munshiganj District as a pilot Project. This success has given the confidence to expand the project all over Bangladesh.

The study is to know about the process of Agent banking and how it works in our economy. How can this make impact towards financial inclusion. There must be a barrier in conventional banking that leads to the idea of this special kind of banking.

## Contents

<b>Introduction</b> .....	7
<b>Vision</b> .....	8
<b>Mission</b> .....	8
<b>Objectives</b> .....	8
<b>Keys to Success</b> .....	9
<b>Bank Asia Agent Banking Model</b> .....	9
<b>Eligibility for appointment an agent of Bank Asia Agent Banking:</b> .....	11
<b>Required Qualification for performing as Agent</b> .....	12
<b>Responsibilities of a Bank agent</b> .....	12
<b>Agents are prohibited from those activities</b> .....	13
<b>Functions of an Agent:</b> .....	13
<b>Role of Agent for customer Account opening:</b> .....	14
<b>Cash Deposit:</b> .....	15
<b>Cash Withdrawal:</b> .....	16
<b>Payment of foreign remittance</b> .....	17
<b>Collection of Utility Bill:</b> .....	17
<b>Fund Transfer:</b> .....	19
<b>Restriction of Agent activity</b> .....	20
<b>Business Continuity Plan (BCP)</b> .....	21
<b>Customer Protection Policy</b> .....	21
<b>Regulatory Compliance</b> .....	22
<b>Dispute Resolution</b> .....	22
<b>Findings and recommendation:</b> .....	23
<b>Conclusion</b> .....	25

## Introduction

Agent Banking provides banking and financial services to the underserved population through engaged agents under a valid agency agreement, rather than a teller/ cashier. Agent is the owner of an outlet who conducts banking transactions on behalf of a bank. Globally these retailers are increasingly utilized as important distribution channels for financial inclusion. Bangladesh Bank has also decided to promote this complimentary channel to reach to the poor segment of the society as well as existing bank customer especially to geographically dispersed locations with a range of financial services.

Bank Asia started pilot phase of Agent Banking upon approval of Bangladesh Bank in Munshiganj District. Ten agents are already providing services and few others are on process to start services in Munshiganj district under this pilot phase.

The agent banking model is one in which banks provide financial services through nonbank agents, such as educated individuals, chain grocery stores, retail outlets, post offices, pharmacies or NGOs. This model allows banks to expand services into areas where they do not have sufficient incentive or capacity to establish a formal branch, which is particularly true in rural and poor areas where as a result a high percentage of people are unbanked.

Agent banking is quickly becoming recognized as a viable strategy in many countries for extending formal financial services into poor and rural areas. In recent years, agent banking has been adopted and implemented with varying degrees of success by a number of developing countries. Brazil is often recognized as a global pioneer in this area since it was an early adopter of the model and over the years has developed a mature network of agent banks covering more than 99% of the country's municipalities. Other countries have followed suit, including Mexico, Peru, Colombia, Ecuador, Venezuela, Argentina, Bolivia, Pakistan, Philippines, Kenya, South Africa, Uganda and India.

The regulation, design, and implementation of agent banking vary across countries. These differences are evident in the variety of services offered by agents, the types of businesses acting as agents, the types of financial institutions that work through agents and the business structures employed to manage them. These differences ultimately contribute to the disparities in the extent to which agent banking is actually bridging the financial inclusion gap.

The term financial inclusion refers to a broad financial system that provides access to financing, mobilization of savings, credit allocation, risk management as well as payment services. Financial inclusion refers to both the adequate provision of services by the financial institutions as well as the appropriate uptake or use of these services by all segments of the population. Although it is just one aspect of financial inclusion, an integrated payment system is a critical component of financial inclusion.



## Vision

To bring low cost, secured financial services at the doorstep of the unbanked people of Bangladesh as a part of financial inclusion for empowerment

## Mission

The mission of Agent Banking is to create more protected financial inclusion by offering technology driven banking solutions to the unbanked people living in rural and dispersed people of Bangladesh.

## Objectives

Bank Asia Agent Banking success depends on meeting the following objectives:

- › Provide secured banking services to the unbanked people throughout the country
- › Build agent booths all over the country and create financial service entrepreneurs
- › Setting up District/ Upazila Level back office throughout the country
- › Provide foreign inward remittance services to the families of expatriate Bangladeshis
- › Provide facilities for utility bill payment, Passport fee payment, social safety net payment services, etc.
- › Process Agricultural, SME & Retail loan from the agent points
- › Enable e-Commerce services through the agent points
- › Promote school banking in the locality
- › Train and Develop the prospective SME entrepreneurs
- › Financing solar home system and renewable energy sectors as a green banking initiative

## Keys to Success

To achieve its objectives, Bank Asia Agent Banking will follow these principles:

- › Deployment of the state-of-art technology for agent banking
- › Remain independent of direct affiliate ties to any specific agents
- › Think of each client's needs holistically for potential financial inclusion
- › Maintain reputation of Banking services with security
- › Establish a strong monitoring system for offsite and onsite supervision

## Bank Asia Agent Banking Model

Bank Asia made a unique Agent Banking model with technology based banking concept ensuring appropriate security with real-time banking for customers. Agents Booths are distinctly branded with Bank Asia Agent Banking logo to provide products and Services of Bank Asia. All the Agent booths are equipped with Laptop/P.C, Image capturing device, POS machines etc. Agent banking transactions are on real time basis and integrated with Bank's Core Banking solution. Customers get instant confirmation of transaction through Mobile SMS and system generated Printed money receipts. Besides, following steps are taken for smooth handling of Agent Banking:

- › Bank Asia Agent Booths are distinctly branded with Bank Asia logo & Agent's name , a like to a small bank branch
- › Bank Asia branches and Regional office will monitor agent operating in the area for smooth functioning besides monitoring by Agent Banking department.
- › Bank Asia agent are fully equipped with I.T devices like POS ,card reader, Image capturing Web Cam, biometric identification system and mobile connectivity through internet banking.
- › All Agent Banking Customers are logged through their Biometric authorization.
- › Customer transactions are integrated to the Core Banking System and real time transaction and customer gets instant transaction confirmation through SMS and system generated printed receipt.
- › Bank Asia Agent booths are branded through Bank's logo clearly, which identifies the Bank and agents identity to the customer. Bank's contact number and call center number also given for emergency customer help.
- › For cash transaction, Agent have to maintain an account in Agent Banking system, which is fetched for cash deposit and withdrawal transaction by customers and system automatically debit or credit agent account and customer account simultaneously . Agent has to maintain sufficient balance to accommodate customer transaction value. The Agent account balance is determined on the volume of transaction and Agent account have to maintain sufficient balance and Cash in hand balance for uninterrupted transaction of customers.

**Bank Asia Agent Banking**

**Agent Manual**





#### Purpose:

The main purpose of this manual is to guide the Agent for handling bank transactions and provide information to serve customers properly.

#### Bank Asia Agent:

When a person Execute an agreement with Bank Asia for conducting Agent banking activities and takes initiative directed by bank, he /she will be recognized as an agent legally.

### Eligibility for appointment an agent of Bank Asia Agent

#### Banking:

- NGO.MFI's regulated by Micro credit Regulatory Authority of Bangladesh;
- Other registered NGOs;
- Cooperative Societies formed and controlled/ supervised under Cooperative Society Act, 2001; □ Post Offices;
- Courier and Mailing Service Companies registered under Ministry of Posts &Telecommunications;
- Companies registered under 'The Companies Act, 1994';
- Agents of Mobile Network Operators;
- Offices of rural and urban local Government institutions;
- Union Information and Service Centre (UISC);

- Educated Individuals capable to handle IT based financial services, agents of insurance companies, owners of pharmacies, chain shops and petrol pumps/ gas stations.

## Required Qualification for performing as Agent

- Agent must have a permanent resident (As per as NID/Passport) □ Agent must have enough infrastructures for conducting Agent banking.
- Agent should be financially solvent & have ability to hard cash transaction.
- Agent should have ability to meet commitment with customer under adverse situation.
- Agent should have knowledge and ability to handle Technology based financial services.
- All deeds/transaction's record should be preserved for internal audit with enough securities □ Agent cannot be engaged with any subversive activities.
- Agent should have ability to perform his/her responsibility properly
- Agent must be concerned about the reputation of the institution
- Agent should not be a loan defaulter and not penalized by any civil or criminal court.

## Responsibilities of a Bank agent

- Agent must be honest, professional & ethical to his / her duties;
- Agent must have proper knowledge about Agent Banking Products and services
- Agent should take care of electronic device (Computer, POS Printer, Finger print machine etc.) and Ensures proper maintenance and security;
- Agent preserves all paper / documents, transaction record, evidence & deeds.
- Agent will display bank charge of agent banking services in a visible place for the notice of customers.
- After a certain period of Agent submit regular/daily activities to respective officer.

- Agent must comply the rules & regulation of Bank Asia;
- Agent is cordially cooperating to Bangladesh bank and bank officials during audit and inspection of Agent Banking activities.

## Agents are prohibited from those activities

- Agent can not apply any charges to the customers for its services, in addition to the charges fixed by the Bank;
- Agent cannot provide any products or services of other except Bank Asia authorization;
- Agent cannot allow any transaction by cheque except finger print & card;
- In perspective of financial transaction, agent cannot asked any sort of personal information from customers including account details and PIN number of customers;
- Without getting any written permission, agent cannot engage any other banking business beside Bank Asia agent banking;
- Agent are not allow to appointing another sub-agent to provide banking services on their behalf;
- Agent cannot make any foreign remittance transactions directly;
- Apart from above restrictions for any sort of transactions an agent must have follow Bank Asia Guideline.

## Functions of an Agent:

- Cash deposit and cash withdrawal
- Collection of bill (Utility, tax, subscription fee)
- Foreign remittance payment
- Fund transfer
- Balance inquiry
- Issue of mini statement
- Collection & preservation of A/C opening Form & others receipts copy

- Facilitating small value loan disbursement and recovery of loan installments.
- Cheque receive for clearing
- Cash payment under government social safety net program
- Collection & preservation of necessary banking E-mail & letters
- Beside these other facilities directed by Bank Asia Limited
- Passport fee collection



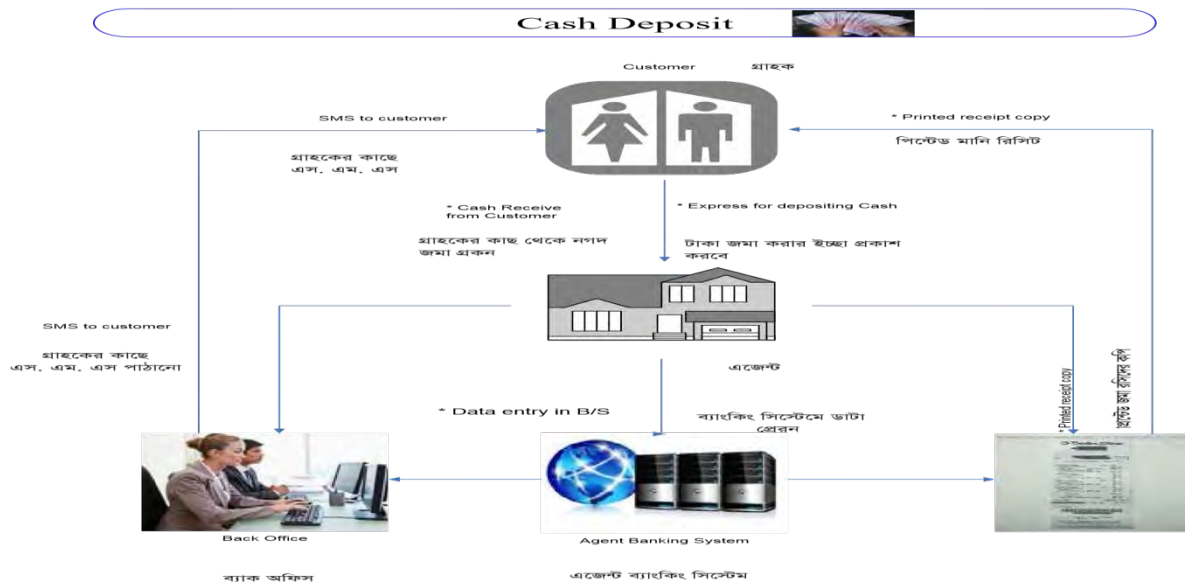
### Role of Agent for customer Account opening:

- Agent will cooperate to Bank Officer (ARO) providing required papers/ documents of those intended person desires to open account.

- Agent will carefully fill up A/C opening form with the help of Bank Officer and shall provide all information and proper identity.
- Agent will inform about the necessities & facilities of A/C opening.

### Cash Deposit:

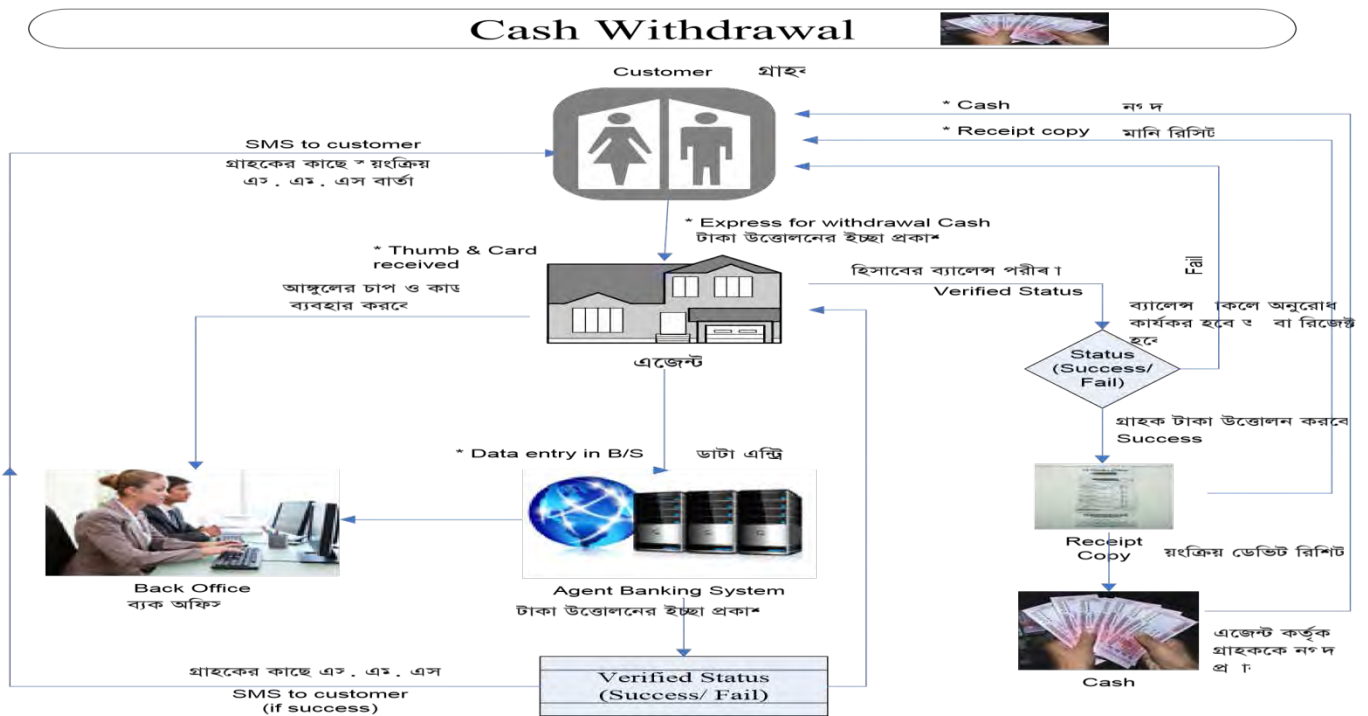
- Customers will come to the agent point to deposit money & inform the amount desires to deposit.
- Agent will count the cash amount and log to the system through his Bio-metric finger print and input entering customer account number and amount and complete transaction .System will credit the customer account and send SMS message to customer account and a system generated money receipt to be handed over to the depositor.





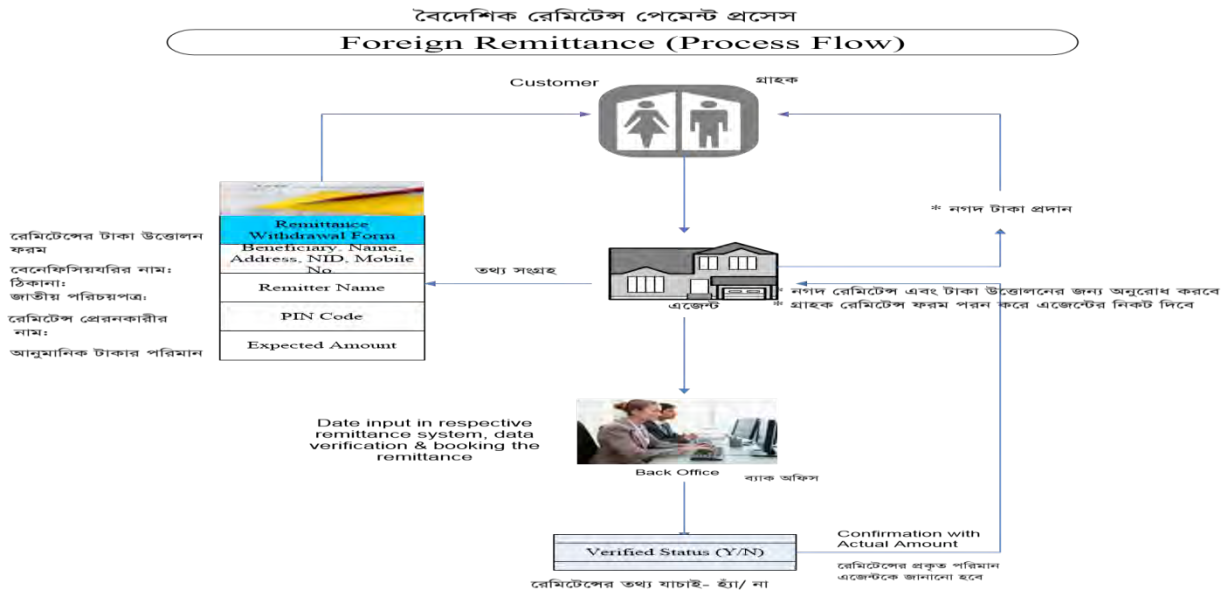
## Cash Withdrawal:

- Customer will approach to the Agent for cash withdrawal and will mention amount to be withdrawn;
- Agents will input amount in the system and Agent shall request customer to log in to the system through finger print & customer card and system to verify balance available or not in customer's account
- If customer's balance is available, agent will log in to the system through his finger print to complete the transaction. Upon agent's finger print authorization system will debit customer account and same will be credited to the Agent account;
- Customer gets SMS notification about update balance while his/her money has debited;
- On completion of transaction, Agent will pay cash to the customer and system generated debit receipt.



## Payment of foreign remittance

- Remittance Beneficiary/Customers will visit Agent booth to enquire/ collecting foreign remittance money;
- Agent will provides a form & help the customer to fill up the form properly;
- Accordingly Agent will input data(Name, Pin No, NID No, Mobile No, Remittance sender's Name, approximate amount of remittance) into system & shall send to the back office for verification;
- Upon verification of remittance information in the remittance company system, back office will confirms Agent & Customers though SMS notification;
- On the basis of back office confirmation,(if all information are correct) Agent will pay/Beneficiary customer cash & a system generated payment receipt;
- Upon authorization from back office, system will debit respective head of account and simultaneously credit Agent's current account.

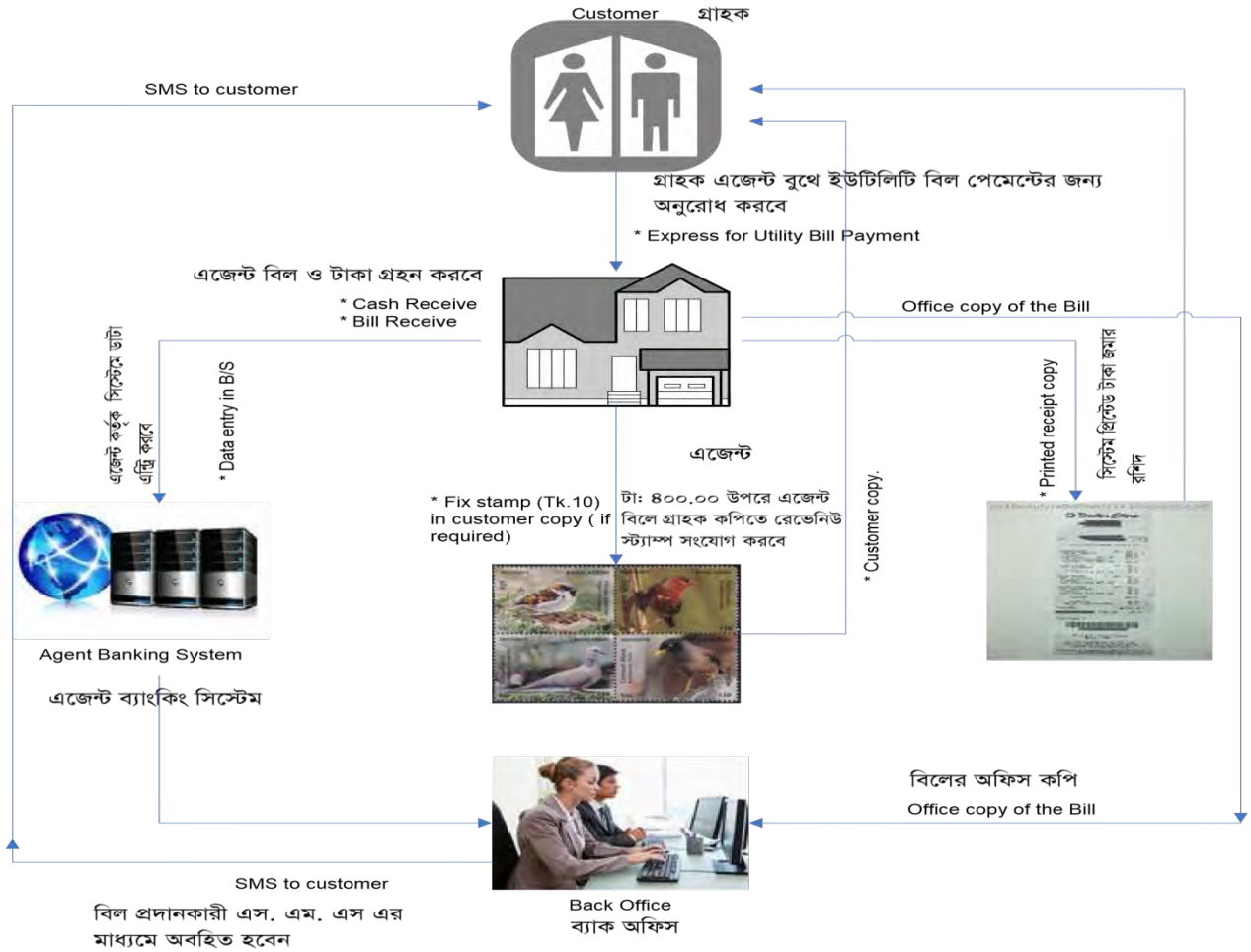


## Collection of Utility Bill:

- Customer will come to an agent point for utility bill payment and give the bill to Agent's counter.

- Agent will log in to utility bill payment screen, input data (Bill No, Total amount of bill, amount of vat, Mobile No,) into system & select payment mood from system;
- In case of cash payment, Agent will receive cash and enter the data to the system. System will auto credit the REB bill A/C, Vat A/C debiting Agent's Current account.
- In case of payment from customers A/C, Agent will request the customer to input finger prints for authorization to debit customer account an If customer's balance are available in system, customer's A/C will be debited and respective Utility company's A/C (REB) will be credited automatically;
- If bill amount is BDT 400 or above, agent must affix BDT. 10/- revenue stamps in customer copy of bill. At the end of the day, total amount of revenue stamps affixed in the customer copy will be re-imbrued by Back Office crediting Agent's account.
- Agent will send the copy of utility bills to the Back Office and Back office will send the bills along with a statement to respective REB office.

ইউটিলিটি বিল গ্রহন  
**Utility Bill Collection**



**Fund Transfer:**

- While a customer come to an agent point for transferring fund, Agent will provide a remittance form to furnish remittance information ie receiver's Bank details, account number, sender's Name and address, A/C no., mobile no.etc.
- According to customer's remittance information Agents will input remittance amount in the system and request customer to log in on to the system though his finger print / customer card for debit authorization and system will verify balance available
- If customer's balance is available in account, agent to log on in the system through his finger print. System will debit the customer account and credit to receiver's bank A/C .Customer & receiver will get system generated SMS notification □ Agent will provide customer a system generated receipt.

## Restriction of Agent activity

- Agent shall not ask any charge to the customers for its services, in addition to the charges fixed by the Bank;
- Agent cannot provide any products or services other than Bank Asia Products and Services;
- Agent are not allowed any transaction by cheque except finger print & card;
- Agent should refrain from asking any personal information including account details and PIN number of customers;  without getting any written permission, agent cannot engage any other banking business beside Bank Asia agent banking.
- Agents are not allowing to appointing another sub-agent to provide banking services on their behalf.
- Dealing with Loans and Financial appraisal
- Encashment cheques Dealing in Foreign Currency
- Apart from above restrictions for any sort of transactions an agent must have follow Bank Asia Guideline  Giving final approval of opening of Bank account and issuance of cards.

If any Agents found engaged in any irregularities, breach of trust, fraudulent activities or do any subversive activities which stand against Banks interest, Bank reserves the right to canceled his/her agent ship as well as legal action through civil or criminal court. Beside this, Bank Asia can take any lawful initiative against agent on the basis of internal audit and customer's complaint.

## Business Continuity Plan (BCP)

<b>Factors</b>	<b>Action plan</b>
Agent's inability to Continue Business	Bank is capable to continue the customer service through it,s online Banking module from any nearest Bank Asia branch or Agent booth without any interruption of customer service until new Agent is appointed.
Sudden death of Agent	In case of sudden death or disability of Agent, Bank officer at Agent booth can continue the customer Transaction till nominee or a member of his family desire to continue the business observing all formalities.
Disruption due to natural calamity like, earth quake, flood, Fire etc.	Since Agent banking solution is equipped with the latest Technology based real-time online service through internet ,Bank can make alternate place in a nearest house without disruption of business
Agent's Business discontinuity	On receipt of Agent's discontinuity notice Bank will appointment a new agent for continuity of customer service

## Customer Protection Policy

- › Only Bank's approved Products and Services will be offered to the customers of Agent Banking;
- › Agent booths are branded with Bank Asia Agent Banking Logo for identification with Contact address and Telephone number of Bank Asia at each Agent Booth;
- › Notification in Bangla is placed at Visible Manner for awareness of customer about Agent Banking transaction and Bank Charges;
- › Agent banking customers Deposit will be under cover of Bank Deposit Insurance scheme under Insurance Act-2000.

## Regulatory Compliance

- › It is obligatory for Bank to verify the KYC information of customer through the Bank officer. Agent banking has to comply with the prevailing Anti-money Laundering (AML)/Combating the Financing of Terrorism (CFT) related laws, regulations and guidelines issued by Bangladesh Bank. Necessary training to be arranged for the agents as an awareness program with the co-operation of Anti-Money Laundering Department.
- › Bill board, poster to be displayed at Agent Booths as a Part of Anti-Money Laundering Campaign.
- › Bank's Core Banking solution integrated with Agent Banking Back office for identification and reporting of STR/SAR from the system as per guidelines provided by Bangladesh Bank.

## Dispute Resolution

- › For Resolution of dispute a senior officer will be responsible to sort out the dispute and take necessary steps to resolve within 3(three) working days in consultation with Senior Management;
- › Call center will receive customer complaints on 24 hours a day and 7 days a week through hot line number 16205 and refer the matter immediately to the Agent banking Department;
- › Agent banking department will immediately take up the matter with customer, if necessary shall visit the Agent Booth for resolution of dispute with in a shortest possible time.

## Findings and recommendation:

In emerging markets and rural areas, traditional banks have a hard time reaching customers. Opening and operating traditional bank branches are often not cost-effective. Operating a bank branch entails having at least one teller at the front desk, a bank manager and bank employees specializing in areas such as mortgages and loans, and security. It is one of the reasons why banks are closing rural branches. Rural customers also have to travel extensively to visit their respective bank branches. For instance, an average rural customer of the State Bank of India has to travel around 8-20 km to the closest branch, according to statistics by Reserve Bank of India.

In such a scenario, agent banking, comprising a network of banking agents who act as physical bank branches, is the answer. Banking agents can be telcos, e-wallet providers, and retailers and so on. It is extremely convenient as the travel distance to, say a telco agent, and is less than 2 km for that same SBI bank customer.

### **It's a win-win-win for all**

The three stakeholders in the agent banking constellation are the banks themselves, banking agents and (of course) the customers. All of them benefit from the agent banking network model. The banks will be able to expand their customer base by onboarding new customers who were previously out of their reach. By having banking agents, instead of more physical bank branches, infrastructure and manpower costs are reduced while revenues are increased.

The banking agents benefit since they generate additional income, including sales from additional walk-ins. They can also differentiate themselves from competitors as they are now affiliated with well-known banks.

Last but not least, the previously unbanked and under banked customers have now easy access to a financial institution near them. Apart from reduced travel time and expenses, the transaction fees are also lower.



## **It's a global success**

The agent banking model has proven to be successful in Latin America, Africa, India and the Far East. For example, the Kenyan Equity Bank was able to become profitable by reaching the mass market for deposits via its agent banking network. This success was enabled by the local government's strategy to increase the number of banked Kenyans from 30 per cent in 2013 to about 70 per cent by 2030. To enable this, the government amended the Finance Act 2009, as per Kenya Gazette Supplement, allowing banks to use banking agents to offer services on their behalf.

If we look at Latin America, we see that the leading countries that allow (and benefit from) agent banking are Colombia, Brazil, Peru and Mexico. In Brazil, the Banco Central do Brasil reported that since the introduction of agent banking, 12 million current accounts were opened at the banking agents and the total amount of transactions reached 2.6 billion within the first three years.

In the Democratic Republic of Congo, the Foundation for International Community Assistance (FINCA) has introduced agent banking to keep customers safe. As they had to travel long distances to their respective bank branches, they were at risk of being robbed. They were also losing time and productivity due to those long journeys. The agent banking network consists of local merchants and shopkeepers who provide basic banking services. Due to the success in that country, FINCA has also introduced agent banking in Tanzania and Zambia.

In January 2017 Bank Asia announced it would add 2,000 agent banking outlets to its existing 1,200 in Bangladesh. The bank originally launched its agent banking network in 2014 when the central bank allowed agent banking in the rural areas where banks had no branches.

## **Banking on the future**

As we have seen above, agent banking is a win-win-win for all parties involved. The agents win as they can sell a greater variety of specialized products and services on behalf of the banks to customers in remote regions. The customers win by getting easy access to accredited financial services providers, and the banks win as they can increase their market share.

Agency banking will play an important role in the coming years for financial inclusion. Acting as "proxy banks", agents will provide individuals and small businesses with the financial services they need to stimulate local development and economic growth.

## Conclusion

Banking has become more challenging and versatile. Conventional Banking has created a few barrier to reduce crimes like money laundering. That creates a doorway for the non-banked people to be included through Agent banking. It's an idea that can revolutionize the banking sector. Right now huge number of common people are not being banked in our country. Agent Banking is stretching its arm towards them. Reaching to the very root level where other conventional banking is creating barrier. Agent banking is not just an experiment it's a proven process in over the world. It facilitates people of every level of the society to be banked. Banking is basic right. Half-educated or uneducated people finds the conventional banking tough to handle. For them Agent banking creates an easier process to do banking. For example those who cannot sign can do banking with just a thumb print. Those customers who needs special attention due to their lack of knowledge being attended with special care be some trained professionals. Aria coverage is a massive revolutionary factor of agent banking. It's difficult and probably impossible for a bank establish branch and run with profit in rural arias. But for agent outlets it is very easy to establish and maintain in rural arias. Overall agent banking is including the society in banking process and helping the society to improve economically. I think if it continues our country will become one of the most economically solvent country of the world.

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