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POST YOUR MESSAGE FOR YOUR COUNTRY
AND WIN A PART OF HISTORY
রবি
ROAM FREE
Use Robi Roaming and enjoy the lowest rates across Asia*
only Tk 15
> Call home to any number in Bangladesh (per min)
> SMS to any number (per SMS)
> Call any number in visiting country (per min)
FREE Internet Roaming
Sri Lanka
Cambodia
রবি 3.5G
HAS ENDED!
Robi General Knowledge Service
বিশ্বের বৃহত্তম
A+
রবি

"International Roaming Settlement System

Of

Robi Axiata Limited"

Finance & Accounting Management Revenue (FAMR), Finance Division

Robi Axiata Ltd
53 Gulshan South Avenue
Gulshan-1, Dhaka

Submitted To:

Ms. Mahtab Faruqui
Senior Lecturer
BRAC Business School (BBS)
BRAC University

Submitted By:

Trisha Tarannum
ID: 09204132
BRAC Business School (BBS)
BRAC University

Date of Submission: 21th January, 2014

Letter of Transmittal

21th January, 2014

To

Ms. Mahtab Faruqui
Senior Lecturer
BRAC Business School (BBS)
BRAC University

Subject: Submission of Internship Report on "International Roaming Settlement System of Robi Axiata Limited."

Dear Madam,

I would like to inform you that I have completed the internship report on "International Roaming Settlement System of Robi Axiata Limited." This paper has provided me the opportunity to relate theories with the practical operation. Moreover, it was a great experience to be a part of an organizational culture of a prominent telecommunication organization of the country.

In this regard, I have done my best to complete the report within the specified time and with the quality of your expectation. It would be my immense pleasure if you find this report useful and informative to have an apparent perspective on the issue.

Sincerely Yours,

Trisha Tarannum
ID: 09204132
BRAC Business School (BBS)
BRAC University

Preface

Whatever we learn from our formal classes in different academic years is mainly book based concept and theoretical knowledge. But along with theoretical and bookish knowledge, practical experience is essential. Through direct practice and training the learner's foundations of knowledge become more solid. In other words, effectively combinations of theoretical knowledge with practical experience are keys to success of student.

Considering of this necessity, the Faculty of BRAC Business School of BRAC University has included a Three months internship program into the syllabus of their BBA program. It is a requirement of academic curriculum of BBA degree. Under this program, students of BBA go to different organizations or institutions to acquire practical knowledge and experiences. At the end of the program, every student has to prepare a report on the basis of his or her acquired practical experiences.

As a student of BBA of BRAC Business School, BRAC University, I went to Robi Axiata Limited, Finance & Accounting Management Revenue (FAMR); Finance Division (Gulshan-01, Nafi Tower) to undertake the internship program.

Acknowledgement

To prepare this internship report considerable thinking & information input from various sources were involved. But at the beginning I would like to convey my sincere appreciation to the almighty Allah for giving me the strength & the ability to finish the task within the planned time. Then I like to express my sincere gratitude to everyone who contributed towards preparing & making this study successful.

Firstly, I would like to thank my honorable internship supervisor, Ms. Mahtab Faruqui for her kind patience, guidance and support for the preparation of this report. I will always be grateful to her for the valuable suggestions and the time that she had spent for guiding me through the report.

I would like to thank Mr. Ala Uddin FCA (Vice President, Head of Corporate Finance), my supervisor Mohammad Zahid Hossain (General Manager, Finance Division), my reporting boss Mohammad Zakiul Islam (Manager, Finance Division), my all time well- wisher Tamim Rahman (Specialist, International Roaming) & Raju Ahamed (Specialist, Inter Connection) and other people associated with Finance & Accounting Management Revenue (FAMR) for supporting me throughout my three month internship program.

My peers & colleagues had also been very helpful and they made my internship more enjoyable and eventful. I also want to thank all the employees of Corporate Finance with whom I have come across face to face throughout my internship period.

Finally I want to thank my parent who gave special attention to me from the very beginning and during the preparation of report and the internship program.

Executive Summary

When consumers were tied to a fixed phone with its fixed phone number few years back, mobile and cellular phones have proliferated to meet the demand for communication anytime, anywhere in the world. Robi is one of the companies that has accelerated and sought out every nook and cranny of telecom products and services for both consumers and businesses. Companies that have not foreseen change--or kept up--are quickly consigned to the technological and financial graveyard, Robi being just the latest example. Financial muscle has been displaced by quality and depth of management and speed of execution as the final arbiter in the telecom marketplace by Robi. Axiata Bangladesh Limited (Robi) is one of the leading mobile telecom service providers in Bangladesh. Their key for being successful is that they are always delivering good services to their customers. And I had the opportunity to work with the corporate finance team as an intern for three months. The report is the reflection of that three months learning and hard work. Being a young intern in a reputed telecommunication company like “Robi Axiata Ltd” I have learnt a lot not only applying theories learnt in the classroom, but also making new friends at work. Additionally, the internship instills me in the right kind of work attitude and professionalism through interaction with people in the organization as well as working in team. The report starts with a general introduction about “Robi Axiata Ltd” as well as its purpose, scope and limitation. Then this report proceeds onto the preliminary talk about “Robi Axiata Ltd.” Being one of the pioneers in the telecommunications private sector of Bangladesh, it is a joint venture company between Axiata Group Berhad, Malaysia and NTT DOCOMO INC, Japan. At first it introduced with a brand name AKTEL in 1997 then it started a new journey on 28th March, 2010. I have shown the vision, strategic goal and principles of it. Afterward here discuss about Robi Axiata Ltd.’s different Division and Department. Then it carries on with Robi’s Long Term Vision to Achievement. The report proceeds with the job part which I performed. Afterword, the report continued with the detailed description of selected topic which is “International Roaming Settlement System of Robi Axiata Limited.” Lastly, the report concludes with few of the recommendation that I thought can make the process more efficient and ends with references of some of the sources that have supported me in finishing these report.

Table of Content

Chapter # 01

Introduction

Introduction

1.1 Prelude

Robi Axiata Limited is a dynamic and leading countrywide GSM communication solution provider. It is a joint venture company between Axiata Group Berhad, Malaysia and NTT DOCOMO INC, Japan. Robi Axiata Limited, formerly known as Telekom Malaysia International (Bangladesh), commenced its operation in 1997 under the brand name Aktel among the pioneer GSM mobile telecommunications service providers in Bangladesh. Later, on 28th March, 2010 the company started its new journey with the brand name Robi.

1.2 Objective of the Report

The objective of the report is categorized into two parts, one is board objectives and the other is specific objectives. These are given below-

❖ ***Broad Objectives***

- SOP of International Roaming of Robi Axiata Limited.

❖ ***Specific Objectives***

- To find out how to make provision.
- To know how the cross checking have been took place.
- To know how to put JV in to the SAP.
- To know the dispute calculation and how to solve this dispute.
- To understand reconciliation process.
- To know how to create invoices.
- To know how to create payable in to the International Roaming Settlement System.
- To know how to make payment instruction.
- How to do adjustment if necessary.
- How to receive payment.
- Importance of Interconnection and IR

1.3 Methodology

The study is conducted in a systematic procedure starting from selection of the topic to final report preparation. The integral part was to identify and collect data; they were classified, analyzed, interpreted and presented in a systematic manner to find the vital points. The overall process of methodology followed in the study is explained further.

❖ ***Selection of the topic:***

My supervisor assigned the topic of the study. Before the topic was assigned it was thoroughly discussed so that, a well-organized internship report can be prepared.

❖ ***Sources of Data:***

- **Primary Sources:**

Primary Data was derived from the practical deskwork. Moreover, the personal also helped me to get information directly from the employees.

- ***Secondary Sources:***

  I. Internal sources- Different documents provided by concerned officers and different circulars, manuals and files of the organization.

  II. External source- Different websites related to the telecom sector and online resources.

❖ ***Collection of Data:***

Conducting personal interview helped me to collect primary data. The interview helped me in both deriving the information and also explaining the condition of satisfaction of the employees. Secondary data was collected from Robi websites and other related websites and documents.

❖ ***Classification, analysis, interpretations and presentation of data:***

Some flow chart and tables were used in this report for analyzing the collected data and to explain certain concepts and findings more clearly. The help of MS Excel derived the flow chart and tables. Moreover, collected data were analyzed more precisely.

❖ ***Findings of the study:***

The collected data were analyzed well and were pointed out and shown as findings at the end.

❖ ***Final report preparation:***

The final report is prepared after some valuable suggestions and my honorable advisor gave corrections.

1.4 Scope of the Report

Scope of the study is given below-

- Concept of IR and its impact in the telecom industry.
- Entrepreneurship development through inter connection and IR.
- Importance of IR in the telecom industry.
- Virtual settlement concept.

1.5 Limitations

I tried my level best in collecting the relevant information for our research report, yet there are always some problems I faced. The major difficulties in collection of information are discussed below:

- Lack of Resources: Due to political unstability and shortage of time & other resources, it was quite tough for me to conduct analysis at large level.
- Huge Industry: The telecom sector is a huge industry of Bangladesh. Again, Robi Axiata Limited is a multi- national telecom company covering multiple offices throughout the world so it was really hard to gather needed information.
- SPSS Analysis: Responsible employees for performing the job of International Roaming is only two. So, with sample size of two it was not possible to do SPSS Analysis as this software needs at least 30 samples to ensure authentication of the results.
- Knowledge: I was not familiar with several technical as well as corporate terms.

Moreover, the authority of Finance & Accounting Management Revenue (FAMR) of Finance Division, Robi Axiata Limited tries to keep their information confidential within the organization. So, I could not get some important information and had to make some assumptions. In addition, for some information they suggested me to collect data from Internet browsing and it is a matter of fact that the websites do not contain sufficient information.

Chapter # 02

Robi Axiata Limited

Robi Axiata Limited at a glance

2.1 Background of Robi Axiata Limited

Robi Axiata Limited is a dynamic and leading countrywide GSM communication solution provider. It is a joint venture company between Axiata Group Berhad, Malaysia and NTT DOCOMO INC, Japan. Robi Axiata Limited, formerly known as Telekom Malaysia International (Bangladesh), commenced its operation in 1997 under the brand name Aktel among the pioneer GSM mobile telecommunications service providers in Bangladesh. Later, on 28th March, 2010 the company started its new journey with the brand name Robi.

Robi is truly a people-oriented brand of Bangladesh. Robi, the people's champion, is there for the people of Bangladesh, where they want and the way they want. Having the local tradition at its core Robi marches ahead with innovation and creativity. To ensure leading-edge technology, Robi has the international expertise of Axiata and NTT DOCOMO INC. It supports 3G voices, CAMEL Phase II & III and GPRS/EDGE service with high-speed Internet connectivity. Its GSM service is based on a robust network architecture and cutting edge technology such as Intelligent Network (IN), which provides peace-of-mind solutions in terms of voice clarity, extensive nationwide network coverage and multiple global partners for international roaming. It has the widest International Roaming coverage in Bangladesh connecting 550 operators across 205 countries. Its customer centric solution includes value added services (VAS), quality customer care, easy access call centers, digital network security and flexible tariff rates.

With its strengths and competencies developed over the years, Robi aims to provide the best quality service experience in terms of coverage and connectivity to its customers all over Bangladesh. Together with its unique ability to develop local insights, Robi creates distinct services with local flavor to remain close to the hearts of its customer.

2.2 Objective

Robi Axiata Limited started its commercial operations as a GSM cellular phone operator with the objective of offering state-of-the-art and modern telecommunication services to the people of Bangladesh at competitive prices.

2.3 Purpose and Principles

To help people understand the idea mentioned below, the company described the new brand in terms of purpose and principles-

“Is unique. Our new brand is people-centric. We exist because of them. Anything is now possible. Any new idea is appreciated no matter where it comes from within the organization. It is all in our own hands now.”

- **Purpose**

The purpose statement is their ambition for future, to set a common direction for new brand, a framework for all their strategic planning.

Robi’s purpose is also to empower their customers. They claim that, *“We are there for you, where you want and in the way you want, in order to help you develop, grow and make the most of your lives through our services.”*

The new brand is here to help people to empower and enable themselves to make a better life.
They also believe that, *“We will keep our promises and deliver. We will innovate, execute fresh ideas and, as a nationwide organization, we will be respectful of our customers and stakeholders.”*

- **Principles**

Principle statements define how people want to behave with each other in the organization. The statements are about how the organization will value customers, suppliers, and the internal community.

2.4 Share Holders

Shareholdings

Robi Axiata Limited is a Joint Venture company between Axiata Group Berhad (70%) and NTT DOCOMO INC. (30%)

❖ **Axiata Group Berhad**

Axiata is an emerging leader in Asian telecommunications with significant presence in Malaysia, Indonesia, Sri Lanka, Bangladesh and Cambodia. Axiata Group Berhad, including its subsidiaries and associates, has approximately 50 million mobile subscribers in Asia, and is listed on Malaysia's stock exchange (Bursa Malaysia).

❖ **NTT DOCOMO INC**

NTT DOCOMO INC is the world's leading mobile communications company and the largest mobile communications company in Japan. DOCOMO serves over 53 million customers, including 44 million people.

2.5 Logo & Visual Language

At the heart of the new brand is their new logo. It is a symbol of balance, movement and change.

❖ **Usage of Brand Signature (Logo)**

- Their logo should always appear in Bengali.
- Special authorization is required if logo is presented in English
- When writing in English (Roman) text, it should be written as "Robi"

2.6 Divisions & Department

Robi Axiata Limited operates with following Divisions and Departments having its establishment in different locations at Dhaka, Chittagong and other regions of Bangladesh.

 Offices in Dhaka:

Head Office, other offices and Customer Care centers are situated in Dhaka.

 Corporate Offices:

Corporate Office of Robi Axiata Limited is situated in Dhaka, Gulshan-1 at Nafi Tower. I am doing my internship at Corporate Office of Robi Axiata Limited.

❖ **Divisions:**

- Finance Division
- Marketing Division
- Human Resource Division
- Information Technology Division
- Technical Division

❖ **Departments:**

- Administration Department
- Internal Audit Department
- Coordination Department
- Corporate Strategy Department
- Corporate Affairs Department
- Credit Control Department

 Offices in Chittagong:

There are corporate offices and Customer Care Centers in Chittagong.

Other Regional Offices:

There are Customer Care Centres situated in Bogra, Khulna, Sylhet, Comilla, Cox's Bazaar, Feni, Rajshahi and Barisal. Moreover, Regional Technical Offices are in Khulna, Sylhet, Bogra and Cox's Bazaar.

2.7 Market Position & Customer Base

Robi, formerly known as AKTEL, owned by Axiata (Bangladesh) Ltd, remained in the third position with 11.10 million customers. It added 2.25 million subscribers in last one year raising the total number of its customers to 11.10 millions.

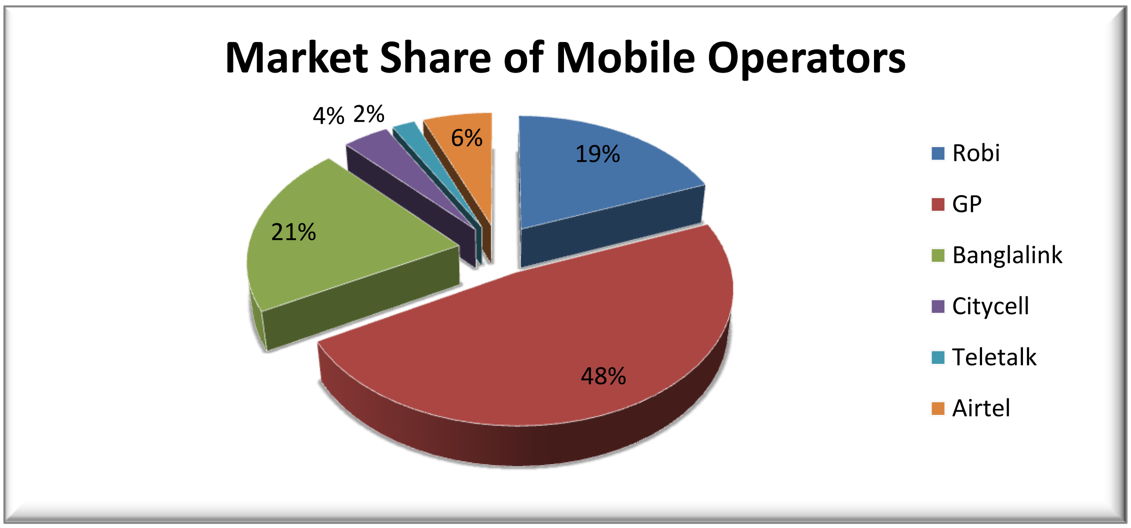

Figure 1: Market Share of Mobile Operators

2.8 Value Chain

The company value chain consists of the value chain of its' own as well as the value chains of its suppliers and its distributions channel allies engaged in getting its products or services to its end users. The competitiveness in end users market requires that the company managers understand the entire value chain system for delivering a product or service to end users of the company's own value chain.

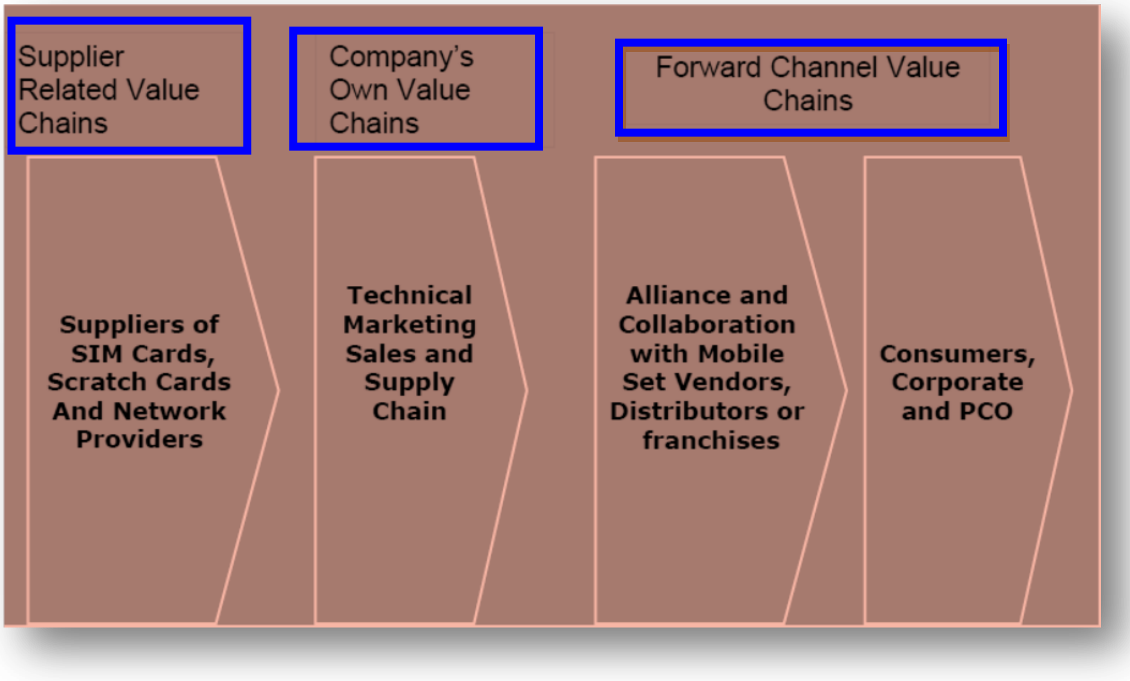

Figure 2: Value Chain.

The supplier related value chain is a very critical factor for the success of the telecom companies. The suppliers are mainly the network providers like Nokia, Siemens, Huwaei etc, who provide and maintain the network and the infrastructure.

Forward channel of Robi are those allies and collaborating partners like the distributors and dealers who distribute the SIM cards, scratch cards all over the country, the handset providers like Nokia, Siemens, Motorola, Sony Ericsson etc. who jointly work with the mobile operators to provide user friendly and better attribute sets.

2.9 Organization Structure

The organization is headed by its Chief Executive designated as the Managing Director entrusted with overall responsibilities of business direction of the organization and leading dynamically towards the attainment of its purpose and principles. In attaining the purpose and principles, the Chief Financial Officer, General Managers & department Heads assists the MD. Robi has established a strong and formidable sales channel, which consists of direct dealers and its own sales force.

The organization has an executive committee, which includes Chairman, Directors, Managing Director, Chief Financial Officer and other General Managers.

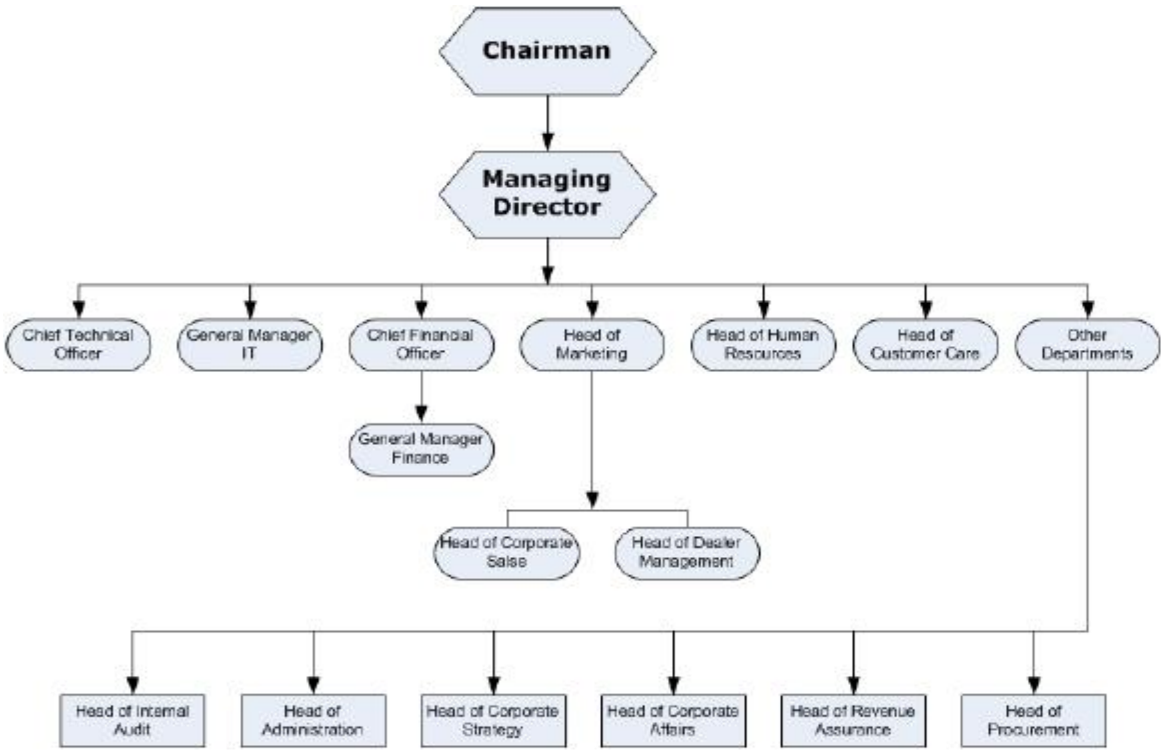

Figure 3: Organization Structure

2.10 Finance Division

As I have got the opportunity to work in this division I can provide a slight view of the operation. The Finance division is mainly concerned with the financial work.

Basically, this division works to create the entire necessary financing activity for smooth operation of the company. The division operates in four zones. Different zones deal with different operations. Each Zone has a team, with managers, specialist and officers. I got the opportunity of working with Inter operator settlement unit that deals with Inter connection and International Roaming.

Figure 4: Area of Responsibility

Financial division has units dealing with financial matters of the company.

- **Treasury Management:** Corporate Finance unit consists of the treasury management and L/C. Treasury management deals with the inflow and outflow of the company, whereas L/C (letter of credit) deals with the L/C opening banks and other foreign banks.
- **Accounts Payable:** This unit keeps track on the accounts payable of the company.
- **Accounts Receivable:** This unit keeps track on the accounts receivables of the company while preparing the balance sheet. As Axiata is a large company with thousands of financial transactions every day, a unit to keep track on the accounts is necessary.
- **Core: Account:** Core account is an important unit of the finance division dealing with the budget and fixed assets. The annual budget of various departments is prepared under the close observation of this unit.
- **Revenue Assurance:** Revenue assurance unit consists of the revenue assurance and fraud management. Revenue assurance monitors the transactions and assures all

protection of the finances. On the other hand, fraud management protects the fraudulences take place in the daily transactions.

- **Taxation:** Taxation unit takes care of the tax, VAT and tariffs of the company.
- **Reporting Unit**: The reporting unit reports the entire financial transactions Axiata to the parent company.
- **Costing:** This unit forecasts the costing of different departments and resorts them regarding the expected expenditure of any alternation.

Chapter # 03

Job Responsibility

Internship Experience

3.1 Major Responsibilities

Initially I had to calculate provision based on RM Billing data then I had to make adjustment if needed for this month based on previous month. This was done in Excel.

Then I got the opportunity to learn SAP from my supervisor. After learning I was given the responsibility to put the JV in to the system (SAP). So I created month closing JVs and entered into the system (SAP).

The process flows according to the standard system of Robi. The next process is issuing invoices to the customers for receivable and dues from RM Billing data. The invoices are signed from the management and sent it to the operators; we scan the signed invoices before sending to the operators and keep the soft copy in the respective folder.

At the same time we also receive the operators' invoices for making their payment and dues. After getting the invoices we send the invoices to RM Billing for reconciliation. We receive the reconciliation report from RM Billing within few days and Create payable into the system (SAP). We raise dispute if RM Billing data is beyond the tolerance level.

Monitoring the dispute Status and settle it by exchanging RM Billing data is also done by me with my supervisor. I receive cheque from operators. I also monitored collection status of the operators.

3.2 Process Maintenance

My responsibilities regularly changed as I need to maintain a process. This process follows 10 major steps which have to be maintained throughout each month. The process is as follows-

1. **Revenue and Expense Recognition:** Following the IAS 18, revenue is measured at the fair value of the consideration received or receivable and recognized when prescribed conditions are met. However, it depends on the nature of the revenue.

2. **Reconciliation among IT Data & MACH Data:** Comparing figure of clearing house and our internal data. In case of differences, inquiry is done to MACH, RP, and IT where applicable.

3. **Reconciliation of Sybase, BT& FT with IT Data:** IT Data about SMS, Voice and GRX are balanced with Sybase, BT and FT respectively.

4. **Investigation of Receivable/ Payable:** After successful reconciliation Receivable/ Payable information is uploaded into the SAP, ledger, and automation software. Therefore, analysis is done on Receivable/ Payable with previous one as well as the Provisional data.

5. **Research on Collection Trends and Creation of Form C:** Ensuring the IR Collections are properly booked in SAP and updated in Roaming Ledger with the collection, analysis is done on collection trends in various ways. Furthermore, Form C is generated.

6. **Trading Process with RP:** After confirmation of IR Balance and Bank details with RP for settlement, we propose for payment instruction, TM Form creation, and take necessary approvals. This ends with SAP entry and sending those to bank.

7. **Confirmation Procedure:** By corresponding with RP via e-mail, con-call, direct call etc to the balance is verified and the system updated.

8. **Review:** Assessment is done through collection forecasting, IMF exchange rate, corporate rate, etc.

9. **Intercompany Reporting:** To let company be updated about everything, intercompany reporting is done to selective people.

10. **Post Initiatives:** Through the reporting session and further discussion, suggestion about different issues are gathered and taken under consideration.

3.3 Achievements

During my internship in Robi Axiata Limited some of my major achievements were-

1. **Tax Input:**

   Tax of Jan'13 was missing in VAT Report which is successfully identified and solved.

2. **Discrepancies for SDR Currency:**

   From October 22, 2013 to October 30, 2013; through continuous communication and negotiation, Vodafone FCH group (VRSFC) confirmed the settlement with other 3 Invoices of around USD 93,806.52

3. **Collection from Miscommunication:**

   Through several chain mails from September 22, 2013; Iran Telecom (IRN11) was notified on a regular basis. As a result, on November 04, 2013, they assured us the settlement date of the outstanding dues from Dec'12 to Sep'13

4. **Software Operations:**

   All data needed to upload in "IR Financial Settlement System" has been successfully done. Also few problems faced while using the software has been sincerely detected and upgraded through gradual communication with IT.

5. **Reduce Aging:**

   SYRSP had 360+ aging period. They were not paying back because the amount was only AR US$17.76 which is below threshold amount. However to solve the aging problem we have successfully communicated and they agreed to pay us on AED currency.

6. **Solving IT vs RL Differences:**

   In some cases we face input differences between IT data and Roaming Ledger data. Also sometimes some of the transactions are missing. To solve this kind of problem all IT data & Roaming data are checked on a monthly basis.

7. **Missing Customer/ Vendor Codes:**

   Some of the PMN codes had missing customer/ vendor codes such as AAICW, BRAAC and BRBCW etc which are successfully identified.

8. **Payment details Confirmation:**

   While paying to vendor they do claim certain amount which is not the same in real. So, each time before payment processing all the payment breakdowns are analyzed and identified whether the claim of payment from the vendor's side is accurate as per our IT data.

Chapter # 04

The Project

International Roaming Settlement System of Robi Axiata Limited

4.1 Background

International Roaming (IR) is a service that allows subscribers of one mobile network to use his/her own phone (number & handset) in foreign operators' networks while traveling outside home country under the Inter-operator agreement.

Robi Axiata Limited, one of the leading cellular service operators of Bangladesh, has been established International Roaming Services with around 600 operators of 205 countries around the world since October 2005. International Roaming is a value-added service that offers substantial revenue opportunities by generating healthy margins with minimal upfront costs.

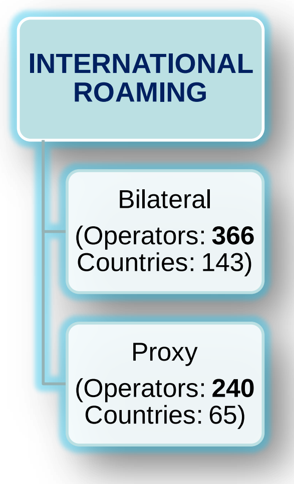

Figure 7: International Roaming World Wide

Robi always strive to be the market leader in term of innovation/ new service providers in this market at an affordable cost aiming to serve its customers to the best of its efforts following one of its guiding principles 'customer centricity'.

Given the market need and competitive edge, Robi introduces new technology and different national and international level push pull services for its valued customers.

International Roaming is responsible for implementing Roaming Financial Management and Reporting processes within Robi Axiata Limited. It executes a complete GSMA-compliant financial clearing and settlement operations for global voice, messaging and data transactions. It always strives to simplify the complex and costly transaction processing through reliable financial clearing, settlement and payment management processes.

4.2 Process Activities

Marketing Division prepares and amends (if needed) the agreements with different Roaming Partners between two operators with compliance of and in coordination with concern departments, e.g. IT, Legal, Finance and Regulatory etc. unit of ROBI.

IR Finance verifies the financial parts of the agreement and advises any observations and recommendation thereon. Once agreement is signed, the network gets opened for usage by users as per agreement.

Invoices are issued by the VPMN operators and duly communicated to respective HPMN operators for settlement. After signing of the agreements, from date of commencement, the out-roamers start issue invoices to ROBI and receive the same from ROBI based on terms and conditions.

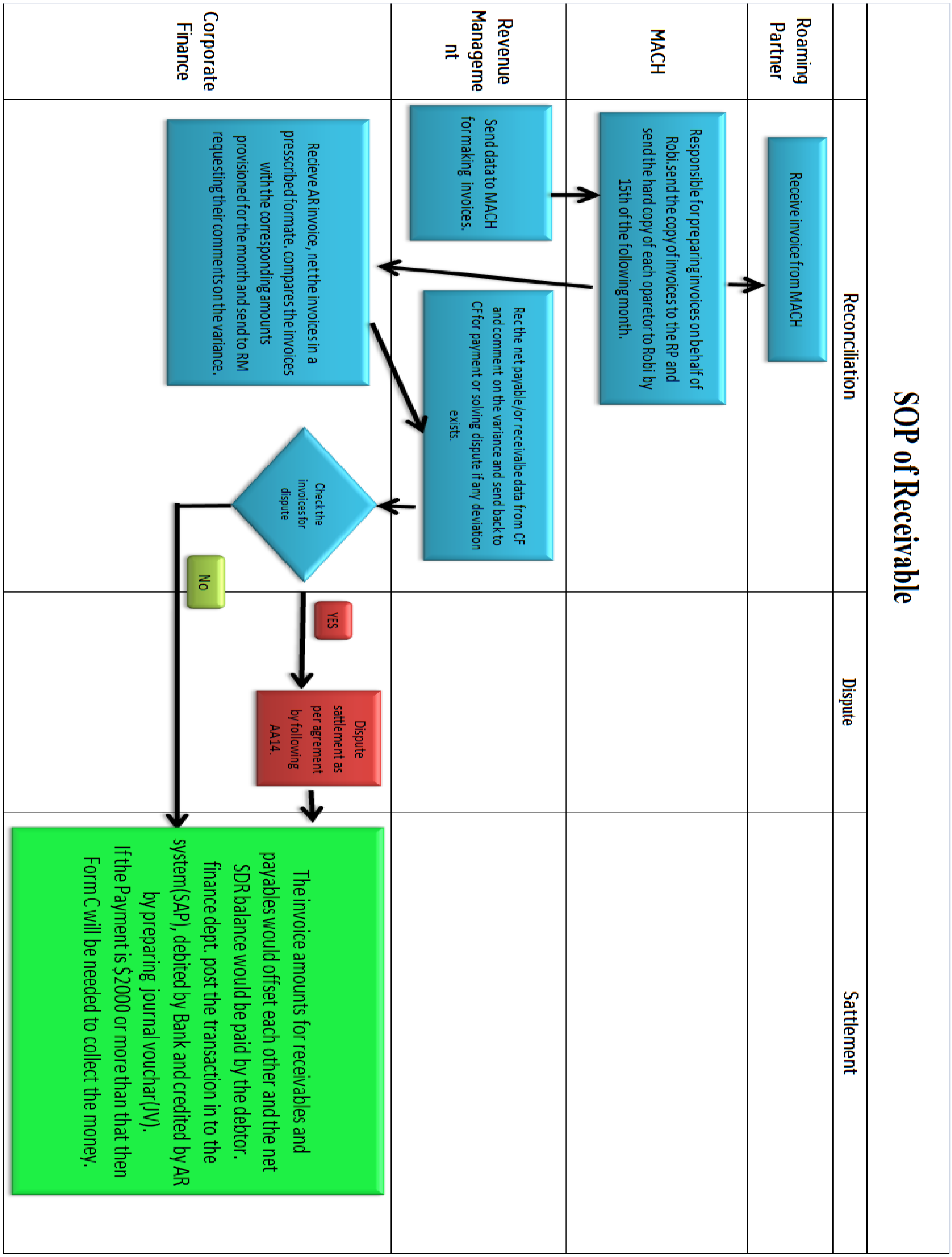

Figure 8: SOP of IR Receivable

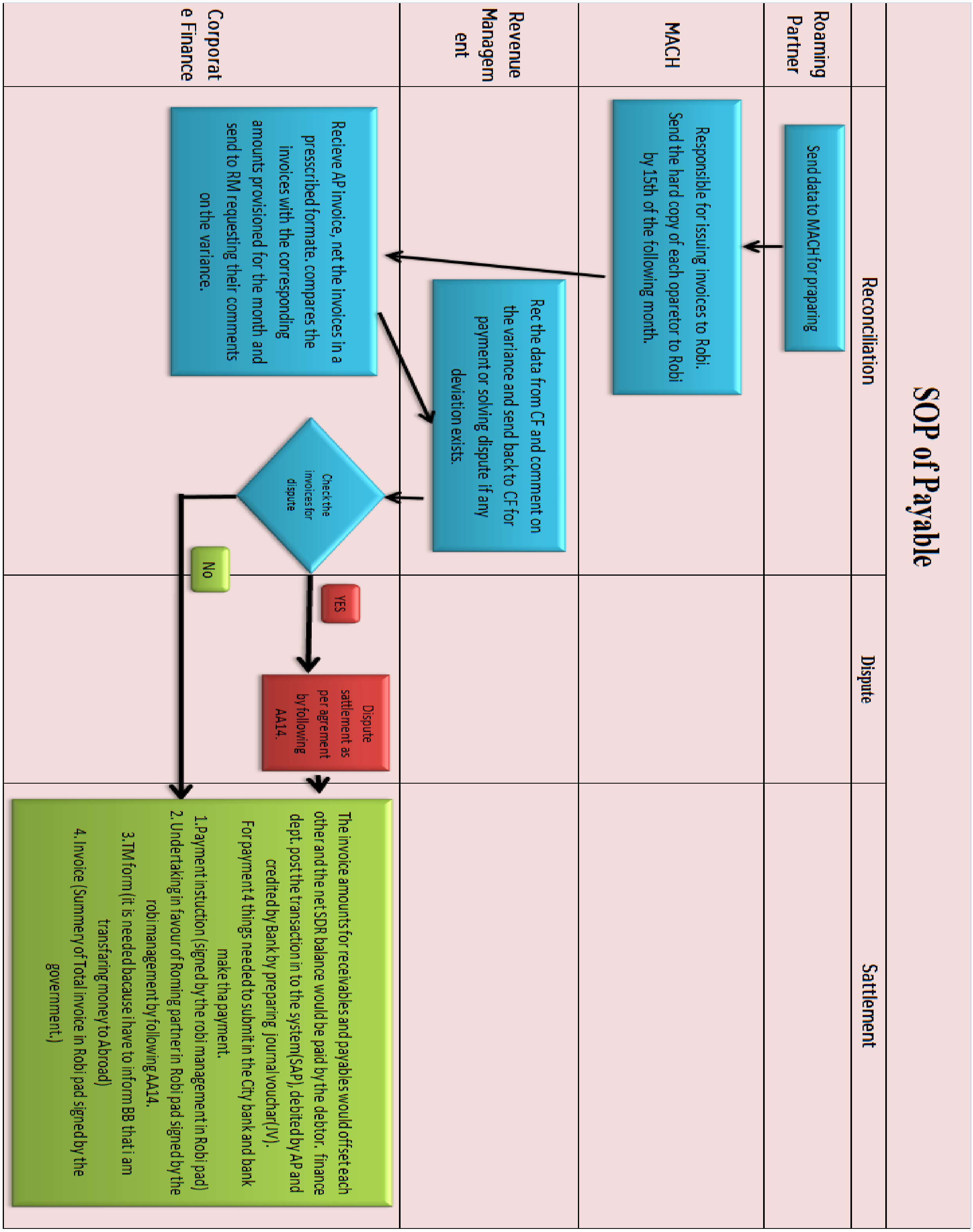

Figure 9: SOP of IR Payable

4.3 Invoicing

Invoice Creation

MACH is responsible for preparing and issuing invoices on behalf of ROBI. A fax or email may serve as the first information.

MACH communicates and sends the one copy of invoices to the respective roaming partners and sending a hard copy for each operator to RP and another copy to ROBI via courier services.

Invoice Distribution Receipt

MACH is responsible for communicating invoices to Roaming Partners. MACH also sends a hard copy of invoice for each operator to Robi Finance Team. Finance Team receives invoice from MACH by 15th of the following month.

IR summarizes the invoices in a prescribed format and communicates to IT team to reconcile with IT records based on which the revenue is provisioned. Finance forwards a copy of invoice to IT for checking and confirmation.

IR Finance provides VAT report to VAT and Tax unit after necessary computation.

4.4 Reconciliation

- Perform bank reconciliation.
- Compare receipts / payments to traffic reports to ensure that the correct revenue is received.
- Resolve discrepancies, determine why movement has not been billed for Build and maintain customer relationships to resolve queries.
- Assist overseas roamers with account queries in cases where calls have been rated incorrectly.

- Liaise with foreign networks where necessary to ensure the resolution of queries / problems.

The common process is as follows:

IR finance summarizes the invoices and compares the invoiced amounts with the corresponding amounts provisioned for the month.

Then the reconciliation statement is sent to Revenue Management of Technology requesting their comments on the variance.

After receiving comments from IR revenue Management of Technology, IR Finance takes necessary adjustments to update system aligned with invoiced amount.

4.5 Credit Note/Debit Note issuance

Each party may issue Credit/Debit notes and to adjust any deviations of invoiced amount as per agreement or to effect any other agreed changes due to any settled errors in the original enter PMN operator invoices.

4.6 Dispute and Settlement

The invoices both receivables and payables are reconciled with IT. Finance compares the invoices amount with IT report and checks for any dispute.

In case of if dispute still exists, then the aggrieved challenging party shall receive a notice that within 14 days of the challenge being posted on after the dispute is raised via the GSM Info-center. However, the challenging party would provide with a reason to justify the challenge by fax and registered mail.

A copy of this has to be sent to GSM Association Headquarters, which duly notifies of the party who is making the change.

Concerned people of both parties will try to resolve dispute within 35 days. If dispute remains, senior persons will have to try within next 21 days that is a total of 56 days time is given.

After expiration of 56 days if dispute remains, the challenging party must decide to launch arbitration proceedings and notify in writing to the other party before the expiration of 60 days.

4.7 Payment Methods

The invoice amounts (and credit note amounts if applicable) for the two directions would offset against each other and the net SDR balance would be paid by the debtor.

A payment is paid in currency agreed by both the parties calculated from the net SDR balance obtained by the netting process. SDR is converted at pegged rate quoted by IMF on 23rd (or within 5 calendar days if 23rd is a holiday) of the month proceeding the invoice period.

An interest rate is charged if the payment is not made by the debtor within agreed time period and when the due crosses a certain limit.

The invoice-amount is paid by instructing the concerned settlement bank with written document, invoice copies, form ‘T/M’ and undertaking in-favor of roaming the partner.

Finance Dept. settles the transaction, debited by Accounts Payable and credited by Bank by preparing journal voucher and necessary posting in system.

4.8 Account Closing for the Month

IT prepares operator wise International Roaming charges retrieving data from IT Server and comparing that with MACH.

IT provides the operator wise International Roaming Expenses Report for a month to Finance by 3rd of following month.

After getting the International Roaming charges report from IT, Revenue unit books in the monthly accounting on daily basis.

4.9 Reporting

Prepare monthly journals, reconciliation and reporting for all roaming related accounts. Prepare Intercompany reports, VAT reports. Communicate reports as part of regulatory requirements (BTRC report, BOI, BB reports etc.). Prepare reports (roaming traffic reports) – provide commentary if requested.

4.10 Tax and Vat

Both should issue invoice adding 15% VAT with agreed value of service as per the VAT Act and Rules 1991 (or rate imposed by Government) and also any other taxes, levies and duties as imposed by the government from time to time.

4.11 Key Customers (Internal and external)

Marketing, Technology, Customer Services, Finance, Subscribers

Key suppliers: Roaming Partners, Foreign Network Operators etc.

Regulatory: Bangladesh Bank (BB), Board of Investment (BOI), Bangladesh Telecommunication and Regulatory Commission (BTRC)

Other relations: International Clearing House (DCH, FCH), foreign banks, local banks

4.12 Process Flow of International Roaming

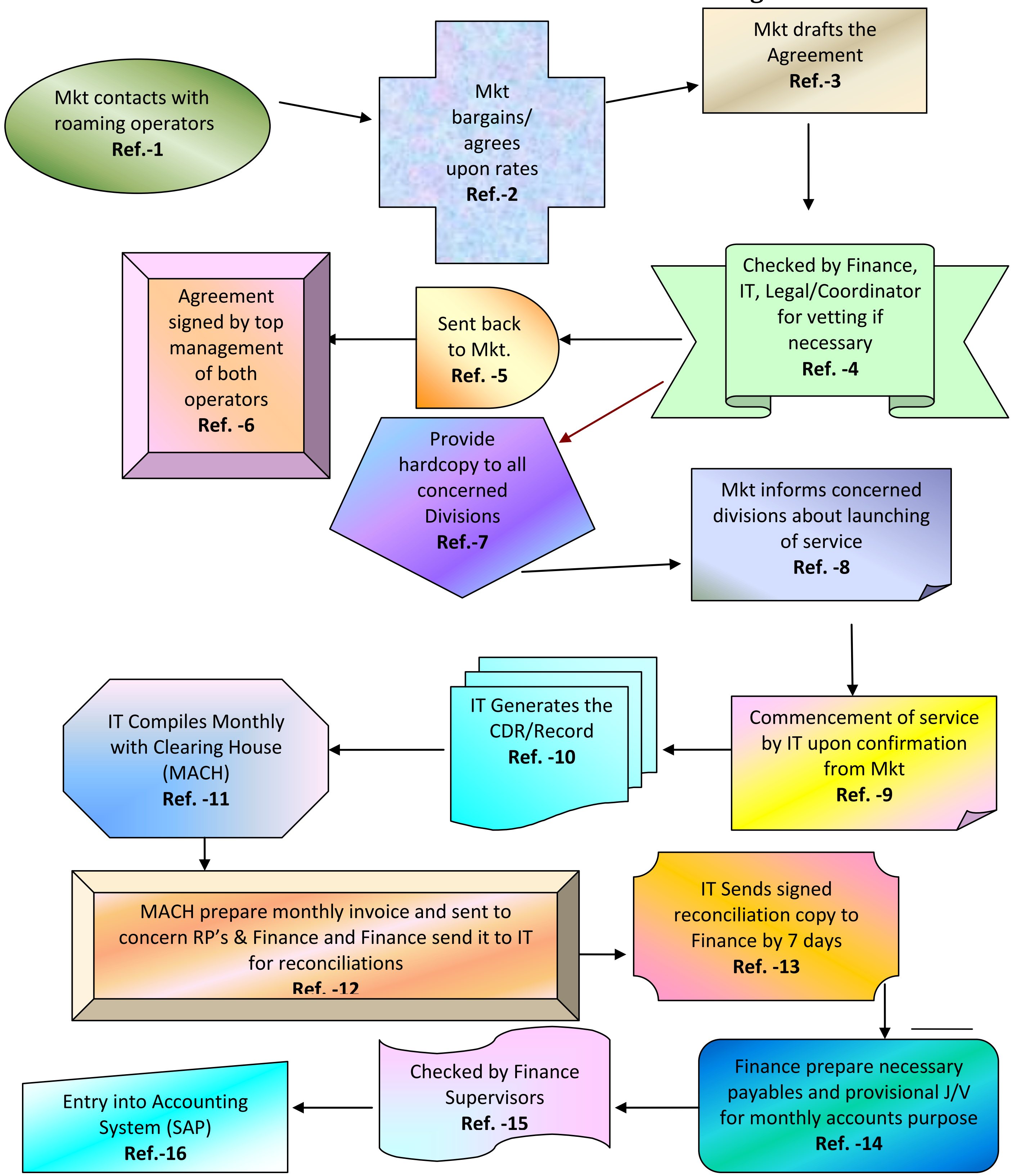

Figure 10: Process Flow of IR

Major Findings

- **Payment Deus:**

The number of delay payments seems quite high from the vendors end. Sometimes it creates shortage of liquidity for Robi.

- **Insufficient Liquidity:**

Treasure department key function is to ensure that the company has sufficient liquidity and the money is earning highest return but the report shows that they are making too much early payments.

- **Recording Delivery Date:**

The lead time are specified in vendor agreements which are used every time while an invoice is received for the purpose of delivery date. As a result, lots of time is wasted and sometimes manually inputting delivery dates also can causes mistakes as well.

- **Disorganized Storing of Hard Copy Document:**

The entire invoice received and final bill should be documented in a separate room so that the documents could be found easily. Robi have warehouses in Gulshan and Gazipur where all the documents are stored. However, this becomes quite difficult to find any documents from that storage.

- **Manual Input of Tracking Number:**

If any invoices are lost or gets missing, the SAP is unable to find the invoice or the amount that needs to be paid as the tracking number is provided manually.

- **Missing Bills:**

The current SAP software of Robi does not accommodate the user in cases where final bills are lost or gets missing.

- **Insufficient Human Resource:**

Although, finance department consist of 150 people but only one people and a support staff are assigned for International Roaming Settlement. As a result, the two persons have to bear huge workload and mistakes takes place quite often.

Recommendation

- **Reduction of Payment Deus:**

Robi should educate the vendors to write the invoice date clearly and also should keep track of all the documents so that none of the documents gets missing.

- **Liquidity Assurance:**

By being strict in early payments they could make it zero. Thus, can keep those saving at banks and earn market average interest (11%).

- **Use of SAP:**

They must input all the agreements especially the lead time in SAP so that whenever an invoice is received, the software automatically will provide the delivery date.

- **Storing Hard Copy Documents Maintaining Queue:**

Robi can keep the recent files (up to 6 months old) in the Robi Corporate Office serially on the basis of cheque number or tracking number.

- **Software Exercise:**

Robi should upgrade the SAP so that each invoice are assigned with a tracking number automatically and are used to find any documents missing.

- **Upgrade SAP:**

They should upgrade SAP so that final bills could be found easily using software.

- **Emphasize on Human Resourcing:**

Robi should appoint at least one employee and one support staff to carry on the International Roaming Settlement.

Conclusion

Finance of Robi is working all the time for smooth operation of its employees. According to my own experience the working environment of the organization is very inspiring. However, the organization needs to automate some of its system which is not automated yet. The organization is always keen to implement new rules and actions for improvement.

Robi is always trying to make paperless office and they are trying to make the best use of technology. They have automated many segments which are manual previously and now they are automated. They are trying to make automated the rest of the segment which can be automated. They also allow departments and individuals to work cross-functionally, and create an environment of learning and constant renewal. This may improve work methods and processes continually, reduce the costs of doing business, improve safety, and reduce accidents. Exchanging ideas always improves communication and the knowledge that top management is open and willing to act on the ideas improves trust.

According to the result of my practical observation that the inter operator settlement unit is quite good in terms of operating their activity. Still it is not worth less to work towards perfection. Therefore the organization is all the time moving towards making the work environment the 'employee choice.' The result of the research can be coinciding with the practical situation of the organization. Hopefully the standards of employee satisfaction will be even better in the near future. And that's what the ultimate goal of International Roaming Unit is.

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Appendix

The List of Bilateral Operator

ROBI INTERNATIONAL ROAMING COVERAGE			
Sl	Country	Operator	Network Selection
1	Afghanistan	Roshan TDCA	Automatic
		Areeba	Automatic
		AWCC	Automatic
2	Aland	Sonera Finland	Manual
3	Albania	Vodafone Albania Sh.A.	Automatic
		Albanian Mobile Communications (AMC)	Automatic
4	Algeria	Orascom Telecom Algeria spa,	Manual
		Wataniya	Automatic
		ATM Mobilis	Automatic
5	Andorra	STA	Manual
6	Angola	Unitel	Automatic
7	Anguilla	Digicel	Automatic
		Cable & Wireless	Automatic
		AT & T Wireless	Manual
8	Antigua	Apua	Automatic
		Digicel	Automatic
		AT & T Wireless	Manual
		Cable & Wirelss	Automatic
9	Antigua & Barbuda	Digicel	Automatic
10	Argentina	CTI	Automatic
		Movistar	Automatic
		Nextel Argentina	Manual
11	Armenia	Vivacell (K-Telecom)	Automatic
		Armentel	Automatic
12	Aruba	Digicel	Automatic
13	Australia	Hutchison 3G	Only for inbound
		Telstra	Automatic
		Optus	Automatic
		Vodafone	Manual
14	Austria	Mobilkom	Automatic
		Max-Mobil / T-Mobile	Manual
		ONE	Manual
		Tele.ring	Manual
		Hutchison 3G	Automatic
15	Azerbaijan	Azercell	Automatic
		Azerfon	Automatic
		Bakcell	Automatic
16	Bahrain	MTC Vodafone	Automatic
		Viva	Automatic
		Batelco	Automatic
17	Barbados	Digicel	Automatic

		AT & T Wireless	Manual
		Cable & Wireless	Automatic
18	Barbuda	AT & T Wireless	Manual
19	Belarus	MDC (FE "VELCOM")	Manual
		MTS	Automatic
20	Belgium	Base	Automatic
		Mobistar	Automatic
		Belgacom,(proximus)	Automatic
21	Benin	Spacetel	Manual
		Moov/Etisalat	Automatic
22	Bermuda	Digicel	Automatic
		Telecom Bermuda / AT&T	Manual
		M3 Wireless	Manual
23	Bhutan	B-Mobile	Automatic
24	Bolivia	Entel S.A.	Manual
		Nuevatel (OUTBOUND ONLY)	Manual
25	Bosnia	M:Tel	Automatic
		PTT / BH Telecom	Manual
26	Botswana	Vista Cellular	Manual
		Mascom	Automatic
27	Bonaire	Digicel	Automatic
28	Brazil	Claro	Automatic
		TIM Brazil Rio Norte	Automatic
		TIM Brazil Centro Sul	Automatic
		TIM Brazil Sao Paulo	Automatic
		Vivo MG	Automatic
		Amazonia	Only for inbound
		Nextel Brazil (OUTBOUND ONLY)	Manual
29	Brunei	B-Mobile	Automatic
		DST Communications Sdn Bhd	Manual
30	Bulgaria	Globul (Cosmo Bulgaria Mobile)	Automatic
		BTC Mobile	Automatic
		MobilTel	Automatic
31	Burkina Faso	Celtel	Manual
32	Burundi	Telecel Burundi (OUTBOUND ONLY)	Manual
		Ucom	Automatic
33	British Virgin Islands	Digicel	Automatic
		Cable & Wirelss	Automatic
34	Cambodia	Casacom (TMIC)	Automatic
		Cam GSM /MobiTel	Manual
		Camshin	Manual
35	Cameroon	Orange Cameroun S.A.	Manual
		MTN Cameroon	Manual
36	Canada	Rogers	Automatic
		Fido (merged with MICROCELL)	Automatic
37	Cayman Islands	Digicel	Automatic
		AT & T Wireless	Manual
		Cable & Wireless	Automatic
38	Central African	Telecel	Manual

	Republic		
39	Chile	ENTEL PCS Telecomunicaciones S.A (OUTBOUND ONLY)	Manual
		Claro	Automatic
		ENTEL Telefonia Movil S.A. (OUTBOUND ONLY)	Manual
40	China	China Mobile	Automatic
		China Unicom	Automatic
41	Cote d'Ivoire	Moov	Automatic
		Loteny Telecom S.A.	Manual
		Orange (SIM)	Manual
42	Croatia	Cronet	Manual
		VIP-NET (T-Mobil)	Manual
43	Cuba	Empresa de Telecomunicaciones	Manual
44	Cyprus	Areeba	Automatic
		CTA	Automatic
45	Czech Republic	Radio Mobil / T-Mobile	Manual
		Eurotel Praha	Manual
		Ceskey mobil	Manual
46	Congo	Vodacom	Automatic
		OASIS	Manual
		MTN	Automatic
		Celtel Congo	Manual
47	Curacao	Digicel	Automatic
48	Denmark	Hi3G	Only for inbound
		Telia	Automatic
		Sonofon	Manual
		Orange (Mobilix)	Manual
49	Dominica	Digicel	Automatic
		AT & T Wireless	Manual
		Cable & Wireless	Automatic
50	Dominican Republic	Orange	Manual
51	Egypt	Vodafone	Automatic
		Etisalat (2G & 3G)	Automatic
		Mobinil	Manual
52	El Salvador	Telemovil	Manual
53	Equatorial Guinea	Getesa	Manual
54	Estonia	Estonian Mobile / EMT	Manual
		Radiolinja	Manual
55	Faroe Islands	Faroese Telecom	Manual
56	Finland	Alands	Automatic
		DNA	Automatic
		Telecom Finland / Sonera	Manual
		Elisa / Radiolinja	Manual
		Finnish 2G Ltd. / Finnet Networks Ltd	Manual
57	France	SFR	Automatic
		Bouygues	Automatic
		Orange	Automatic
58	French Polynesia (Tahiti)	Tikiphone	Manual

59	French Union	Orange	Automatic
60	Gabon	Celtel	Automatic
61	Gambia	GAMCEL	Manual
		Africell	Automatic
		Comium	Automatic
62	Georgia	Magticom	Automatic
		Geocell	Manual
63	Germany	Vodafone	Automatic
		T-Mobile	Manual
		O2	Automatic
		E-Plus	Manual
64	Ghana	Scancom Limited (OUTBOUND ONLY)	Manual
65	Gibraltar	Gibtelecom	Manual
66	Gotland	Telia Sonera (Telia Mobil)	Manual
67	Greece	Vodafone	Manual
		Cosmote (DCS 1800)	Manual
		STET Hellas Telecommunications S.A.	Manual
		Q-Telecom	Manual
68	Grenada	AT & T Wireless	Manual
		Cable & Wireless	Automatic
		Digicel	Automatic
69	Guatemala	Comcel	Manual
70	Guernsey	Cable & Wireless Guernsey Limited	Manual
		Wave Telecom	Manual
71	Guyana	GT & T Company	Manual
		Digicel	Automatic
72	Guam	Guamcell (previously Hafatel)	Automatic
73	Haiti	Digicel	Automatic
74	Hawai	T Mobile	Manual
75	Herzegovina	PTT Bosnia	Manual
76	Honduras	Telephonica Cellular (Celtel)	Manual
		Sercom (Claro)	Manual
77	Hong Kong	Hutchison 2G	Automatic
		Hutchison 3G	Automatic
		SmartOne	Automatic
		Sunday 3G	Only for inbound
		Sunday 2G	Automatic
		CSL	Automatic
78	Hungary	Vodafone	Manual
		T-Mobile	Automatic
		Panon GSM	Manual
79	Iceland	Siminn	Automatic
		TAL (Vodafone)	Manual
		Viking Wireless	Automatic
80	India	Aircell Chennai	Automatic
		Aircel Andhra Pradesh	Automatic
		Aircel Bihar	Automatic
		Aircel Delhi	Automatic
		Aircel Himachal Pradesh	Automatic

		Aircel Karnataka	Automatic
		Aircel Kerala	Automatic
		Aircel Kolkata	Automatic
		Aircel Maharashtra and Goa	Automatic
		Aircel Mumbai	Automatic
		Aircel Orissa	Automatic
		Aircel UP East	Automatic
		Aircel UP West	Automatic
		Aircel West Bengal	Automatic
		Aircel Gujarat	Automatic
		Aircel Haryana	Automatic
		Aircel Madhya Pradesh	Automatic
		Aircel Punjab	Automatic
		Aircel Rajasthan	Automatic
		Aircel Assam	Only for inbound
		Aircel Jammu & Kashmir	Only for inbound
		Aircel North East	Only for inbound
		BPL Mumbai	Automatic
		Reliance	Automatic
		BSNL	Automatic
		MTNL Delhi	Automatic
		MTNL Mumbai	Automatic
		Airtel Delhi	Automatic
		Airtel Andra Pradesh	Automatic
		Airtel Gujarat	Automatic
		Airtel Karnataka	Automatic
		Airtel Kolkata	Automatic
		Airtel Mumbai	Automatic
		Airtel Rajasthan	Automatic
		Airtel Maharashtra	Automatic
		Airtel Chennai	Automatic
		Airtel Punjab	Automatic
		Airtel Haryana	Automatic
		Airtel Tamilnadu	Automatic
		Airtel Himachal Pradesh	Automatic
		Airtel Kerala	Automatic
		Airtel Uttar Pradesh	Automatic
		Airtel Madhya Pradesh	Automatic
		Vodafone-Fascel	Automatic
		Vodafone-HTEL	Automatic
		Vodafone Mumbai	Automatic
		Vodafone Delhi	Automatic
		Vodafone TamilNadu	Automatic
		Vodafone Maharastra	Automatic
		Vodafone Kerala	Automatic
		Vodafone Andhra Pradesh	Automatic
		Vodafone Chennai	Automatic
		Vodafone Karnataka	Automatic
		Vodafone Uttar Pradesh West	Automatic

		Vodafone Uttar Pradesh East	Automatic
		Vodafone Punjab	Automatic
		Vodafone Rajasthan	Automatic
		Vodafone West Bengal	Automatic
		Vodafone Haryana	Automatic
		Idea Maharastra & GOA	Automatic
		Idea UP West	Automatic
		Idea Delhi	Automatic
		Idea Kerala	Automatic
		Idea Himachal	Automatic
		Idea Rajasthan	Automatic
		Idea Madhya Pradesh	Automatic
		Idea Haryana	Automatic
		Idea UP East	Automatic
		Idea Gujrat	Automatic
		Idea / Spice - Karnataka	Automatic
		Idea / Spice Punjab	Automatic
		Idea - Orissa	Automatic
		Idea Tamilnaru	Automatic
		Idea - Kolkata	Automatic
		Idea - West Bengal	Automatic
		Idea - Mumbi	Automatic
		Idea - Bihar	Automatic
		Idea - Assam	Only for inbound
		Idea - North East	Only for inbound
		Idea - J&K	Only for inbound
		Idea Andhra Pradesh	Automatic
		Tata DoCoMo, India Delhi	Automatic
		Tata DoCoMo, India Himachal Pradesh	Automatic
		Tata DoCoMo, India Haryana	Automatic
		Tata DoCoMo, India Punjab	Automatic
		Tata DoCoMo, India Uttar Pradesh East	Automatic
		Tata DoCoMo, India Uttar Pradesh West	Automatic
		Tata DoCoMo, India Rajasthan	Automatic
		Tata DoCoMo, India Madhya Pradesh	Automatic
		Tata DoCoMo, India Gujarat	Automatic
		Tata DoCoMo, India Orissa	Automatic
		Tata DoCoMo, India West Bengal	Automatic
		Tata DoCoMo, India Bihar	Automatic
		Tata DoCoMo, India Kolkata	Automatic
		Tata DoCoMo, India Tamil Nadu	Automatic
		Tata DoCoMo, India Andhra Pradesh	Automatic
		Tata DoCoMo, India Kerala	Automatic
		Tata DoCoMo, India Karnataka	Automatic
		Tata DoCoMo, India Maharashtra & Goa	Automatic
		Tata DoCoMo, India Mumbai	Automatic
		Hexacom (Oasis Cellular)	Manual
		CellForce (Fascel)	Manual
		Tata Cellular	Manual

		JT Mobiles Limited.	Manual
		Spice Telecom (oneway -inbound) - N1	Manual
		Usha Martin Telekom Ltd.	Manual
		Modi Telstra	Manual
		Birla AT & T (N2)	Manual
		Escotel (N2)	Manual
		BPL Cellular Ltd (N 3)	Manual
		RPG'S	Manual
		Birla AT & T (N1)	Manual
		Max Touch	Manual
		Skycell / Bahrathi Mobinet	Manual
		Escotel (N1)	Manual
81	Indonesia	Exelcomindo	Automatic
		Telkomsel	Automatic
		Satelindo (merged with Indosat)	Manual
		PT. Indosat Multimedia Mobile (Merged with Satelindo)	Manual
		ACES	Manual
		Lippo Telecom	Automatic
82	Iran	Taliya	Manual
		MCI	Automatic
83	Iraq	Asia Cell	Automatic
84	Ireland	Eircell / Vodafone	Manual
		Hutchison 3G	Automatic
		Esat Digifone / O2	Manual
		Meteor Mobile Communications (INBOUND ONLY)	Manual
85	Isle of Man	Manx Telecom	Manual
86	Israel	Partner Communications / Orange	Manual
		Cellcom Isreal Ltd.	Manual
		MIRS Communications (OUTBOUND ONLY)	Manual
87	Italy	TIM	Automatic
		Vodafone Omnitel	Automatic
		H3G	Automatic
		Wind	Automatic
		Blu	Manual
88	Jamaica	Digicel	Automatic
		Cable & Wireless	Automatic
89	Japan	NTT DoCoMo	Automatic
		Vodafone K K(soft Bank)	Automatic
90	Jersey	Jersey Telecoms	Manual
91	Jordan	Fastlink	Automatic
		Mobilecom	Manual
		Umniah	Manual
		Xpress	Manual
92	Kazakhstan	KarTel	Automatic
		K Cell	Automatic
93	Kenya	Celtel (Kencell)	Automatic
		Orange (Telkom)	Automatic
		Safaricom	Automatic

94	Kyrgyz Republic	Sky Mobile	Automatic
		Bitel Ltd	Manual
95	Korea	SK Telecom	Automatic
		KTF 2G	Automatic
		KTF 3G	Automatic
96	Kuwait	Wataniya	Automatic
		MTC Vodafone	Automatic
		VIVA	Automatic
97	Reunion	Orange	Manual
		SRR	Manual
98	Laos	Millicom Lao (OUTBOUND ONLY)	Manual
		ETL	Automatic
99	Latvia	LMT	Automatic
		Tele2 (Baltcom)	Manual
100	Lebanon	FTML S.A.L.	Manual
		Libancell	Manual
101	Liberia	Comiun	Automatic
		Celcom	Automatic
102	Liechtenstein	TANGO	Manual
		Swisscom	Automatic
		Orange	Automatic
103	Lithuania	Omnitel	Manual
		Bite GSM	Manual
104	Luxembourg	TANGO	Manual
		VOX Mobile	Automatic
		P&T Luxembourg	Automatic
105	Macau	Hutchison	Automatic
		CTM	Manual
		Smartone Mobile - Communications (Macau) Ltd.	Manual
106	Macedonia	Cosmofone	Manual
		Mobimak (T-Mobile)	Automatic
107	Madagascar	Celtel	Automatic
		TELMA Mobile SA	Manual
		Orange	Manual
108	Malawi	TNM	Automatic
		Celtel	Automatic
109	Malaysia	Malaysian Mobile Services Sdn Bhd (Umobile)	Automatic
		Digi	Automatic
		Celcom	Automatic
		Celcom 3G	Only for inbound
		Maxis	Automatic
110	Maldives	Wataniya	Automatic
		Dhiraagu	Automatic
111	Mali	Malitel	Manual
		Ikatel (Orange)	Manual
112	Malta	Go Mobile	Automatic
		Vodafone Malta	Manual
113	Mauritius	Emtelnet	Manual
		Celplus	Automatic

114	Mayotte Islands	SRR	Manual
115	Mexico	Telcel	Automatic
		Telefonica	Automatic
116	Moldova	Moldcell	Automatic
		Orange	Automatic
117	Monaco	Cegetel & Bougyes	Manual
118	Mongolia	Mobicom	Automatic
		Unitel	Automatic
119	Montenegro	T-Mobile	Manual
		ProMonte	Manual
120	Montserrat	Cable & Wireless	Automatic
121	Morocco	Moroc Telecom (IAM)	Manual
		Medi Telecom	Manual
122	Mozambique	TDM (M Cell)	Manual
		Vodacom	Automatic
123	Namibia	MTC (OUTBOUND ONLY)	Manual
124	Nepal	NTC	Automatic
		Spice	Automatic
125	Netherlands	KPN	Automatic
		Orange	Manual
		O2	Manual
		T-Mobile	Manual
		Vodafone (Libertel)	Manual
126	New Zealand	NZ Communications	Manual
		2 Degrees	Automatic
		Vodafone New Zealand (Bellsouth)	Manual
127	Niger	Celtel	Automatic
128	Nigeria	MTN	Automatic
		Glo Nigeria	Manual
		V-Mobile (Zain)	Automatic
129	Norway	Telenor	Manual
		AeroMobile As - (Airline Roaming) - OUTBOUND	Only for Outbound
		MCP (Maritime)	Only for iOutbound
		NetCom GSM	Manual
130	Oland	Telia Sonera (Telia Mobil)	Manual
131	Oman	Nawras	Automatic
		Oman Mobile	Automatic
		GTO	Manual
132	Pakistan	Paktel	Automatic
		Ufone	Automatic
		Telenor	Automatic
		Mobilink	Manual
		Warid Telecom (Pvt) Ltd	Manual
133	Palestine	Paltel	Manual
134	Panama	CWP	Automatic
135	Papua New Guinea	Digicel PNG Limited	Automatic
		B-mobile/ Telikom	Automatic
136	Paraguay	CTI	Automatic

		Hola Paraguay S.A.	Manual
		Telecel S.A.	Manual
137	Peru	Nextel de Peru	Manual
138	Peurto Rico	AT & T Wireless	Manual
139	Philippines	Globe	Automatic
		Digi	Automatic
		Smart	Automatic
		Nextel Philippines	Manual
140	Poland	Era GSM (PTC)	Manual
		Polkomtel (Plus GSM)	Manual
		P4	Automatic
		Centertel	Manual
141	Portugal	TMN	Automatic
		Optimus	Manual
		Vodafone (Telecel)	Manual
142	Qatar	QatarNet (Q'Tel)	Automatic
143	Bashkortostan	Zao Smarts(Ufa network)	Manual
144	Georgia	Megafon (North-West GSM: expanded circles)	Manual
145	Romania	Mobifon (Connex GSM)	Manual
		Vodafone	Automatic
		Orange Romania SA (Mobile Rom)	Manual
146	Russia	Beeline(Vimplecom)	Automatic
		NCC	Automatic
		NTC	Automatic
		Mega Fon (North-West GSM)	Automatic
		Mega Fon (MOSCOW)	Automatic
		Tele2 Russia Telecom	Manual
		Extel GSM	Manual
		MTS	Automatic
		BaykalWestCom (BWC)	Automatic
		SCS - 900	Manual
		StavTeleSot	Manual
		Dontelecom	Manual
		ERMAK	Manual
		ZAO SMARTS	Manual
		CJSC "Kuban-GSM"	Manual
		Uraltel Ltd.	Manual
		Primetelefon	Manual
		Sibchallenge	Manual
		FECS 900	Manual
		Extel GSM	Manual
147	Rwanda	MTN	Manual
148	Samoa	Digicel	Automatic
149	San Marino	TIM Italy / Omnitel Italy	Manual
150	Saudi Arabia	Mobily	Automatic
		STC	Automatic
		Zain	Automatic
151	Senegal	Sentel	Manual
152	Serbia	Mobtel	Automatic

153	Seychelles	Cable & Wireless	Manual
154	Shetland Islands (UK)	O2 UK (BT Cellnet UK)	Manual
155	Siberian Region - Russia	SCS - 900	Manual
156	Sierra Leone	Celtel/Zain	Automatic
157	Singapore	Mobile One	Automatic
		StarHub	Automatic
		Singtel	Automatic
158	Slovak Republic	T-mobile	Automatic
		Orange Slovensko, a.s,	Manual
159	Slovenia	Mobitel d.d.	Manual
		SI Mobil	Manual
160	South Africa	Cell C	Automatic
		Vodacom	Automatic
		MTN	Automatic
161	Spain	Telefonica	Automatic
		Vodafone (Airtel)	Manual
		Amena	Manual
162	Sri Lanka	MTN	Automatic
		Tigo	Automatic
		Hutchion	Only for Outbound
163	St. Thomas	AT & T	Manual
164	St. Croix (US Virgin Islands)	AT & T	Manual
165	St. Vincent & Grenadines	Cable & Wireless	Automatic
166	St. John	AT & T	Manual
167	St.Vincent	AT & T Wireless	Manual
		Digicel	Automatic
168	St Kitts & Nevis	Digicel	Automatic
		Cable & Wireless / AT&T	Automatic
169	St. Pierre Island (Canada)	Rogers (Canada)	Manual
		Cable & Wireless	Manual
170	St Lucia	Digicel	Automatic
		AT & T Wireless	Manual
		Cable & Wireless	Automatic
171	Sudan	Areeba	Automatic
		Zain	Automatic
172	Svalbard (Norway)	Telenor (Norway)	Manual
173	Swaziland	Swazi MTN	Automatic
174	Sweden	Hi3G	Automatic
		Tele 2	Automatic
		Telia Sonera (Telia Mobil)	Manual
		Vodafone Sverige AB (Europolitan)	Manual
175	Switzerland	Swisscom	Automatic
		Sunrise (TDC)	Manual
		Orange	Manual
176	Syria	Spacetel (OUTBOUND ONLY)	Manual

		MTN	Automatic
		Syria Telecom	Manual
177	Taiwan	Chunghwa	Automatic
		VIBO	Automatic
		TCC / Pacific Cellular Corp	Manual
		KG Telecommunications	Manual
		Fareastone	Manual
		TransAsia	Manual
		Mobithai	Manual
178	Tajikistan	Indigo (South)	Automatic
		North-West GSM	Manual
179	Tanzania	Celtel	Automatic
		Tritel	Manual
		Mobitel	Automatic
		Vodacom	Automatic
180	Chad	Celtel S.A	Manual
181	Thailand	DTAC	Automatic
		AIS	Automatic
		TA Orange	Automatic
182	Timor-Leste	Timor Telecom	Automatic
183	Tobago	Digicel (TTODL)	Manual
		TSTT	Manual
184	Togo (No Call FWD)	Togocell (OUTBOUND ONLY)	Manual
185	Tonga	Digicel	Automatic
186	Trinidad	Digicel	Automatic
		TSTT	Manual
187	Tunisia	Tunisie	Automatic
188	Turkey	Turkcell	Automatic
		Fareastone	Manual
		Avea	Automatic
		Vodafone (Prevously Telsim)	Automatic
189	Turkmenistan	BCTI	Manual
190	Turks & Caicos	Cable & Wireless	Automatic
		Digicel	Automatic
191	UAE	Etisalat	Automatic
		Du	Automatic
		Thuraya Satellite Telecommunications company	Manual
192	Uganda	Celtel	Automatic
		Warid	Automatic
		Uganda Telecom	Manual
		MTN	Manual
193	Ukraine	Kyivstar	Manual
		Astelit	Manual
		Ukraine Redio system (URS)	Automatic
		Ukrainian Mobile Communications	Automatic
194	United Kingdom	Hutchison 3G	Automatic
		Vodafone	Automatic
		O2 (Cell Net)	Manual
		Orange	Manual

		T-Mobile (One2One)	Manual
195	Uruguay	CTI	Automatic
		Ancel	Automatic
196	USA	Omnipoint (T-Mobile)	Only for Outbound
		Cinbell	Automatic
		Nextel	Automatic
		Cingular -AT&T (Bell South Network)	Automatic
		Voicestream West (T-Mobile)	Only for Outbound
		Voicestream Central (T-Mobile)	Only for Outbound
		PCS ONE (T-Mobile)	Only for Outbound
		AT&T Wireless	Automatic
		Cingular-AT&T (Pacific Bell Network)	Automatic
		Powertel (T-Mobile)	Only for Outbound
197	Uzbekistan	Uzdunrobita	Automatic
		LLC "Unitel"	Manual
		Coscom	Manual
198	Vietnam	VMS	Manual
		Vinaphone	Manual
		Viettel Mobile Company	Automatic
		GTEL	Automatic
199	US Virgin Islands	AT & T Wireless	Manual
200	Yemen	Sabafon	Automatic
		Spacetel	Automatic
201	Yugoslavia	Telekom Srbija	Manual
		Mobilne Telekomunikacije "Srbija" BK-PTT	Manual
202	Zambia	Celtel	Manual
203	Zanzibar	Vodacom	Manual
204	Zimbabwe	Econet	Manual
		Telecel	Automatic

Abbreviation

- **GSM:** Global System for Mobile Communication
- **SOP:** Standard Operating Procedure
- **IT:** Information Technology
- **BOI:** Board of Investment
- **IN:** Intelligent Network
- **SMS:** Short Message Service
- **IAS:** International Accounting Standards
- **VAS:** Value Added Service
- **GPRS:** General Pack Radio Service
- **EDGE:** Enhanced Data rates for GSM Evolution

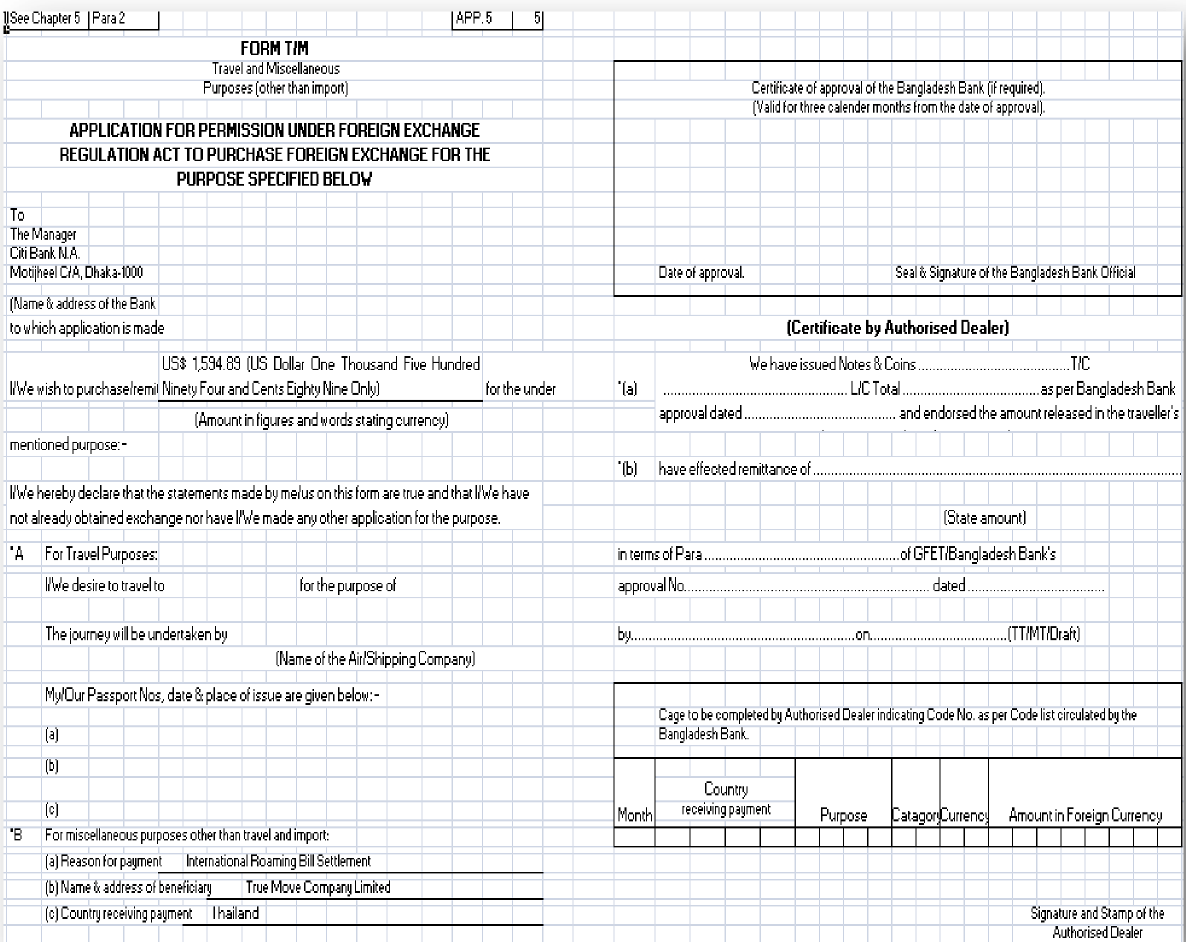
- **CAMEL:** Customized Applications for Mobile Enhanced Logic
- **JV:** Journal Voucher
- **SAP:** System Software used by Robi Axiata Limited
- **IR:** International Roaming
- **BT:** British Telecom
- **FT:** France Telecom
- **IMF:** International Monetary Fund
- **AR:** Accounts Receivable
- **AED:** Emirati Dirham
- **RL:** Roaming Ledger
- **GSMA:** Global System for Mobile
- **RM Billing:** Reservation Masters Billing
- **SAP:** System Application & Products
- **RP:** Resource Person
- **TM Form:** Travel and Miscellaneous (TM) Form
- **MNC:** Multi National Company
- **BDT:** Bangladeshi Taka
- **BTRC:** Bangladesh Telecommunication Regulatory Commission

Definition

- **MACH: It** is an operating system.
- **VAT:** It means any Value Added Tax, including any tax of a similar nature that may replace it or be levied in addition to it, by whatever name called.
- **GRX:** It is a one-stop-shopping solution for international GPRS/UMTS mobile use.
- **Bilateral Roaming:** Roaming agreement where two operators exchange calls, data or any other agreed services between them.
- **PMN operator:** This stands for Public Mobile Network Operator.
- **Proxy Roaming:** It means roaming relation with foreign operator via third party. Call/SMS is delivered by third party.

- **HPMN Operator:** Party who is providing mobile communications service to its subscribers in a geographic area where it holds a license or has a right to establish and operate a Public Mobile Network.
- **VPMN Operator:** Party who allows Roaming Subscribers of an HPMN Operator to use its Public Mobile Networks.
- **International Roaming:** The Connection between ROBI and roaming partner network for both-way transmission of telephone traffic between the networks of two Parties.
- **SDR:** Standard Dollar rate is the internationally acceptable rate used by organizations for transferring funds and conversion.

TM Form



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FORM T/M
Travel and Miscellaneous
Purposes (other than import)

APPLICATION FOR PERMISSION UNDER FOREIGN EXCHANGE REGULATION ACT TO PURCHASE FOREIGN EXCHANGE FOR THE PURPOSE SPECIFIED BELOW

To
The Manager
Citi Bank N.A.
Motijheel C/A, Dhaka-1000

(Name & address of the Bank to which application is made

I/We wish to purchase/remit US$ 1,594.89 (US Dollar One Thousand Five Hundred Ninety Four and Cents Eighty Nine Only) for the under mentioned purpose:-
(Amount in figures and words stating currency)

I/We hereby declare that the statements made by me/us on this form are true and that I/We have not already obtained exchange nor have I/We made any other application for the purpose.

*A For Travel Purposes:
I/We desire to travel to for the purpose of
The journey will be undertaken by
(Name of the Air/Shipping Company)
My/Our Passport Nos, date & place of issue are given below:-
(a)
(b)
(c)

*B For miscellaneous purposes other than travel and import:
(a) Reason for payment International Roaming Bill Settlement
(b) Name & address of beneficiary True Move Company Limited
(c) Country receiving payment Thailand

Certificate of approval of the Bangladesh Bank (if required).
(Valid for three calender months from the date of approval).

Date of approval. Seal & Signature of the Bangladesh Bank Official

(Certificate by Authorised Dealer)

*(a) We have issued Notes & Coins ....T/C
.... L/C Total ....as per Bangladesh Bank approval dated .... and endorsed the amount released in the traveller's

*(b) have effected remittance of ....
(State amount)

in terms of Para ....of GFET/Bangladesh Bank's approval No.. dated ....
by...on.....................................(TT/MT/Draft)

Cage to be completed by Authorised Dealer indicating Code No. as per Code list circulated by the Bangladesh Bank.

Month	Country receiving payment	Purpose	Catagory	Currency	Amount in Foreign Currency

Signature and Stamp of the Authorised Dealer

Form C

Axiata (Bangladesh) Ltd

Finance Division
Robi Corporate Office
53 Gulshan South Avenue
Gulshan 1, Dhaka-1212
Bangladesh

Date of issue: 13/11/2013

Invoice for International Roaming Traffic

GSM INVOICE OF:

Invoice Period: 01-09-2013 to 30-09-2013
Invoice number:THACO-BGDAK-09-2013

Real Future Company Limited
18 True Tower 28th Floor
Ratchadapisek Road
Huai Khwang Bangkok 10310
Thailand

Section 1- Synthesis

Item Numl	Items	Amount in S	Exchange Ra	Amount in Payment Currency USD
1	Roaming Traffic	1,048.98		1,594.89
2	Discounts			
3	Mischellaneous			
4	Taxes			
Total Amount Due		1,048.98	1.52042	1,594.89

please make the payment of this invoice by bank transfer to the following account

Payment Information

Bank:	Standard Chartered Bank
Bank Address:	1 Aldermanbury Square, London EC2V 7SB, United Kingdom
SWIFT Code:	SCBLGB2L
Favour:	SYNIVERSE TECH. - THACO R
Account Number:	01 01 2501570 50
IBAN Code:	GB45 SCBL 6091 0412 5015 70
Correspondent Accour	Standard Chartered Bank New York
SWIFT Code:	SCBLUS33