



AGRANI BANK

Annual Report

1975

BOARD OF DIRECTORS :

- | | |
|--------------------------------|------------------------------|
| 1. MR. M. FAZLUR RAHMAN, | Chairman & Managing Director |
| 2. MR. MD. SUBHAN CHOWDHURY, | Director |
| 3. MR. A. K. M. HEDAYETUL HUQ, | Director |
| 4. MR. KHALID KHAN, | Director |
| 5. MR. M. A. KHAYER, | Director |

GENERAL MANAGER :
AMINUL ISLAM KHAN

DEPUTY GENERAL MANAGERS :

RASHID AHMED M. A. RASHID HUMAYUN HAMID A. R. BHUIYAN MIR A. HAMID AHSANUL HAQUE

AUDITORS :

RAHMAN, RAHMAN, HUQ & CO.
M. M. RAHMAN & CO.



AGRANI BANK

HEAD OFFICE: AGRANI BANK BHAVAN, MOTIJHEEL, DACCA, BANGLADESH.



Bank's Building, Dacca.

GROWTH AT A GLANCE

Amount in Crores

	1973	1974	1975
Deposits	Tk. 125.08	Tk. 136.60	Tk. 140.80
Advances	Tk. 101.50	Tk. 120.79	Tk. 126.27
Profit	Tk. 3.18	Tk. 4.00	Tk. 5.01
Reserve Fund	Tk. 1.05	Tk. 1.50	Tk. 2.25
Volume of Foreign Exchange Business	Tk. 89.37	Tk. 113.90	Tk. 98.95
No. of Branches	283	289	305

1 Crore=10 million
10 Lacs = 1 million

REPORT OF THE DIRECTORS

We have great pleasure in submitting herewith the FIFTH Balance Sheet and the Profit and Loss Account of the Bank for the year ended 31st December, 1975.

During the year under report, the Bank has kept up the pace of steady progress in all areas of its operations and the deposits of the Bank increased to Tk. 140.80 Crores (1408 million) from Tk. 136.60 Crores (1366 million) in 1974. There has been no change in the capital structure during the year. The authorised capital and paid up capital of the Bank remained unchanged at Tk. 5 Crores (50 million) and Tk. 3 Crores (30 million) respectively. With the transfer of Tk. 75 Lacs (7.5 million) out of the profits for the year to Reserves, the total Reserve of the Bank has gone upto Tk. 2.25 Crores (22.5 million).

After making payment of bonus and other usual or necessary provisions, net profit of the Bank stood at Tk. 3,70,95,313 (as against Tk. 2,82,69,537 in 1974) which has been appropriated as under :—

(i) Provision for Taxation	...	Tk. 2,49,12,500
(ii) Transferred to Reserve Fund	...	Tk. 75,00,000
(iii) Transferred to Staff Gratuity Fund	...	Tk. 10,00,000
(iv) Balance to be transferred to Government Account as per Article 25 of Bangladesh Banks (Nationalisation) Order, 1972.	...	Tk. 36,82,813
		<hr/>
		Tk. 3,70,95,313

As before, the Bank continued to extend all types of banking facilities to the customers not only at all its branches in Bangladesh but also through its net-work of agents and correspondents abroad. In conformity with the basic need of the country's economy and in keeping with the policy of the Government and directives of Bangladesh Bank, the Bank's advances portfolio was kept under constant review. The break-up of advances in different important sectors as on 31.12.75 is as follows :—

1. Jute	...	Tk. 64.10 Crores	(641.0 million)
2. Paper and Rayon	...	Tk. 10.44 "	(104.4 ")
3. Fertilizer, Chemicals and Pharmaceuticals	...	Tk. 4.16 "	(41.6 ")
4. Engineering and Ship-building	...	Tk. 4.96 "	(49.6 ")
5. Food, Fish & allied items	...	Tk. 1.13 "	(11.3 ")
6. Textiles	...	Tk. 2.77 "	(27.7 ")
7. Steel	...	Tk. 4.40 "	(44.0 ")
8. Sugar	...	Tk. 1.04 "	(10.4 ")
9. Tea	...	Tk. 0.94 "	(9.4 ")
10. Transport	...	Tk. 1.53 "	(15.3 ")
11. Small Loans	...	Tk. 1.01 "	(10.1 ")

JUTE & JUTE INDUSTRIES:

Out of the total financing of Tk. 64.10 Crores (641 million) to this sector we have allowed Tk. 22.42 Crores (224.2 million) in the Industrial Sector and Tk. 29.45 Crores (294.5 million) in trading in public sector and the balance Tk. 12.23 Crores (122.3 million) in Private Sector.

TRANSPORT & SMALL LOANS:

These are important sectors in our country and to facilitate improvement for transportation throughout the country and also to cater to the requirements of small traders and businessmen who occupy a vital place in our national economy, we have extended credit facility of over Tk. 1 Crore (10 million) in each sector.

INVESTMENT:

While advances portfolio was geared to the need of national economy, investment portfolio was also enlarged to Tk. 27.80 Crores (278 million) from Tk. 22.68 Crores (226.8 million) last year with the acquisition of additional Treasury Bills worth Tk. 5 Crores (50 million) less some redemption, to cater to the additional requirement of liquid assets in view of increase in deposits and other liabilities.

FOREIGN TRADE:

Bank continued to get its due share of the international trade of the country during the year under report. While import business handled during the year showed slight decrease due to general restrictions on import, our export business recorded a rise of over 4% to Tk. 38.45 Crores (384.5 million) in 1975 as against Tk. 36.86 Crores (368.6 million) in 1974. Our net-work of foreign correspondents has been further expanded in as much as additional agency arrangements with 10 leading foreign banks have been finalised during the year.

EXPANSION:

While consolidation of the existing branches continued, we opened 17 more branches, mostly in rural areas in conformity with general policy of providing banking facilities to unbanked areas in the remotest corners of the country. Two branches of our Bank were merged at Chalna, Dist. Khulna, thus bringing the number of branches of our Bank to 305 as on 31.12.75.

FOOD PROCUREMENT & JUTE PURCHASES:

The Bank continued to act as agent of the Government in their food procurement and jute purchase schemes through its existing branches and by opening special booths in areas where no banking facility was available. The services rendered by the Bank in this field have been appreciated by all concerned.

RURAL CREDIT:

During the year under report we have extended credit facility to the comparatively unexplored field of agricultural sector hitherto largely left to specialised agricultural financing institutions like Krishi Bank and Co-operative Banks. While agricultural projects like Chittagong University Rural Development Project, DND Irrigation Project, etc. got top priority in getting credit from us, general credit, in the form of loans and cash credits, was allowed liberally to cold storage, fish freezing plants and tea estates. We had also extended credit to farmers at Savar, Dacca under direct supervised credit programme and the result achieved is encouraging. To show our concern for this vital nation-building sector and also to ensure smooth operation of loans given to this sector, Agrani Bank opened a new division known as Rural Credit Division at Head Office.

INTERNAL AUDIT:

Audit and Inspection Division of the Bank received special attention during the year with the posting of Senior Officers to the Division. As a result, internal audit in respect of 123 branches was conducted during the year as against 57 branches in the year, 1974.

STAFF:

The Probationary Officers recruited in 1973, who completed on the job training as well as courses in the Institute of Bank Management, Dacca, have been absorbed in the regular service of the Bank and are now working independently as Officers both at Head Office and at branches. It may be mentioned that we have not made any recruitment in officer's Grade during the year. The total number of employees in 1975 including top management stood at 3561 as against 3517 in 1974 indicating an increase of 44 employees only.

We would like to take this opportunity of thanking our customers and well-wishers for their patronage and valuable assistance extended to us and hope we will continue to receive the same patronage and assistance in future as well. The Chairman and management of the Bank also wish to put on record their appreciation of the enthusiasm, loyalty, devotion to duty of the Officers and staff, but for whose dedicated services, it would not have been possible for the Bank to achieve all-round progress during the period under report.

The Bank is also grateful to the Government of Bangladesh and Bangladesh Bank for their valuable guidance and assistance.

On behalf of the Board

M. FAZLUR RAHMAN
Chairman.

AGRANI BANK

AUDITORS' REPORT

We have audited the annexed Balance Sheet of the Agrani Bank at 31st December, 1975 together with the Profit and Loss Account of the Bank for the year ended that date in which are incorporated the certified returns of all the branches and report that :

- (a) We have obtained all the information and explanations which, to the best of our knowledge and belief, were necessary for the purpose of our audit and these have been found to be Satisfactory.
- (b) In our opinion, proper books of account as required by law, have been kept by the Bank so far as it appears from the examination of the books and proper returns adequate for the purpose of audit have been received from all the branches of the Bank.
- (c) The transactions of the Bank which have come to our notice have been within the powers of the Bank.
- (d) In our opinion and according to the best of our information and explanations given to us and as shown by the books of the Bank :
 - (i) The annexed Balance Sheet and Profit and Loss Account have been drawn up in conformity with the law.
 - (ii) The Profit and Loss Account shows a true balance of Profit and Loss for the period covered by such account.
 - (iii) Such Balance Sheet read in conjunction with our separate report to the Ministry of Finance, Government of the People's Republic of Bangladesh exhibits a true and correct view of the state of affairs of the Bank.

RAHMAN, RAHMAN, HUQ & CO.,
Chartered Accountants,

Dated Dacca, the 10th June, 1976

M. M. RAHMAN & CO.,
Chartered Accountants.



BALANCE SHEET AS AT

31ST DECEMBER 1975

1974		CAPITAL AND LIABILITIES	1975	
Taka	Taka		Taka	Taka
	5,00,00,000	CAPITAL :	5,00,00,000	
3,00,00,000		Authorised		3,00,00,000
		Paid up		
1,50,00,000		RESERVE FUND & OTHER RESERVES :		2,25,00,000
		Reserve fund		
		DEPOSITS & OTHER ACCOUNTS :		
	21,05,90,977	Fixed Deposits	14,79,86,229	
	43,08,41,404	Savings Bank Deposits	44,84,89,029	
	72,45,21,357	Current Accounts, Contingency Accounts etc.	81,15,27,630	
136,59,53,738			140,80,02,888	
		BORROWINGS FROM OTHER BANKS, AGENTS, ETC. :		
	22,34,50,000	In Bangladesh	31,74,00,000	
	5,96,499	Outside Bangladesh	76,09,412	
22,40,46,499			32,50,09,412	
		PARTICULARS OF THE ABOVE:		
	5,00,00,000	Counter finance facilities obtained from Bangladesh Bank against advances made to public sector	1,28,00,000	
	15,00,00,000	Bills rediscounting facilities obtained from Bangladesh Bank against advances made to Public sector	25,00,00,000	
	Nil	Borrowings from Bangladesh Bank against Government securities	Nil	
		OTHERS :		
	69,50,000	Secured	3,08,00,000	
	1,70,96,499	Unsecured	3,14,09,412	
	22,40,46,499		32,50,09,412	
163,50,00,237		Carried over		178,55,12,300

1974		PROPERTY AND ASSETS	1975	
Taka	Taka		Taka	Taka
18,68,64,756		CASH:		18,10,49,047
		In hand and with Bangladesh Bank and Sonali Bank (including foreign currencies)		
	3,632	BALANCES WITH OTHER BANKS :	3,632	
	1,00,41,272	In Bangladesh	1,53,93,547	
1,00,44,904		Outside Bangladesh		1,53,97,179
Nil		MONEY AT CALL & SHORT NOTICE :		Nil
	11,50,00,000	INVESTMENTS (At Cost)		
	12,00,000	Government securities	16,50,00,000	
	67,01,865	Shares in Equity Participation Fund	12,00,000	
	10,38,49,020	Ordinary Shares	64,51,865	
	Nil	Debentures	10,47,68,348	
22,67,50,885		Others	6,13,350	
		ADVANCES :		27,80,33,563
		(Other than bad and doubtful debts for which provision has been made) :		
	110,69,49,391	LOANS, CASH CREDITS, OVERDRAFTS, ETC.		
	Nil	In Bangladesh	112,53,22,360	
	110,69,49,391	Outside Bangladesh	Nil	
			112,53,22,360	
	3,47,44,236	BILLS DISCOUNTED AND PURCHASED :		
	6,61,62,914	Payable in Bangladesh :	44,71,877	
	10,09,07,150	Payable outside Bangladesh :	13,28,90,738	
120,78,56,541			13,73,62,615	
163,15,17,086				126,26,84,975
		Carried over		173,71,64,764



BALANCE SHEET AS AT

31ST DECEMBER 1975

1974		CAPITAL AND LIABILITIES	1975	
Taka	Taka		Taka	Taka
163,50,00,237		Brought forward	178,55,12,300	
4,78,39,372		BILLS PAYABLE	6,98,20,317	
		BILLS FOR COLLECTION BEING BILLS RECEIVABLE AS PER CONTRA :		
	4,60,91,914	Payable in Bangladesh	3,90,84,769	
	1,39,90,355	Payable outside Bangladesh	3,37,98,222	
6,00,82,269			7,28,82,991	
3,85,16,091		OTHER LIABILITIES :	8,74,59,791	
		ACCEPTANCES, ENDORSEMENTS AND OTHER OBLIGATIONS AS PER CONTRA :		
	38,82,02,920	Letters of credit	37,50,86,787	
	53,28,30,621	Letters of guarantee	70,12,20,817	
92,10,33,541			107,63,07,604	
		PROFIT AND LOSS :		
	Nil	Balance as per last Balance Sheet	Nil	
	2,82,69,537	Add : Profit for the year	3,70,95,313	
	2,82,69,537		3,70,95,313	
		Less : Appropriations :		
	2,03,11,847	Provision for Income-tax	2,49,12,500	
	45,00,000	Transfer to Reserve Fund	75,00,000	
	10,00,000	Transfer to Staff Gratuity Fund	10,00,000	
	2,58,11,847		3,34,12,500	
24,57,690		Balance to be transferred to Government in terms of Section 25 of the Bangladesh Banks (Nationalisation) Order, 1972	36,82,813	
270,49,29,200		Carried over	309,56,65,816	

1974		PROPERTY AND ASSETS	1975	
Taka	Taka		Taka	Taka
163,15,17,086		Brought forward		173,71,64,764
		PARTICULARS OF ADVANCES :		
	111,80,13,289	(i) Debts considered good in respect of which the Bank is fully secured	119,18,74,684	
	3,54,72,618	(ii) Debts considered good for which the Bank holds no other security than the debtors' personal security	1,97,06,119	
	5,43,70,634	(iii) Debts considered good secured by the personal liabilities of one or more parties in addition to the personal security of the debtors	5,11,04,172	
	Nil	(iv) Debts considered doubtful or bad, not provided for	Nil	
	120,78,56,541		126,26,84,975	
	33,30,959	(v) Debts due by directors or officers of the Bank or any of them either severally or jointly with any other person	40,21,909	
	Nil	(vi) Debts due by companies or firms in which the directors of the Bank are interested as directors, partners or managing agents or in the case of private Companies, as members	52,230	
	33,41,689	(vii) Maximum total amount of advances, including temporary advances, made at any time during the year to directors or managers or officers of the Bank or any of them either severally or jointly with any other persons	41,27,668	
	Nil	(viii) Maximum total amount of advances, including temporary advances, granted during the year to the companies or firms in which the directors of the Bank are interested as directors, partners or managing agents or in the case of private companies, as members	52,230	
	Nil	(ix) Due from banking companies	Nil	
163,15,17,086		Carried over		173,71,64,764



BALANCE SHEET AS AT

31ST DECEMBER 1975

1974		CAPITAL AND LIABILITIES	1975	
Taka	Taka		Taka	Taka
270,49,29,200		Brought forward		309,56,65,816
	Nil	CONTINGENT LIABILITIES:		Nil
		Claims against the Bank not acknowledged as debts		
		Money for which the Bank is contingently liable in respect of guarantees given favouring:		
4,12,71,101		Government	4,77,72,984	
46,85,80,087		Banks and other financial institutions	63,87,21,295	
2,29,79,433		Others	1,47,26,538	
53,28,30,621			70,12,20,817	
	Nil	Liabilities on Bills of Exchange rediscounted		Nil
	Nil	Liabilities on account of outstanding forward exchange contracts	11,49,33,203	
270,49,29,200		Carried over		309,56,65,816

1974		PROPERTY AND ASSETS	1975	
Taka	Taka		Taka	Taka
163,15,17,086		Brought forward		173,71,64,764
		BILLS RECEIVABLE BEING BILLS FOR COLLECTION AS PER CONTRA:		
	4,60,91,914	Payable in Bangladesh	3,90,84,769	
	1,39,90,355	Payable outside Bangladesh	3,37,98,222	
6,00,82,269				7,28,82,991
		CONSTITUENTS' LIABILITIES FOR ACCEPTANCES, ENDORSEMENTS & OTHER OBLIGATIONS AS PER CONTRA:		
	38,82,02,920	Letters of credit	37,50,86,787	
	53,28,30,621	Letters of guarantee	70,12,20,817	
92,10,33,541				107,63,07,604
		PREMISES:		
	62,19,982	At cost at December 31, 1974	62,19,982	
	Nil	Additions/Adjustments during the year	Nil	
	62,19,982		62,19,982	
	5,95,005	Less: Accumulated depreciation	7,35,642	
56,24,977				54,84,340
		FURNITURE AND FIXTURES:		
	85,12,832	At cost at December 31, 1974	90,28,936	
	5,16,104	Additions less disposals during the year	9,84,729	
	90,28,936		100,13,665	
	38,31,777	Less: Accumulated depreciation	46,22,068	
51,97,159				53,91,597
262,34,55,032		Carried over		289,72,31,296

BALANCE SHEET AS AT

[illegible]

RASHID AHMED
Deputy General Manager,
Central Accounts Division

M. FAZLUR RAHMAN
Chairman and Managing Director.

31ST DECEMBER 1975

1974		PROPERTY AND ASSETS		1975	
Taka	Taka			Taka	Taka
262,34,55,032		Brought forward			289,72,31,296
		OTHER ASSETS :			
	19,12,044	Stationery, Stamps and Stores in hand		21,63,924	
	92,93,344	Accrued interest on investments and other income receivable		1,20 39,204	
	18,28,961	Advance deposits, advance rent, prepaid expenses and other advances		17,64,228	
	4,08,10,593	Suspense		3,25,26,753	
	87,71,070	Demonetised Currency Notes		6,65,63,660	
	10,49,104	Others		NIL	
	1,95,13,416	Pakistan account		1,45,34,392	
8,31,78,532					12,95,92,161
	NIL	Branch adjustments			6,88,42,359
270,66,33,564		TOTAL			309,56,65,816

Signed in terms of our separate
report of even date annexed.

MD. SUBHAN CHOWDHURY, *Director*
M. A. KHAYER, *Director*

RAHMAN, RAHMAN, HUQ & CO.
Chartered Accountants.

M. M. RAHMAN & CO.
Chartered Accountants.



PROFIT AND LOSS ACCOUNT FOR THE

YEAR ENDED 31ST DECEMBER 1975

1974

EXPENDITURE :

1975

Taka		Taka
17,08,25,424	Interest paid on deposits, borrowings etc.	19,87,07,256
2,54,96,779	Salaries, allowances, bonus and provident fund (including Taka 48,600 paid to the Managing Director : Taka 41,100—1974)	3,29,18,488
Nil	Directors fees and allowances	6,152
66,66,627	Rent, Rates, Insurance, Lighting, etc.	65,12,885
1,48,765	Law Charges	11,62,118
10,13,075	Postage, Telegrams and Stamps	13,41,975
20,000	Auditors' Fees	24,000
10,51,665	Depreciation on and repairs to the Bank's property	17,98,037
11,97,254	Stationery, Printing, Advertisement, etc.	15,15,446
53,66,769	Other Expenditure	42,26,255
2,82,69,537	Net Profit carried to Balance Sheet	3,70,95,313
24,00,55,895	TOTAL	28,53,07,925

1974

I N C O M E

1975

Taka		Taka
21,56,23,953	Interest and discount (Less Provisions made during the year for bad and doubtful debts and other usual or necessary Provisions)	25,72,49,999
2,01,92,901	Commission, Exchange and Brokerage	2,26,06,549
18,12,400	Rent	14,95,456
4,827	Net profit on sale of investments, gold and silver, land, premises and other assets (not credited to reserves or any particular fund or account)	Nil
Nil	Income from non-banking assets and profit from sale of or dealing with such assets	Nil
24,21,814	Other receipts	39,55,921
24,00,55,895	TOTAL	28,53,07,925

RASHID AHMED
Deputy General Manager,
Central Accounts Division

M. FAZLUR RAHMAN
Chairman and Managing Director

MD. SUBHAN CHOWDHURY, Director
M. A. KHAYER, Director

RAHMAN, RAHMAN, HUQ & CO.
Chartered Accountants.

M. M. RAHMAN & CO.
Chartered Accountants.

ZONAL AND REGIONAL OFFICES :

ZONAL OFFICE
Laldighi East, Chittagong.

REGIONAL OFFICES :

- | | |
|-------------------|---------------|
| 1. Dacca (South). | 6. Rajshahi. |
| 2. Dacca (North). | 7. Rangpur. |
| 3. Khulna. | 8. Barisal. |
| 4. Narayanganj. | 9. Sylhet. |
| 5. Mymensingh. | 10. Faridpur. |

LIST OF BRANCHES

BARISAL DISTRICT :

1. Banaripara
2. Barisal (Chawk Bazar)
3. Barisal (Sadar Road)
4. Bhandaria
5. Bholia (Sadar Road)
6. Gournadi
7. Jhalakati
8. Lalmohan

BOGRA DISTRICT :

9. Akkelpur
10. Bogra (Thana Road)
11. Bogra (Baragola Road)
12. Bogra (Raja Bazar)

13. Joypurhat
14. Panchbibi
15. Nandigram
16. Sherpur
17. Sonatola
18. Talora

CHITTAGONG DISTRICT :

19. Agrabad (BIDC)
20. Agrabad (Jahan Bldg.)
21. Alamshah Katghar (Chatteswari Road)
22. Amirabad
23. Asadganj
24. Bareyerhat (Santirhat)
25. Boalkhali

26. Chaktai
27. Colonel Hat
28. Cox's Bazar
29. Fathehabad
30. Fouzdarhat
31. Hotel Agrabad
32. Industrial Area (Nasirabad)
33. Ishakhali
34. Ishanagar
35. Jubilee Road
36. Kapuriapara
37. Katghar Bazar
38. Khatunganj (Khatunganj Road)
39. Khatunganj (Serajdowla Road)
40. Laldighi East

41. Madhya Halishahar
42. Medical College
43. Moheshkhali
44. Nazirhat
45. New Market (Biponi Bitan)
46. Pahartali
47. Reazuddin Bazar
48. Rouzan
49. Sadarghat
50. Sheik Muiib Sarak
51. Strand Road
52. Suchakradandi
53. Teknaf
54. Terri Bazar

CHITTAGONG HILL TRACTS :

55. Chandraghona
56. Kaptai
57. Rangamati

COMILLA DISTRICT :

58. Brahmanbaria
59. Chandpur (Comilla Road)
60. Chandpur (Nutan Bazar)
61. Chandpur (Puran Bazar)
62. Comilla (Monoharpur)
63. Comilla (Rajganj)
64. Hajiganj
65. Homna
66. Laksham
67. Matlab Bazar
68. Salimganj

DACCA DISTRICT :

69. Amincourt (Motijheel)
70. Airport Road
71. Babu Bazar
72. Baburhat
73. B. A. F.
74. Baghbari
75. Bangabandhu Avenue
76. Barmi Bazar
77. BWAPDA
78. Board Bazar
79. Central Law College
80. Chattar
81. Chawk Bazar
82. Demra
83. Dhanmandi

LIST OF BRANCHES

84. D. I. T.
85. Elephant Road
86. Farashganj
87. Faridabad (Postogola)
88. Govt. New Market, Mirpur
89. Hatkhola
90. Hotel Intercontinental—I
91. Hotel Intercontinental—II
92. Imamganj
93. Islampur—I
94. Islampur—II
95. Jagannath College
96. Jahangir Nagar University
97. Joydebpur
98. Joypara

99. Jatrabari
100. Keraniganj
101. Kurmitola
102. Kadamtali (Dacca Match Factory)
103. Manikganj
104. Mirkadim
105. Mohakhali
106. Mohammedpur
107. Monohardi
108. Motijheel (Local Office)
109. Moulvi Bazar
110. Munshiganj
111. Narayanganj (Court Road)
112. Narayanganj (Bangabandhu Road)
113. Narayanganj (Kalir Bazar)
114. Narayanganj (R. K. Das Road)
115. Narayanganj (Tan Bazar)
116. Narsingdi
117. Nawabganj Road
118. Nawabpur Road
119. New Eskaton
120. New Market
121. Palash Bazar
122. Purana Paltan
123. Ramna
124. Rampura
125. Rai Saheb Bazar
126. Sadarghat
127. S. S. College
128. Santinagar
129. Savar
130. Senpara
131. Sreenagar
132. Sreepur
133. Thatari Bazar
134. Tejgaon

135. Tongi
136. Yusuf Market

DINAJPUR DISTRICT :

137. Berampur
138. Dinajpur
139. Dinajpur (Basuniapatty)
140. Panchagarh
141. Parbatipur
142. Phoolbari
143. Setabganj
144. Thakurgaon

FARIDPUR DISTRICT :

145. Barhamganj
146. Bhanga
147. Charbhadrahan
148. Faridpur
149. Gopalganj
150. Kashiani
151. Madaripur
152. Mukshedpur
153. Nagarkanda
154. Naria
155. Rajbari
156. Sadarpur
157. Takerhat
158. Zajira

JESSORE DISTRICT :

159. Jessore (M. M. Ali Road)
160. Jessore (Haji Mohd Mohsin Road)
161. Jhenaidah
162. Kaliganj
163. Kalia
164. Magura
165. Noapara—I
166. Noapara—II

KHULNA DISTRICT :

167. Bagerhat—I
168. Bagerhat—II
169. Chalna
170. Daulatpur—I
171. Daulatpur—II
172. Debhatta
173. Khalishpur
174. Kapilmuni

LIST OF BRANCHES

175. Khulna (Sir Iqbal Road)
176. Khulna (Clay Road)
177. Khulna (Jessore Road)
178. Khulna (Rupsa)
179. Khulna (Shamsur Rahman Road)
180. Khulna (Khanjahan Ali Road)
181. Morrelganj
182. Phooltala
183. Rosevelt Jetty
184. Shyamnagar
185. Satkhira
186. Terokhada

KUSHTIA DISTRICT:

187. Alamdanga
188. Chuadanga
189. Darsona
190. Kumarkhali
191. Kushtia—I
192. Kushtia—II
193. Mirpur

MYMENSINGH DISTRICT:

194. Atharobari
195. Barhatta
196. Bhairab Bazar
197. Durgapur
198. Gafforgaon
199. Hossainpur
200. Jamalpur
201. Karimganj
202. Kishoreganj
203. Kendua
204. Muktagacha
205. Mymensingh (Choto Bazar)
206. Mymensingh (16, G. K. M. C. Road)
207. Mathkhola
208. Nikli
209. Nalitabari
210. Netrokona
211. Pakundia
212. Phoolpur
213. Purbadhala
214. Pyarpur
215. Sarisabari

NOAKHALI DISTRICT:

216. Banchanagar
217. Basurhat
218. Choumuhani— I

219. Choumuhani—II

220. Feni
221. Sonagazi
222. Sonaimuri

PABNA DISTRICT:

223. Ishurdi
224. Pabna (Nowab Sirajuddowla Road)
225. Pabna
226. Paksey
227. Raiganj
228. Rooppur
229. Serajganj—I
230. Serajganj—II
231. Sujanagar

PATUAKHALI DISTRICT:

232. Amtali
233. Barguna
234. Baufal
235. Khepupara
236. Mirzaganj
237. Patuakhali

RAJSHAHI DISTRICT:

238. Ahsanganj (Atrai)
239. Badalgachi (Matajeehat)
240. Chapai Nowabganj
241. Charghat
242. Gopalpur
243. Harian
244. Naogaon
245. Natore
246. Naohatta
247. Patnitola
248. Porsha
249. Putia
250. Rajshahi (Malopara)
251. Rajshahi New Market
252. Rajshahi University (Varsity Campus)
253. Rajshahi (Shaheb Bazar)
254. Rohanpur
255. Shibganj
256. Laxmikhole
257. Shapahar

RANGPUR DISTRICT:

258. Alamnagar
259. Badarganj
260. Bonarpara

261. Chilmari
262. Gaibandha—I
263. Gaibandha—II
264. Kurigram
265. Lalmonirhat
266. Nageswari
267. Naldanga
268. Nilphamari
269. Peergacha
270. Rangpur (Central Road)
271. Rangpur
272. Sadullapur
273. Saghatta
274. Saidpur
275. Sundarganj
276. Ulipur

SYLHET DISTRICT:

277. Balaganj
278. Beani Bazar
279. Biswanath
280. Chagli Bazar
281. Chattak
282. Dhaka Dakshin
283. Derai
284. Fenchuganj
285. Goalabazar
286. Golapganj
287. Habiganj
288. Kazir Bazar
289. Kulaura
290. Laldighir Par
291. Moulvi Bazar
292. Nabiganj
293. Sreemangal
294. Station Road
295. Sunamganj
296. Sylhet (Bandar Bazar)
297. Zindabazar

TANGAIL DISTRICT:

298. Bashail
299. Cadet College
300. Gopalpur
301. Jamurki
302. Karatia
303. Mirzapur
304. Nagarpur
305. Tangail

