

Brief History:

Agrani Bank Limited (ABL) is the first state-owned Commercial Bank in Bangladesh to introduce Agent Banking. With a noble view of financial inclusion of unbanked people of Bangladesh Agrani Bank Limited has successfully run the Agrani-DOER pilot project in Habashpur, Pangsha, Rajbari and Madhabpur, Shayestagonj, Habigonj. In the succession of pilot projects bank have started their nationwide operations of agent banking. A team of efficient employees in Agrani Bank Limited will monitor the Agent Banking activities around the rural areas of Bangladesh. Sub-Agents will provide banking services of Agrani Bank Limited through smart technologies.

According to Bangladesh Bank Guideline on Agent Banking, “Agent Banking means providing limited scale banking and financial services to the underserved population through engaged agents under a valid agency agreement, rather than a teller/ cashier. It is the owner of an outlet who conducts banking transactions on behalf of a bank.”

Agrani Bank Limited has signed up partnership with DOER Services Limited (DOER) to serve the agent banking service. This Agrani Bank Limited initiative to extent core banking services right at people’s doorstep has commercially been branded as “AGRANI DOER BANKING”.

Agrani Doer Banking offers banking services to the poor and disadvantaged people lived in remote areas where banking access will be rarely found. Banking helps them to raise small capital which will make them financially stronger and allow them to realize small business opportunities. This will increase women’s economic empowerment and reduce income inequality.

Agrani Doer Banking will provide platform for gaining core banking services for the people of certain areas where Agrani Bank Limited did not have branches yet. Agrani Doer Banking will use Android Application for operating agent banking with an integrated core banking system. Sub-agents will use two factor authentication systems for providing service with a smart tablet, POS device, and finger print machine. Agrani Doer Banking offers a totally secure banking through the agent banking.

All authorized banking agents will display a national agent banking logo together with the logo of the financial institutions. This will facilitate the public to identify the authorized agents and the availability of the basic banking services.



The aim of this digital financial inclusion initiative is to bring more people into the financial system using the latest technology.