



RRF AGENT BANK

Make Access at The Doorstep



RRF launched agent banking in partnership with Mutual Trust Bank (MTB) in February 2018 at Barinagar Bazar, Shatmaile, Jashore, aiming to bring essential financial services to underserved rural areas. This initiative is transforming financial inclusion in Bangladesh by bridging the gap between traditional banks and the unbanked, especially among marginalized communities. With the integration of Mobile Financial Services (MFS), RRF's agent banking offers convenient access to banking services, supporting economic empowerment and fostering a more inclusive, poverty-free future for rural populations.

FACT & FIGURE

Sl.	Fact	Figure
1	Name of the program	RRF Agent Bank
2	Duration	From 2018 till to date
3	Supported By	Mutual Trust Bank Ltd. & Rural Reconstruction Foundation
4	No. of A/C in FY:2023-24	199 (male – 18, female – 181)
5	No. of A/C so far	2,050 (Male : 1,002 & Female : 1,048)
6	No. of Staff	02
7	Net Balance	Bdt 96,82,163
8	Working area	Jashore District

PROGRAM IMPACT:

With a steady rise in account openings, including DPS and FDR accounts, the program is driving financial inclusion and encouraging long-term savings. Agent banking has gained significant trust among clients, particularly in remote areas, making it a convenient and reliable banking option for underserved communities.

CHALLENGES:

As account and deposit numbers grow, the program must expand its resources and infrastructure to manage increased demand efficiently. To retain clients, the program needs to innovate and offer competitive services, positioning itself as a preferred alternative to traditional banking options.

PARTICIPANTS REFLECTION

"My life transformed after I opened a bank account with RRF's Agent Banking service, something I never imagined I could afford. The process was quick and easy, with no need for a checkbook—I can make transactions simply using my fingerprint. Setting up a DPS was straightforward, with none of the usual complications. Since opening my account, I was able to secure a loan to buy land, support my husband and child to go abroad, and even start a small chicken farm. This service has empowered me financially, and I'm thrilled to see many women in my community also opening their accounts. It has given us independence and control over our finances. My one suggestion is to lower the mobile SMS fees, which would make it even easier for us to manage our money."



Name: Mst. Lipi Khatun
 Husband Name: Md. Jiaur Rahman
 Age: 37 Years
 Barinagar, Jashore sadar, Jashore