RRF PROFILE

AS OF JUNE 2026

RURAL
RECONSTRUCTION
FOUNDATION

Declaration

I am pleased to convey my sincere greetings to all our esteemed stakeholders, development partners, and friends on behalf of the **Rural Reconstruction Foundation (RRF)**.

As the Founder and Executive Director, I am honored to present this comprehensive **RRF Organizational Profile**. This document serves as an authentic and certified record of our institution's milestone achievements, strategic core values, financial governance, and multi-sectorial development frameworks.

Since our inception on **20 March 1982**, RRF has remained unyielding in its commitment to the socio-economic emancipation of underprivileged men, women, children, and youth across Bangladesh. Guided by our founding philosophy of social justice, human rights, and equitable resource distribution, we continue to apply a holistic development approach to foster long-term community resilience.

I authentically certify that the data, operational figures, institutional scope, and financial records presented within this profile are a true reflection of our organization's status and ongoing mission. We look forward to continuing our journey of shared progress, transparency, and sustainable community empowerment alongside our trusted partners.



Philip Biswas
Founder and Executive Director
Rural Reconstruction Foundation

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1. EXECUTIVE SUMMARY

The Rural Reconstruction Foundation (RRF) is a prominent non-governmental, non-profit, non-political, and non-sectarian development organization established on 20 March 1982 by Mr. Philip Biswas and Mrs. Pinku Rita Biswas. Headquartered in Jashore, Bangladesh, RRF is committed to the socio-economic empowerment and holistic development of underprivileged communities. Guided by the principles of social justice, equity, and human rights, the organization has expanded its operations across 8 divisions, 37 districts, 216 upazilas, and 8,887 villages, serving over 700,000 active participants through its diverse development initiatives.

RRF implements a comprehensive portfolio of multisectoral development programs, supported by a dedicated workforce of 3,313 employees and a strong institutional and financial foundation. With reported total assets of BDT 3.41 billion (approximately USD 27.9 million), the organization has demonstrated financial strength and operational capacity. Its long-term AA and short-term ST-2 credit ratings further reflect its assessed financial stability and creditworthiness. For FY 2025–2026, RRF reported a total global budget of BDT 65.19 billion (approximately USD 533.25 million), highlighting the scale of its financial operations and commitment to sustainable socio-economic development.

2. INTRODUCTION

2.1. Background

Rural Reconstruction Foundation (RRF) is a non-governmental, non-profit, non-political, non-sectarian, and voluntary development organization established on 20 March 1982 by Mr. Philip Biswas and Mrs. Pinku Rita Biswas. The organization was founded with the aim of promoting the socio-economic empowerment of underprivileged men, women, children, and youth in southwestern Bangladesh. Over time, RRF has expanded its operations to other parts of the country in response to the growing needs of communities.

2.2. Philosophy

The formation of Rural Reconstruction Foundation is based on the trust in the Holy Gospel ***"Love your Neighbor as thyself"*** which aspires for a just society where every individual irrespective to race, color, caste and religion shall enjoy equitable shares of resources, human rights, social justice and social dignity as the human being of the best creation of God.

2.3. Strategy of the Organization

The strategy of the organization is based on the principles of equity, trust, dignity, solidarity, comprehensive community participation, intersectorial collaboration efforts combining preventive, primitive and rehabilitative measures.

2.4. Approach

RRF strongly believes in the **"Holistic Development Approach"** to achieving sustainable community development through people's active participation in planning, decision-making, and implementation. To translate this concept into practice, RRF has adopted a non-directive, participatory development approach as a core element of its operational strategy. Guided by this philosophy, RRF works with underprivileged communities in both rural and urban areas to promote their socio-economic empowerment through a comprehensive package of development programs.

2.5. Vision

RRF envisages Bangladesh society to be economically productive and equitable, socially just, environmentally sound and genuinely democratic.

2.6. Mission

The commitment of RRF is based on comprehensive development of underprivileged men, women, youths and children towards establishing a civil society with respect of full democracy, liberty, equality, justice, peace and solidarity.

2.7. Goals

The goal of the organization is to raise critical awareness among its target communities about existing socio-economic realities, the root causes of poverty, and potential solutions, while improving their socio-economic conditions and promoting dignity and self-reliance.

2.8. Long Term Objectives

- Attainment of socio-economic emancipation of the underprivileged people
- Establishment of a just society where everybody will enjoy equal Rights and equitable share of resources
- Attainment of sustainable development of communities, programs & as well as of the Organization itself

2.9. Short Term Objectives

- Raise awareness among community members and organize them into self-help groups to promote collective empowerment and self-reliance.
- Stimulate & promote development of the poor masses through small scale income raising activities
- Establish and operate formal & non-formal schools for the children, illiterate adults and feeder schools for the non-school going & drop out children
- Provide primary health care services
- Provide training & credit support services for income raising activities

2.10. Target Participants

- Landless Peasants
- Marginal farmers
- Destitute men & women
- Children, Youth & Elderly
- Ultra-poor

2.11. Sector of Specialization

- Financial Inclusion & Microfinance Management
- Formal & Non-Formal Education
- Organizational Development
- Technical & Vocational Education
- Agricultural Value Chain on Horticulture and Aquaculture
- Disaster Management
- Sustainable Food Security & Livelihood
- Cultural and Human Development
- School Feeding
- Social Safety net
- Information Communication Technology

2.12. Core Values

- Respect Local Knowledge, Potentials and Diverse Cultures
- Team Spirit
- Transparency, Mutual Trust and Respect
- Reliability
- Accountability

3. FOUNDERS

The establishment of RRF reflects the shared commitment of Philip Biswas and Pinku Rita Biswas to creating meaningful and sustainable change among rural and disadvantaged communities. Their combined experience in development practice, training, advocacy, women's leadership, and community engagement has helped shape the institutional values and development orientation of RRF. From its establishment in 1982, their vision has provided a foundation for RRF's continuing efforts to promote empowerment, dignity, participation, and improved socio-economic opportunities for the communities it serves.



PHILIP BISWAS

FOUNDER & EXECUTIVE DIRECTOR

Mr Philip Biswas is the founder of the Rural Reconstruction Foundation (RRF) and a seasoned development professional whose career has been closely associated with rural development, community empowerment, and institutional leadership.

His professional journey began with Caritas Bangladesh, where he served from 1976 to 1979. He subsequently worked for four years in a management position with UTOB, a Netherlands-based NGO. Drawing on these experiences and a strong commitment to improving the lives of disadvantaged rural communities, he established RRF in 1982.

Mr. Biswas completed his studies at Notre Dame College, Dhaka, in 1975, and later pursued advanced education in development. He obtained a higher degree in Development Strategy as well as a Diploma in Citizen Advocacy from St. Francis Xavier University, Canada.

Over the years, his leadership has extended beyond RRF to the international development arena. He serves as President of the Executive Council of FIMARC, a Belgium-based international movement, and is also a board member of Make Mothers Matter (MMM), Paris Board Member of RDRS-Bangladesh, Board Members of Jagaroni Chakra Foundation-Bangladesh. Through these engagements, he contributes to advocacy concerning rural communities, families, and maternal rights at the global level.

Under his leadership, RRF has evolved from a development initiative into an organization working to create opportunities for disadvantaged people through empowerment, participation, and sustainable development.



PINKU RITA BISWAS

FOUNDER & DEPUTY EXECUTIVE DIRECTOR

Mrs. Pinku Rita Biswas is the Co-Founder of the Rural Reconstruction Foundation (RRF) and an experienced development practitioner with a particular commitment to women's empowerment, leadership development, social advancement, and cultural engagement. She currently serves as the organization's Deputy Executive Director.

Her academic background reflects her longstanding interest in social development and women's leadership. She holds a Graduate Degree in Social Work in Education and an Advanced Degree in Women's Leadership from the Coady International Institute, St. Francis Xavier University, Nova Scotia, Canada.

Her development career began as a trainer with UTO, a Dutch NGO, from 1980 to 1982. She later worked with the Mennonite Central Committee (MCC) in Dhaka and HEED Bangladesh, gaining diverse experience in community-focused development initiatives before continuing her leadership journey with RRF.

Alongside her responsibilities at RRF, Mrs. Biswas is associated internationally as a board member of Make Mothers Matter. She is also actively involved in cultural activities and currently leads a cultural organization in Jashore.

Her contribution to RRF has been particularly significant in promoting a development approach where women, families, and disadvantaged communities are encouraged to participate, build confidence, develop leadership capacities, and pursue greater social and economic opportunities.

4. STRUCTURE AND INTERNAL GOVERNANCE

Executive Committee and General Body

Rural Reconstruction Foundation (RRF) follows a two-tier governance structure consisting of the General Body and the Executive Committee (EXCO). The General Body, comprising 21 members, is the highest governing authority of the organization. It provides overall policy direction, safeguards RRF's vision and mission, reviews organizational progress, and elects the Executive Committee for a three-year term.

The seven-member Executive Committee, headed by the Chairman, is responsible for providing strategic oversight and supporting the effective implementation of organizational policies and objectives. It guides key organizational decisions, promotes sound governance practices, and works to ensure that RRF's programs and operations remain accountable, transparent, and aligned with its development commitments. The Executive Committee works under the overall guidance and supervision of the General Body. Governance

Both governing bodies serve the organization on a voluntary basis without financial benefit, reflecting a strong commitment to integrity, accountability, transparency, and mission-driven leadership. Through their collective experience and guidance, the General Body and Executive Committee play an important role in strengthening RRF's institutional governance and advancing its commitment to sustainable socio-economic development.



General Body Members

Sl.	Name of Members	Designation	11	Mrs. Mou Rani Bashu	Member
1	Mr. Philip Biswas	Member	12	Mr. Md. Mashiul Azam	Member
2	Ms. Kolpona Sarkar	Chairman	13	Ms. Dr. Samantha Poonam Halder	Member
3	Mr. Md. Hares Uddin	Member	14	Mr. Shamol Kumar Chauduri	Member
4	Mrs. Dr. Sahanaj Parvin	Member	15	Mr. Panna Dey	Member
5	Mr.Abu Sayeed Md. Abdul Haque	Member	16	Mr. Anjelo Das	Member
6	Mrs. Manzu-Ara Begum	Member	17	Ms. Pia Magdalena Roy	Member
7	Mr. Dr. Md. Zahirul Islam	Member	18	Mrs. Ratna Karmoker	Member
8	Mr. Sudhir Sardar	Member	19	Mrs. Goretti Corraya	Member
9	Mr. Mir Rowshan Ali Mona	Member	20	Mrs. Rashia Biswas	Member
10	Mr.James Laurence D'Rozario	Member	21	Mrs. Jesmin Biplobi Das	Member

Executive committee (Tenure: 1st January 2025- 31st December 2027)



KOLPONA SARKER

CHAIRMAN



ANJELO DAS

MEMBER



PIA MAGDALENA ROY

MEMBER



RASHIA BISWAS

MEMBER



MOU RANI BASHU

MEMBER



DR. SAMANTHA POONAM HALDER

MEMBER



ABU SAYEED MD. ABDUL HAQUE

MEMBER

5. MANAGEMENT TEAM

The Rural Reconstruction Foundation (RRF) operates under the guidance of a committed management team that oversees its organizational and programmatic functions. Comprising senior-level staff who lead various departments and initiatives, the team plays a crucial role in ensuring effective operational management. Their responsibilities include maintaining strong internal controls, making strategic decisions during critical moments, and addressing emerging challenges.



6. LEGAL ENTITY AND ACCREDITATION

6.1. Legal Entity

Type of Registration	Registration Number	Registration Date
District Social Welfare(DSS)	Jessore-24/85	28 September 1985
NGO Affairs Bureau(NGOAB)	284	13 February 1989
Societies Act(Joint Stock)	ACT. XXI of 1860. Khulna-84	28 December 2003
Microcredit Regulatory Authority (MRA)	0000026	05 September 2007

6.2. Other Registration and Accreditation

Type of Registration	Registration Number	Registration Date
Bangladesh Technical Educational Board (BTEB)	1166	06 December 2015
European Aid	BD/2009/DNI/11063/45178	03 August 2017 (updated)
National Skill Development Authority (NSDA)	STP-JAS-000247	14 August 2022
Educational Institute Identification Number (EIIN)	137765, 137764, 137044	21 July 2015

6.3. Other Registration and Accreditation

RRF credit rating is done by the ARGUS Credit Rating Services Ltd. (ACRSL) is the next-generation Credit Rating Agency of Bangladesh.

Year	Rating Summary		Publishing date	Rating validity
	Long –Term	Short-Term		
2025-26	AA	ST-2	27 October 2025	26 October 2026

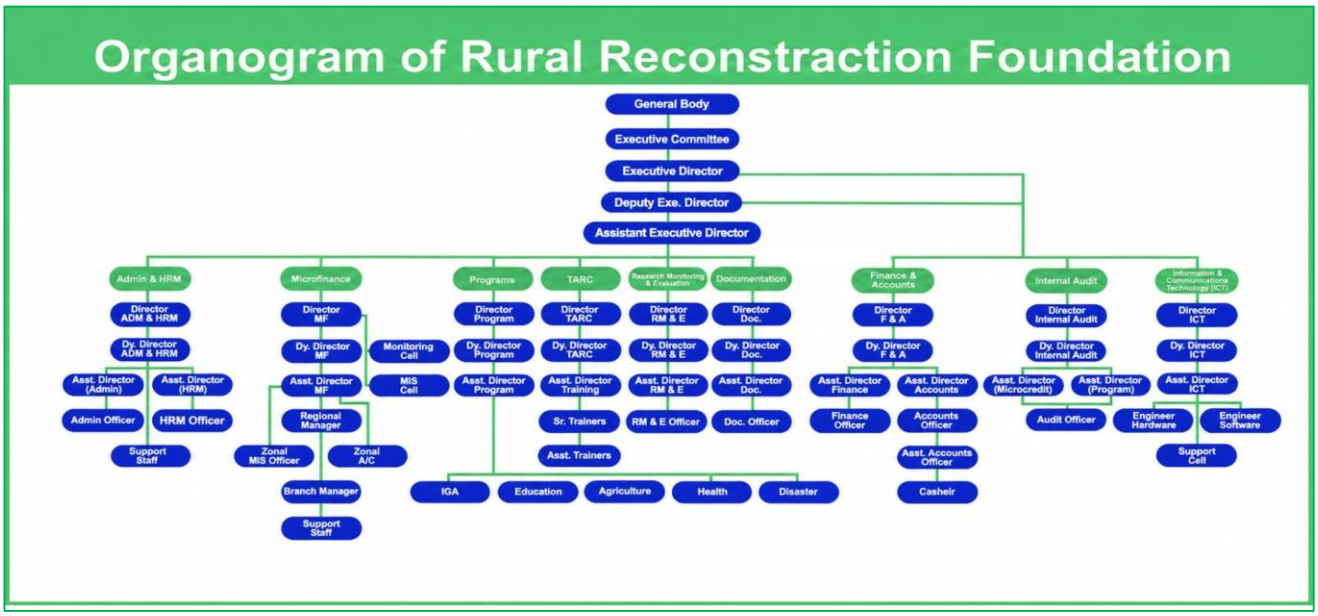
Rating Explanation:

- **AA: Long Term**: Investment Grade. Very High credit Quality and Minimal Expectation of Credit Risk.
- **ST-2**: **Short Term:** High Certainty of Timely Payment. Liquidity factors are strong and supported by good fundamental protection factors. Risk Factors are small.

7. ORGANOGRAM

Rural Reconstruction Foundation (RRF) maintains a well-defined organizational structure to ensure effective governance, transparent management, accountability, and efficient program implementation. The General Body serves as the highest governing authority, followed by the Executive Committee, which provides policy guidance and strategic oversight. The Executive Director, supported by the Deputy Executive Director, leads the organization's overall management and operations.

RRF operates through specialized departments, including Administration & Human Resource Management, Microfinance, Programs, Training (TARC), Research, Monitoring & Evaluation, Documentation, Finance & Accounts, Internal Audit, and Information & Communication Technology (ICT). Each department is supported by designated directors, deputy directors, assistant directors, and operational staff.



8. CAPACITY OF THE ORGANIZATION

SL No.	Total Amount	Balance as on 30.06.2026
1	Land & Development	289,328,378.00
2	Construction - RRF Bhaban	695,921,067.00
3	Construction - Hajir Ali	1,631,187.00
4	Construction - Unit / TRC/School / Automobile Workshop	195,965,468.00
5	Construction - Magura Clinic	12,400,888.00
6	Construction - Prottay	11,128,419.00
7	Building (Commercial Space)	91,381,407.00
8	Construction (Tissue Culture)	14,562,738.00
9	Furniture & Fixtures	562,643,533.00
10	Vehicles	66,327,625.00
11	Equipment / Machinery	362,962,188.00
12	Computer	86,833,191.00
13	Server	35,749,861.00
14	Elevator	17,338,263.00
15	Bed & Bedding	0.00
16	Accounting Software	56,900,154.00
17	Decoration	147,596,586.00
18	Revaluation Reserve	762,564,709.00
	Closing Balance 30.06.2026	**3,411,235,662.00**
	Closing Balance 30.06.2025	**2,796,385,008.00**

9. STAFF POSITION

A total number of 3313 dedicated, efficient and skilled core employees are working with different programs for implementing, supervising and monitoring all programs undertaken by the organization.

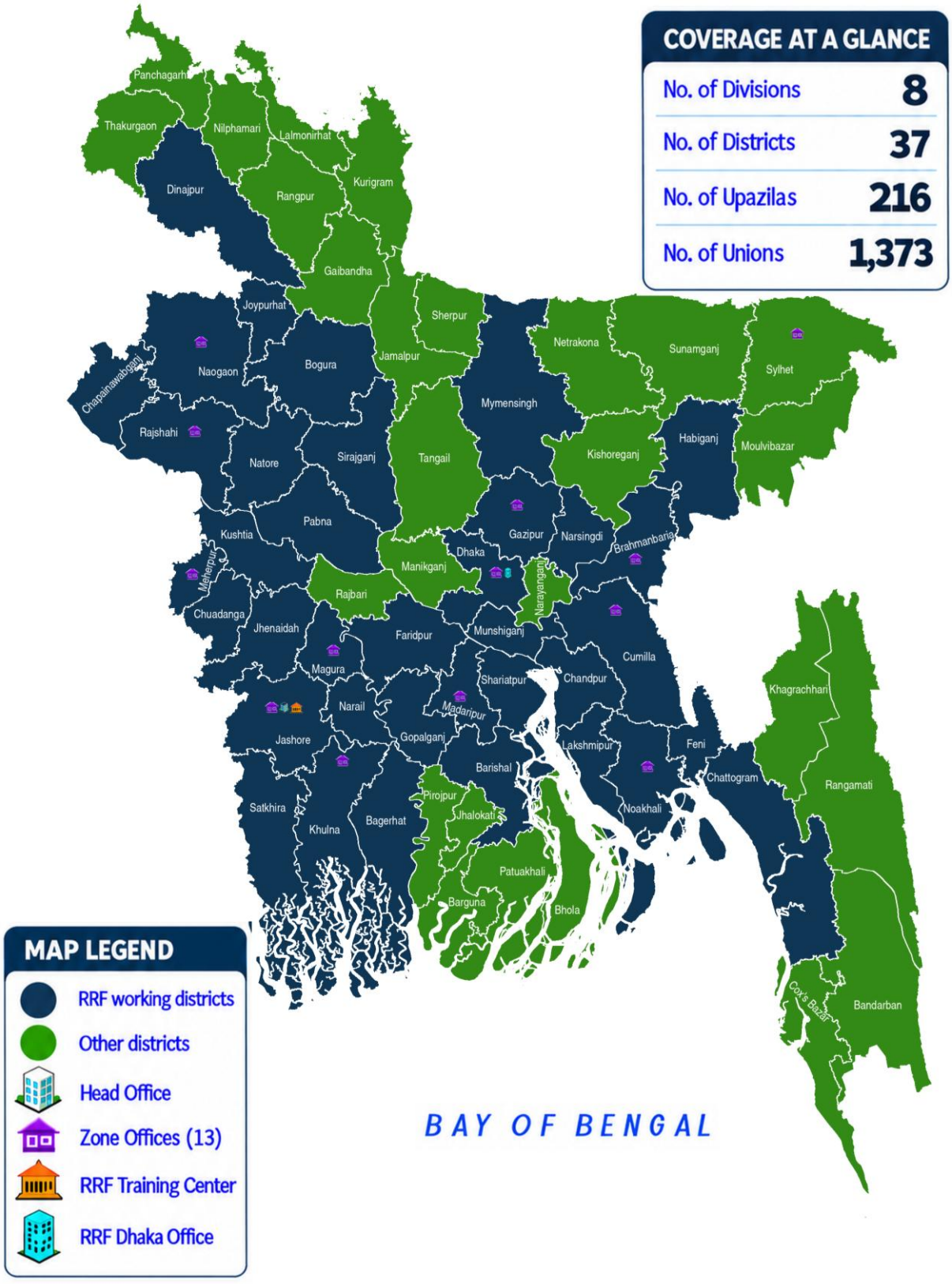
SL	Name of Program	Female	Male	Total
1	Agent Banking	0	1	1
2	Barnamala Bidyapith	58	24	82
3	Barnamala Bidyapith- Pre School	23	0	23
4	Community Health Care Activity	3	0	3
5	Cultural Program	0	1	1
6	General Fund	0	1	1
7	Micro-Credit Program	265	2747	3012
8	PPEPP	12	10	22
9	Green Bio-Tech Tissue Culture Lab	1	2	3
10	Prottoy	0	1	1
11	Senior Citizen Welfare Fund	4	1	5
12	Sommridhi (Enrich Project)	83	4	87
13	Raise Project	1	4	5
14	National Human Resource Development Fund (NHRDF)	3	6	9
15	Heifer Project International Bangladesh	2	15	17
16	Water.org	0	1	1
17	Chemonics International (Banana Project)	0	6	6
18	Resilient Homestead and Livelihood (RHL)	0	8	8
19	TARC	4	14	18
20	SMART Project	0	8	8
Total		**459**	**2854**	**3313**

SL	Type of Staff	Female	Male	Total
1	Administrative Staff	4	4	8
2	Contractual Staff	194	108	302
3	Operational Staff	240	2572	2812
4	Volunteer Staff	1	11	12
5	Service Staff	20	159	179
Total		**459**	**2854**	**3313**

SL	Name of Program	Female	Male	Total
1	Micro-credit Program	265	2747	3012
2	Others Program	194	107	301
Total		**459**	**2854**	**3313**

10. GEOGRAPHIC COVERAGE

Rural Reconstruction Foundation (RRF) operates across 37 districts in all 8 administrative divisions of Bangladesh. Through its extensive geographical coverage, RRF delivers microfinance and socioeconomic development services, promoting financial inclusion, livelihood improvement, poverty reduction, and sustainable community development, particularly among underserved and marginalized populations.



SL	Division	District
1	Khulna	Bagerhat, Khulna, Satkhira, Jashore, Narail, Magura, Jhenaidah, Chuadanga, Meherpur, Kushtia
2	Dhaka	Dhaka, Gazipur, Gopalganj, Munshiganj, Faridpur, Madaripur, Shariatpur, Munshiganj, Norshindi
3	Rajshahi	Rajshahi, Natore, Sirajganj, Naogaon, Pabna, Bogura, Joypurhat, Chapainawabganj
4	Rangpur	Dinajpur
5	Maymensingh	Maymensingh
6	Chattogram	Cumilla, Noakhali, Feni, Laxmipur, Chattogram, Chadpur
7	Sylhet	Hobiganj
8	Barishal	Barishal
Total	**08 Division**	**37 District**

11. PROGRAMMATIC AREAS

As a development organization, RRF plays a crucial role in addressing multidimensional challenges by working across vital sectors such as financial inclusion, skill development, sustainable food security, and agriculture. Its commitment extends to health, education, and gender equality, which are fundamental for societal progress. Moreover, RRF's focus on environmental sustainability, climate change, and cultural and sports initiatives ensures holistic community development. By integrating efforts across these areas, RRF fulfills its responsibility to uplift vulnerable populations and foster long-term resilience.

11.1. Financial Inclusion

RRF has been expanding financial inclusion by providing microfinance and financial literacy services to low-income households, particularly women and small entrepreneurs. Through regulated financial mechanisms under MRA guidelines, RRF ensures access to credit, savings, and insurance facilities. RRF is dedicated to bringing all sections of society under financial coverage, irrespective of their income level. The organization provides essential financial services to underprivileged communities, helping them invest in productive sectors. Through these efforts, RRF aims to enhance the earning capacity of the poor, promote their self-reliance, and uphold their social and moral dignity.

11.2. Skills Development

In the modern, knowledge-based economy, skilled manpower is a key driver of sustainable growth and competitiveness. In Bangladesh, rapid technological advancement and organizational transformation have made it difficult for low-skilled workers to keep pace with market demands. To address this challenge, RRF, in partnership with government and international organizations, implements diverse skills development programs. These initiatives reduce unemployment, enhance productivity, and strengthen the country’s labor market by creating a skilled and self-reliant workforce.

11.3. Sustainable Livelihood & Food Security

Rural Reconstruction Foundation (RRF) implements several projects that address food security and livelihood of people’s lives that address challenges related to production, access, and income to prevent and mitigate malnutrition. The organization strives to enhance vulnerable communities’ access to sustainable food and income sources. RRF promotes livelihood skills such as carpentry, sewing, weaving, electrical mechanics and gardening, helping household members utilize their physical abilities regardless of educational background. Through diversification and alternative income generation strategies, RRF strengthens household resilience and ensures long-term food and income security.

11.4. Agriculture

Agriculture remains the backbone of rural Bangladesh, where nearly 80% of the population depends on farming, fisheries, livestock, and related activities for their livelihood. Recognizing its vital role, RRF prioritizes agricultural development as a means to strengthen the rural economy, create employment, and reduce poverty at the grassroots level. The organization actively implements diverse agro-based projects in collaboration with donor agencies to enhance productivity and sustainability. Through its microfinance program, RRF provides financial support to marginal farmers and sharecroppers, enabling them to invest in improved cultivation and technology. By promoting sustainable agricultural practices, RRF contributes to rural prosperity, cultural preservation, and environmental balance.

11.5. Environment and Climate Change

Bangladesh faces severe threats from climate change, with projections suggesting that by 2050, one in seven people may be displaced, and around 18 million could lose their homes due to sea-level rise. Addressing such challenges is particularly difficult for a developing country like Bangladesh. In response, RRF actively implements climate adaptation and resilience-building initiatives in coastal and disaster-prone regions. The organization works to empower communities through awareness, capacity-building, and sustainable resource management. By promoting citizen participation and partnering with national and international donors, RRF contributes to social transformation, environmental protection, and improved livelihoods, helping people adapt to and overcome the impacts of climate change.

11.6. Healthcare

Bangladesh has made significant progress in public health over the past decades, yet challenges remain in ensuring accessible, quality healthcare for all. The Rural Reconstruction Foundation (RRF) provides comprehensive healthcare services to rural communities, covering all age groups—from children to the elderly. Through its **Community Healthcare Program**, RRF delivers primary health services, maternal and child care, nutrition support, and family planning directly to underserved areas. By strengthening local health systems and bringing medical services to remote populations, RRF improves overall community health, enhances well-being, and ensures that vulnerable rural people have equitable access to essential healthcare.

11.7. Education

Bangladesh has an extensive system of basic education, encompassing both formal and non-formal programs, supported by a wide network of institutions. Alongside significant government initiatives, numerous local private and non-governmental organizations contribute to improving education. The Rural Reconstruction Foundation (RRF) actively engages in both formal and non-formal education to address widespread illiteracy and poverty. Since its establishment, RRF has played a key role in enhancing educational opportunities, working in partnership with government bodies and other organizations. The foundation implements various programs, particularly in formal education, to improve access, quality, and learning outcomes for children and communities.

11.8. Culture & Human Development

As part of its inclusive initiatives for sustainable poverty reduction and beyond, RRF emphasizes the mental and physical development of youth to build a skilled and capable nation. The organization works to raise awareness among adolescents about critical social issues, including terrorism, sexual harassment, drug abuse, and violence against women. RRF recognizes that eradicating financial poverty alone cannot solve all societal challenges. Sustainable human development requires integrating human growth with economic progress. Through a multi-dimensional approach, RRF promotes moral values, empathy, adolescent health and nutrition, and prevention of child marriage, aiming to create a progressive and civilized society through education and social awareness programs.

11.9. Advocacy & Network

RRF strategically leverages advocacy and networking to drive meaningful social transformation and influence policy at local, national, and international levels. Beyond providing direct services, the organization fosters environments where systemic change can flourish. Its advocacy addresses pressing issues such as sexual violence, healthcare confidentiality, education equity, and youth leadership development. RRF maintains strong collaborations with government bodies, including the Directorate of Primary Education and the Department of Women's Affairs, while actively partnering with national networks like CAMPE. International alliances, such as with FIMARC (Belgium) and Make Mothers Matter (France), enable RRF to integrate global best practices, amplify its impact, and champion sustainable human development.

12. INSTITUTIONAL SUPPORT AND OVERSIGHT DEPARTMENTS

RRF's institutional support and oversight departments play a vital role in ensuring organizational efficiency, transparency, accountability, and continuous improvement. Through effective human resource management, monitoring and evaluation, internal auditing, financial management, and technical support, these departments strengthen institutional capacity, ensure compliance, and facilitate the effective implementation of organizational programs and strategic objectives.

12.1. Department of Admin & HR

This department provides administrative and human resource development related support for the organization in terms of functional divisions- research, training, and knowledge management. It ensures coordination among the departments, top management, finance and accounts department with regards to different compliance issues. This department is committed to address with the organization's long-term vision and goals, it is carrying out administrative duties, like providing the tools the organization needs to successfully operate, discover new methods that move the organization forward and taking care of employees in terms of managing their selection, recruitment, increment, promotion, releasing, staff settlement, appraisal punishment, compensation issues, development, administration and many other issues. More importantly this department is highly responsible to handle all employee related matters like leave issues, medicals, housing, and general welfare issues. This department is also responsible to maintain the Procurement, Inventory & Assets Management, Vehicle Management, and services/Logistics like electricity, water, gas, telephone, fax, generator, IPS etc. This department is headed by a Director who is working under Executive Director of the organization.

12.2. Department of Finance & Accounts

The Finance and Accounts Department of Rural Reconstruction Foundation maintains the overall financial affairs & analysis and manages related budgetary activities of the organization, aims to ensure financial transparency of the regular activities. It prepares financial statements applying the "Generally Accepted Accounting System", International Accounting Standard", "Bangladesh Accounting Standard" and "Bangladesh Financial Reporting Standards". This controlling organ has been working from the very beginning of the organization's journey with full commitment to facilitate the organization's performance boosting to fulfill the desired goal. Fund raising from different sources is one of the key activities which is being done over the years whereas rest of the projects' financial management is very much noteworthy. Alongside this department is also responsible to facilitate the different project and organization's internal and external auditing, to develop financial guideline and accounts keeping. This department is headed by a Director who is working under Executive Director of the organization.

12.3. Department of Internal Audit

RRF Audit department provides some critical services to RRF management to ensure accountability and transparency of the organization. These include detecting and preventing fraud, testing internal control, monitoring and compliance of RRF and different development partners. The basic function of RRF internal

Audit department is to find out the deficit of overall activities of the organization and to verify the errors that continue in activities implementation of each and every function at any level of the organization. It keeps working with national and international guideline practices. A 23 numbered hard working Auditor team is on action in physical crosscheck of all records and data during regular audit. Internal audit deals with the audit related affairs of both RRF and Donors. This wing is basically headed by an Assistant Director who exclusively reports to the Executive Director of the organization.

12.4. Department of Monitoring & Evaluation

In order to help improving performance and achieving results over the organization's planning, Rural Reconstruction Foundation set Monitoring and Evaluation Department in 1992. This governance wing basically controls the RRF internal mechanism, is directly managed by the Executive Director of the organization, and is mainly used to assess the performance of projects, institution and programs. RRF intends with regards to implement its all activities enhancing organizational capability where M&E department plays a significant role with its diversified contributions. Based on selected indicators of M&E framework which been set beforehand, this department conducts periodic monitoring and different length monitoring sessions over the need and demand from the projects and management of the organizations. This department put a massive contribution in effective implementation of microfinance program whereas; its focus goes to all projects of the organization as well. This department is led by a Deputy Director.

12.5. Department of ICT

RRF ICT department is mainly responsible for covering comprehensively the events of Website, Email, Wi-Fi, Internet, Microfinance Software, Hardware, Web develop, and all sort of IT based maintenance. At the edge of this communication era, RRF has been able to establish its ICT department from 2002 as a distinguished part of the organization, which contributes significantly in all the events of RRF wagon wheel. By building computer-networking system, now RRF can preserve data and information and can make report based on ICT information. This department is headed by a Deputy Director who is overseen by the Executive Director directly. This department can also generate software for various purpose based on organization's demands. A deputy Director runs this department right now.

12.6. Department of Training

Aiming to strengthen its human resource development and institutional framework, Rural Reconstruction Foundation established the Training department in 2003. This department is mainly responsible for the capacity building and professional development of all RRF staff and development professionals. Its overall goal is to improve the management competencies of development practitioners and enhance the human and operational skills of RRF staff and programs participants and the all stakeholders as well. This training department puts special emphasis on need based, customized training; the focus here is on integrated training modules rather than prototype training. In training participants' competence is taken into account and efforts are made to provide the participants new ideas and insights into the field of different development programs. This department is headed by a Director who reports exclusively to the Executive Director of the organization.

12.7. Department of Communication & Documentation

The Communication & Documentation Department of Rural Reconstruction Foundation (RRF) was established in July 2014 to manage, archive, and provide easy access to organizational documents. As part of Staff Services, the department ensures the accuracy, quality, and integrity of records, responds to information requests from management and departments, and utilizes multiple sources for reference. It also handles the publication of organizational materials, including e-news, newsletters, brochures, annual reports, diaries, calendars, IEC materials, and presentations, in both electronic and print formats.

12.8. Training Unit (Staff Development)

The Training Unit focuses on staff development and capacity building across RRF exclusively involved for microfinance program staff. It designs and conducts training programs to enhance skills, knowledge, and professional growth of staff at all levels. The unit ensures continuous learning, monitors training outcomes, and implements modern techniques, including AI-assisted tools and practical exercises, to strengthen organizational efficiency and performance.

12.9. Risk Management Unit

RRF's Risk Management Cell is responsible for ensuring the overall quality and security of the organization's loan portfolio. It reviews and analyzes loan profiling to identify potential risks, verifies that loan applications are accurate, justified, and supported by valid documentation, and ensures that loans are provided to genuine and eligible clients. By maintaining strict assessment and monitoring systems, the cell helps prevent default or misuse of funds and safeguards the financial health and credibility of RRF's microfinance operations.

12.10. Call Center Unit

The **Call Center Department of RRF** serves as the central communication hub between the organization and its beneficiaries, clients, and stakeholders. It provides information, responds to queries, and offers prompt support regarding RRF's various programs, especially microfinance and development initiatives. The department also conducts client satisfaction surveys, complaint handling, and follow-up services to ensure transparency and accountability. Through continuous communication and feedback collection, the Call Center helps improve service quality, strengthen client relationships, and enhance overall operational efficiency across RRF's branches.

13. RRF ALIGNS SDG

Rural Reconstruction Foundation (RRF) pursues an integrated approach to sustainable development by combining **financial inclusion, livelihood development, agriculture, education, healthcare, skills development, WASH, gender equality, climate resilience and institutional partnerships**. RRF's programs primarily serve disadvantaged and marginalized communities and seek to strengthen their economic resilience, human development and capacity to cope with social and environmental challenges. Through these interventions, RRF contributes directly and indirectly to several Sustainable Development Goals, as summarized below.

SDG	RRF Programs **/ Activities**	**How RRF Contributes**
	Microfinance Program, ENRICH, PPEPP-EU, RAISE, RMTP, Green Biotech, SMART Flower, Climate-Smart Vegetable & Flower initiatives	Provides access to finance, income-generating opportunities, enterprise development, agricultural support and livelihood diversification for poor and vulnerable households. RRF's financial inclusion approach particularly targets low-income households, women and small entrepreneurs.
	PPEPP-EU, Microfinance, agriculture and livelihood interventions	Supports household food and nutrition security through crop production, fisheries, livestock, homestead gardening, livelihood diversification and nutrition-related interventions. RRF's livelihood programs seek to improve both access to food and sustainable household income.
	Community Healthcare Program, Senior Citizen Welfare Program, ENRICH, PPEPP-EU	Delivers primary healthcare, maternal and child healthcare, nutrition support and family-planning services, particularly for underserved rural communities and vulnerable groups.

	Barnamala Bidyapith, Pre-School Program, ENRICH, PPEPP-EU, Internship and skills initiatives	Expands access to formal and non-formal education, early childhood learning and practical learning opportunities for children and young people. The report identifies Barnamala Bidyapith, pre-schools and internships as core education interventions.
	Social Advocacy, gender-behavior initiatives, PPEPP-EU and women-centered economic activities	Promotes women's economic participation, leadership and decision-making while addressing gender-related social issues through community engagement, advocacy and livelihood opportunities.
	BD-WASH, Sustainable Water & Sanitation Program, FINISH Mondial, community resilience/WASH interventions	Improves access to safe water, sanitation and hygiene services, including sanitation financing, household facilities, awareness and market-based WASH solutions. These programs are specifically identified under RRF's environment and climate portfolio.
	Microfinance, RAISE, BYETS, technical and vocational skills programs, entrepreneurship development	Creates pathways to employment and entrepreneurship through technical skills, apprenticeship, enterprise financing, business development and financial inclusion. RRF describes skills development as a means of reducing unemployment, improving productivity and preparing a self-reliant workforce.
	PPEPP-EU, Disability Inclusion, Financial Inclusion, Education and Community Development programs	Prioritizes marginalized and extremely poor households and promotes inclusion of women, persons with disabilities, youth, senior citizens and other vulnerable populations in development opportunities.
	RHL, Resilient Housing and Infrastructure, Community Disaster Resilience and Climate-affected Area Interventions	Strengthens household and community resilience through improved housing, disaster preparedness, resilient infrastructure and livelihood support in vulnerable areas.
	RHL, RMTP, SMART Flower, Climate-Smart Vegetable & Flower, Green Biotech and resilience programs	Promotes climate adaptation, sustainable agriculture, climate-resilient livelihoods, community preparedness and improved natural-resource management, particularly in disaster-prone and climate-vulnerable areas. RRF specifically integrates climate adaptation and resilience building into its programs.
	Government, PKSF, Development Partners, Donors, Banks, NGOs and International Networks	Implements programs through collaboration with government institutions, national and international development agencies and other stakeholders, strengthening resources, technical capacity and sustainable development outcomes.

14. RRF ONGOING PROGRAM

Sl	Name of Program	Partner/Donor/Lender	Beneficiaries		
Socio-Economic Development			**Male**	**Female**	**Total**
1	Microfinance	PKSF, Commercial Bank	13,835.00	287715	301550
2	Remittance (Inward)	Bank Asia, Southeast Bank, The City Bank	12,528.00	58350	70878
3	RRF Agent Bank	RRF & Mutual Trust Bank	1,019.00	1373	2,392
4	Recovery & Advancement of Informal Sector Employment (RAISE)	World Bank & PKSF	873.00	3081	3954
Technical & Skills					0
5	Skills for Industry Competitiveness and Innovation Program (SICIP)	PKSF	126.00	124	250
6	National Human Resource Development Fund	NHRDF	71.00	25	96
7	Accelerating and Strengthening Skills for Economic Transformation (ASSET)	Diectorate of Technical Education, Technical and Madrasa Education Division, Ministry of Education	137.00	83	220
Sustainable Livelihood & Food Security					0
8	ENRICH Program	PKSF	41,176.00	38728	79904
9	Pathways to Prosperity for Extremely Poor People (PPEPP-EU)	European Union & PKSF	-	4409	4409
10	Senior Citizen Welfare Program	RRF	125.00	338	463
Agriculture					0
11	Green Biotech Tissue Culture Lab	RRF	150.00	50	200
12	Promotion of Value Added Flowers for Sustainable Growth and Instituting RECP Practices (SMART Project)	World bank, PKSF & RRF	294.00	905	1200
13	Strengthening Climate-Smart vegetable and Flower Value Chain in Bangladesh	Heifer International Bangladesh	-	5500	5500
Environmental and Climate Change					0
14	Bangladesh Rural Water, Sanitation and Hygiene for Human capital Development project (BD-Wash)	PKSF	5,599.00	5626	11225
15	Sustainable Water & Sanitation Program	Water.org	96,539.00	96927	193466
16	Resilient Homestead and Livelihood Support to the Vulnerable Coastal people of Bangladesh (GCF-RHL)	PKSF	1,750.00	1799	3549
Health					0
17	RRF Community Health Care Program	RRF	6,243.00	14771	21014
Education					0
18	Barnamala Bidyapith (Formal Education)	RRF	534.00	656	1190
19	Pre-School (Non-Formal Education)	RRF	145.00	140	285
20	Internship		652.00	436	1088
Others					0
21	Training And Resource Centre (TARC)	RRF	2,998.00	1839	4837
Total			**184794**	**522875**	**707670**

15. RRF MICROFINANCE AT A GLANCE (AS OF JUNE 2026)

SL	**Particulars**	PKSF Standard	June, 2025	June 2026
1	Branch		318	409
2	Region		52	66
3	Zone		11	13
4	District		32	37
5	Upzila		176	216
6	Union		1,217	1,373
s7	Village		7,979	8,887
8	Total Staff		2,680	3,012
9	Credit officer		1,549	1,784
10	Samity		19,321	21,138
11	Member		279,475	301,557
12	**Total Actual Loanee**		**210,479**	**228,416**
13	**Savings Outstanding**		**8,911,345,837**	**10,142,513,703**
14	Loan disbursement (Cumulative)		148,480,079,050	185130770050
15	**Total Loan Outstanding**		**20,011,398,291**	**27,112,953,685**
16	PKSF Loan		1,893,422,731	1,433,552,434
	Bank (all) Loan		8,420,624,892	10,453,385,553
	NBFI Loan		155,315,425	1,034,573,510
	Total Loan Fund Outstanding		**10,469,363,048**	**12,921,511,497**
17	Equity (Amount)		3,455,167,679	4,206,490,277
18	**Surpuls up to this month**		**551,565,679**	**751,322,598**
19	**OTR (%)**		**96.37%**	**97.76%**
20	Cumulative Recovery Rate (CRR)	98%	98.67%	98.98%
21	Portfolio at Risk (PAR)	0% - 5%	8.92%	7.40%
22	Savings and Outstanding Ratio	35%-40%	44.53%	37.41%

16. RRF BUDGET (2025-2026 AND 2026-2027)

Sector	Sl	Projects Name	Budget	Budget
			2025-2026	**2026-2027**
Education	**1**	Formal Education (Barnomalla Bidyapith)	32,062,467	33,530,800
	2	Pre School (Barnomalla Bidyapith)	3,432,000	3,589,000
	Sub-total (Education)		**35,494,467**	**37,119,800**
Health	**3**	Community Healthcare Program	4,517,400	4,481,800
	4	Diabetic Clinic	40,000,000	-
	5	ENRICH Project	8,905,104	-
	Sub-total (Health)		**53,422,504**	**4,481,800**
Livelihood & Food Security	**6**	Skills for Industry Competitiveness and Innovation Program (SICIP)	32,400,000	34,020,000
	7	Bangladesh Rural Water, Sanitation and Hygiene for Human Capital Development Project (BD Rural WASH for HCD)	4,000,000	4,200,000
	8	Resilient Homestead and Livelihood Support to the Vulnerable Coastal people of Bangladesh (RHL) Project	65,348,775	68,861,337
	9	Senior Citizen Welfare Program	9,151,000	9,998,000
	10	Vulnerable Group Development (VGD)	1,728,000	-
	11	Institute of Informatics and Development (IID)	6,480,000	6,900,000
	Sub-total (Livelihood & Food Security)		**119,107,775**	**123,979,337**
Environmental & Climate Change	**12**	Community Disaster resilience Project (Habitat)	17,083,739	-
	13	WASTE	3,379,542	-
	14	Pathways to Prosperity for Extremely Poor People (PPEPP)	29,380,690	27,911,655
	Sub-total (Environment & Climate Change)		**49,843,971**	**27,911,655**
Financial Inclusion	**15**	Microfinance Program	63,994,433,715	91,416,365,312
	16	Agent Banking	11,093,700	11,211,620
	17	Money transfer (Remittance)	100,292,400	21,637,990
	18	Sustainable Credit Program: Improving Water and Sanitation	12,333,669	12,504,000
	Sub-total (Financial Inclusion)		**64,118,153,484**	**91,461,718,922**
Capacity Building	**19**	Training & Resource Centre (TARC)	33,469,211	28,718,740
	20	Recovery and Advancement of Informal Sector Employment (RAISE)	26,740,600	23,606,008
	21	Automobile Training & Service Center	17,209,800	-
	22	RRF Technical & Vocational Department	142,854,000	-
	23	National Human Resource Development Fund (NHRDF)	6,846,708	9,900,000
	24	Accelerating and Strengthening Skills for Economic Transformation (ASSET)	10,800,000	11,880,000
	25	Skills, Training and Education Program (STEP)	81,027,125	-
	Sub-total (Capacity Building)		**318,947,444**	**74,104,748**
Agriculture	**26**	Strengthening Climate-smart Vegetable and Flower Value Chain in Bangladesh	42,727,486	47,314,450
	27	Green Biotech Tissue Culture Lab	6,880,764	4,902,101
	28	Rural Microenterprise Transformation Project (RMTP)	12,139,168	-
	29	Green Growth of Microenterprises through Climate Smart Flower Value Chain with RECP practices.(SMART)	24,482,090	16,248,818
	30	Prottay (Agriculture Farm)	4,060,000	-
	Sub-total (Agriculture)		**90,289,508**	**68,465,369**
General & Administration	**31**	**General Fund**	404,829,847	383,692,669
Total Budget			**65,190,089,000**	**92,181,474,300**

17. OUR CURRENT PARTNERS (AS OF JUNE 2026)

RRF gratefully acknowledges the valuable support and collaboration of its government, national and international development partners, donors, and financial institutions in advancing sustainable development and improving the lives of underserved communities.



1. Palli Karma-Sahayak Foundation (PKSF) 2. Bangladesh Bank 3. BRAC Bank 4. Agrani Bank 5. Bank Aisa 6. Pubali Bank 7. EXIM Bank 8. SBAC Bank 9.. NCC Bank 10. Mutual Trust Bank 11. The City Bank 12. Southeast Bank 13. Community Bank 14. One Bank 15. Prime Bank 16. Uttara Bank 17. UCBL PLC 18. Rupali Bank 19. Premier Bank 20. NRBC Bank 21. Meghna Bank 22. Shimanto Bank 23. Modhumoti Bank 24. Commercial Bank of Ceylon 25. Sonali Bank 26. Standard Bank	27. IFIC Bank 28. NRB Bank 29. IPDC Finance 30. IDLC Finance 31. United Finance 32. Lanka Bangla Finance 33. National Finance 34. Alliance Finance 35. United Nations Development Program (UNDP) 36. Ministry of Education 37. Directorate of Primary Education 38. World Food Program (WFP) 39.. Infrastructure for Development Company (IDCOL) 40. Habitat for Humanity International (HHI), Bangladesh 41. Swiss Contacts 42. Bangladesh NGO Foundation (BNF) 43. Campaign for Popular Education (CAMPE) 44. International Federation of Rural Catholic Adults (FIMARC)	45. European Union 46. Heifer International Bangladesh 47. Water.org 48. Make Mothers Matters (MMM) 49. National Human Resource Development Fund 50. WASTE 51. Department of Livestock 52. Department of Agriculture Extension 53. Department of Women Affairs 54. Credit Development Forum (CDF) 55. Food Security Cluster 56. Bangladesh Sustainable Development Forum (BSDF) 57. Grameen Phone 58. bKash

18. Our Partners'' Timeline

Since its establishment, Rural Reconstruction Foundation (RRF) has collaborated with national and international donors, development agencies, government institutions, and financial partners to implement programs in education, healthcare, livelihoods, skills development, poverty reduction, and community empowerment. These valued partnerships have strengthened RRF's institutional capacity and contributed to sustainable socio-economic development, particularly among disadvantaged and vulnerable communities.

Name of Donor	Funding Period	Name of the project
APHD	1989 to 1994	Functional Literacy Project
VHSS	1988 to 1989	Health activities
NGO Forum	1988 ongoing	Village Sanitation Project
Enfance et partage	1989 to 1992	Sponsorship for Children Education
CCFD	1985-1987	Education & Health
	1989 to 1990	Relief operation for Flood Victim
	1991 to 1994	Construction of Training Centre
	1996	Promotion of Women Development
Foundation D France	1992	Post Cyclone Rehab-1991
NOVIB	1989 to 1991	Relief operation for Flood Victim
NOVIB	1992-1993	Human Dev. Education & Training
CCCI	2000	Relief operation for Flood Victim
	2001 ongoing	Sponsorship for Children Education
		Health care fund

SDC	2000	Emergency Relief-2000
OXFAM-GB	2000	Emergency Relief & Rehab.
Care Bangladesh	2000	Soft Loan
Proshika Manobik Unnayan Kendro	2000 to 2001	Relief operation for Flood Victim
	2000 to 2003	Networking
	2000	Agriculture Technology Transfer Project
RDRS	2000	Relief operation for Flood Victim
Islamic Relief	2000	Relief operation for Flood Victim
Bangladesh Bank	1999 ongoing	Rural Housing Project
Narcotics Dept. Jessore	1997 to 1998	Motivation for Narcotics
LGED, Dhaka	1998 to 2000	Water Seal Pit Latrine Supply
	2003 to 2006	Integrated Food Security Program
ICLARM	1999 to 2005	Aquaculture Development Project
CATALYST	2006 -2008	Floriculture Marketing Dev. Project
WFP	2001 to ongoing	Emergency School Feeding Project
	2008	Cash for work
	2010-2012	Vulnerable Group Development
	2009	Home gardening
Women Affairs Bureau	2010-2012	Vulnerable Group Development
DANIDA	2005 ongoing	Legal Aid & Good Governance
PKSF	1992 ongoing	Rural Micro Credit (RMC)
	2000 ongoing	Socio Economic Rehabilitation Loan Program
	2003 to 2006	Financial support to the Poorest (FSP)
	2005 ongoing	Micro Enterprise Loan Program
	2005 ongoing	Hard-Core Poor Program
	2006 ongoing	Seasonal Loan Program
	2006 ongoing	Agriculture
	2007 ongoing	Livelihood Restoration Project (LRP)
	1998 ongoing	Institutional Dev.Loan
	2008 ongoing	Urban Microcredit-UMC
	2008 ongoing	SHAHOS
	2008 ongoing	Rescue
	2007-2008	Prime-2
	2008-2009	EFRAP
PKSF	1992-ongoing	Micro credit
	2014 ongoing	Community Based Climate Change Adaption Program (CBCCAP)
	2016 ongoing	Promoting Agricultural Commercialization and Enterprises(PACE)
	2016 ongoing	Skill for Employment Investment Program (SEIP)
	2016 to 2019	Leaning and Innovation Fund to Test New Ideas (LIFT)
	2014 to 2019	Ultra Poor Programme (UPP)-Ujjibito
	2016 ongoing	ENRICH (Shamriddhi)
	2017 ongoing	Elderly program
	2017 ongoing	Culture & Sports program
	2019 ongoing	Adolescent
	2019 ongoing	Social Advocacy
	2019 ongoing	PPEPP
	2019 ongoing	Scholarship for students
	2021 ongoing	SEP
	2023 ongoing	RAISE
	2023 ongoing	RMTP
	2024 ongoing	RHL
	2025 ongoing	SMART

	2025- Ongoing	Skills for Industry Comprehenshiv and Innovation Program-SICIP
	2014 ongoing	Developing Inclusive Insurance Sector Project (DIISP)
Bank	2011-ongoing	Agriculture & Microcredit
NBFI		Micro credit
Pubali Bank Ltd.		Relief
UNDP	2007-2009	Relief & Rehabilitation-Sidr affected
	2009-2011	Core Family Shelter
ADB/DPHE		Secondary town infrastructure Dev.
Public Health Dept.		Water & Sanitation
Idcol	2010 Ongoing	Bio-Gas Loan
Habitat	2011 ongoing	Shelter repair
INM	2012 to 2014	Training
Price	2012 to 2014	Training on agriculture
Relief International	2012 to 2013	CVAW Training
NGO Foundation	2012 to 2013	Training
Primary Education Dept.	2012 ongoing	School Feeding
Swiss Contract	2012 to 2018	Skill Training
EDGE	2017	Vegetable cropping practices
Relief International	2014 to 2015	Eco-tourism project
	2015 to 2016	Human Trafficking
Development Alternative Inc.	2015 to 2017	Agriculture Value Chain
CAMPE	2015 to 2018	Advocacy in Education
Bangladesh Bank	2016 to 2020	Skill for Employment Investment Program (SEIP)
IID	2019	
BTEB	2019	
Lite Castle Partner		Agriculture Entrepreneur
British Council	2015 to 2019	Active Citizens
Winrok International		Ashshash
Swiss Contract	2019 to 2020	Sudokkho
Swiss Contract		BYETS
Swiss Contract		Prabraddi
		UNFPA
Ministry of finance	2023 ongoing	NHRDF
Chemonics	2024 ongoing	
Water.org	2023 ongoing	Water & Sanitation

19. Ongoing Program/ Project Brief

SOCIO-ECONOMIC DEVELOPMENT

19.1. Microfinance

RRF is operating microfinance program in 37 districts in Bangladesh covering 7,979 villages supporting 301,557 members. This program comprises a broad spectrum of Loan and Savings products. Right now it has 22 Loan Components and 14 Savings products. This program is financially supported by Palli Karma-Shayak Foundation (PKSF) and different commercial Bank. It intends to support people living in poverty in numerous ways by facilitating easy access to credit and savings, from enabling investment in small enterprises, to helping families maintain spending on food, and offering coping mechanisms for emergencies. It directly contributes to achieving different aspects of development with regards to extreme poverty, food security, health, education, gender equality, sanitation, livelihood, inclusive, economic growth and climate change resilience.

19.2 Remittance (Inward)

RRF is promoting remittance service from June 2009, has been render with the collaboration with Bank Asia Ltd, The City Bank Ltd. & Southeast Bank Ltd. This program extends to the entire microfinance area of the organization. This service is provided to the people who are staying in the particular areas of the respective offices under ongoing microfinance program. In fact, the microfinance staffs serve this door step services into the grass root level and hard to reach areas. The main goal of these services is to deliver the money that is being sent from the foreign countries to the receivers and helping the poor population as well as helping the economic development of the country in the process. It also helps to enhance the reputation of RRF in home and foreign countries and helps to attend the social responsibilities.

19.3. RRF Agent Banking

RRF has kicked off Agent Banking in association with Mutual Trust Bank (MTB) at Barinagar Bazar, Shatmile, Jashore from February 2018. Agent banking is limited scale banking and financial service for those living in remote areas across the country through persons under a valid agency agreement, rather than a teller or cashier, according to Bangladesh Bank agent banking guideline 2013, RRF has undertaken to promote this event into the rural areas.

19.4. RAISE (Recovery and Advancement of Informal Sector Employment)

Rural Reconstruction Foundation (RRF) undertook the 'Recovery and Advancement of Informal Sector Employment (RAISE)' project in September 2022 financed by World Bank and PKSF. The RAISE project will facilitate employability and increase productivity of informal sector, and provide financial assistance. The overall objective of the project is to enhance the access to earning opportunities for low-income youth, including COVID-affected youth in urban and peri-urban areas. Different kinds of trainings & loans are provided through this project.

RRF TECHNICAL & VOCATIONAL

19.5. Skill for Industry Competitiveness and Innovation Program (SICIP)

The **Skills Improvement for Competitive Industries Program (SICIP)** is a market-oriented skills development initiative funded by the Palli Karma-Sahayak Foundation (PKSF) and implemented by the Rural Reconstruction Foundation (RRF). Designed as an employment-oriented training program, SICIP focuses on developing skilled human resources among unemployed, underemployed, and low-income youth, with a strong emphasis on promoting the participation of women and disadvantaged communities. The project delivers practical, industry-driven technical and vocational training across four specialized trades: IT Freelancing, Food and Beverage Production, Bakery and Pastry Production, and Auto Mechanics. By establishing direct linkages with relevant industries, the program bridges the gap between training and employment, ultimately increasing trainees' income potential, enhancing their access to decent career opportunities, and contributing to a highly competitive national workforce.

19.6. National Human Resource Development (NHRD)

The National Human Resource Development Fund (NHRDF) was established with the mission of transforming unskilled and semi-skilled workers into productive, skilled human resources in key sectors. It aims to support government institutions, private companies, non-government organizations, industry skill councils, and industry associations in achieving this goal. NHRDF is using part of its funds, provided by the Government of Bangladesh, to facilitate skills development among the youth in these priority sectors. As part of this initiative, Rural Reconstruction Foundation (RRF) is conducting training programs aimed at empowering young people in society. With over a decade of experience in vocational training, RRF has developed a seasoned workforce capable of successfully driving this project and contributing to the overall mission of NHRDF.

19.7. Accelerating and Strengthening Skills for Economic Transformation (ASSET)

The Accelerating and Strengthening Skills for Economic Transformation (ASSET) initiative is a joint venture implemented by the Rural Reconstruction Foundation (RRF) in partnership with the Directorate of Technical Education under the Technical and Madrasa Education Division, Ministry of Education, Bangladesh. Designed to align vocational training with evolving market needs, the project equips youth with practical skills across key technical sectors to enhance local employability and drive economic empowerment. As recorded in RRF's status update on September 3, 2026, the ongoing initiative has successfully graduated 240 trainees across 12 completed training batches—comprising 140 graduates in Food and Beverage Production, 60 in Bakery and Pastry Production, and 40 in Automotive Mechanics.

SUSTAINABLE LIVELIHOOD & FOOD SECURITY

19.8. ENRICH Program

With the technical and financial assistance of Pally Karma-Sahayak Foundation (PKSF), Rural Reconstruction Foundation (RRF), a national legendary non-government humanitarian organization in Bangladesh, has been implementing the “Enhancing Resources and Increasing Capacities of the Poor Households towards Elimination of their Poverty” (ENRICH) program at three Unions; Bagharpara and Sharsha Upazilla under Jashore District and Lohagra Upazilla unde Narail. The ENRICH has been distinctively designed to target such issues which ensures the household-based sustainable development. It attaches high importance to creating capabilities of and establishing an enabling environment for the people to improve their socio-economic conditions and reach a level of living which is humanly dignified, within as a short time as possible. It aims to make the poor households enriched through eradicating their poverty and enhancing their abilities. It follows a life cycle approach-from conception to grave. At each identifiable level of life, there are programs. There are services for pregnant and lactating mothers, newborn children and adolescents, youth, adults, and elderly people.

19.9. The Pathways to Prosperity project (PPEPP-EU)

Rural Reconstruction Foundation started implementing the project “Pathways to Prosperity for Extremely Poor People” from January 2020 in Bagerhat and Khulna districts in partnering with Pally Karma-Sahayak Foundation (PKSF). This program is funded by the UK’s Department for International Development (DFID) and the European Union (EU). The Pathways to Prosperity project will help the extremely poor people to connect with mainstream development activities and economic growth. It aims to deliver the results and higher level changes through following six interrelated and multidimensional components: Livelihoods (resilience building and value-chain development), Nutrition and Health, Community Mobilisation, Market Development, Policy Advocacy, and Life-Cycle Grant Pilot. The Project has three cross-cutting areas – Disability, Disaster and Climate Resilience, and Women’s Empowerment Leading to Gender Equality.

19.10. Senior Citizen Welfare Program

The experience and wisdom of the senior citizens can guide the youth towards a better and more prosperous future. The Sustainable Development Goals (SDGs) cannot be achieved leaving anyone behind, and empowering senior citizens is as important as ensuring their welfare. Our heart's conviction toward inclusive

development and social dignity of the elderly." Today's these older people were once a young people, they created the next generation. They sacrificed their golden time with over the years for this generation. Today's colorful world is their creation. Recognizing them is our moral duty. RRF has 4 Elderly Club in Sadar, Sharsha and Jhikorgacha Upazilla of Jashore district delivering various services to 463 elderly people.

AGRICULTURE

19.11. Green Biotech (Tissue Culture Lab)

Tissue Culture Lab is a new addition to the organization, which gives an excellent level of excellence to the agricultural department of the organization. Especially the organization has been working on two decades on floriculture. In the meantime, it has implemented multi-functional activities for the marketing of flowers, involved the farmers in cultivating new species of flowers. Based on the demand of local farmers and country's market, in association with PKSF, the organization has established a tissue culture lab from September 2018. It aims to Produce Sapling of Flowers mother plant within the country and make availability of sapling to the farmers at Low price. The ultimate goal of this project is to increase farmer's income, livelihood and extension of floriculture through supplying quality, germ free healthy sapling. This porgram is now being implemented with its own support.

19.12. Strengthening Climate-Smart vegetable and Flower Value Chain Project

From July 2023 Rural reconstruction Foundation is implementing this project in two upazilas of the Jashore district, an area characterized by dry weather and floodplain soils with high organic content. With the financial and technical support of Heifer International: Strengthening Climate-smart Vegetable and Flower Value Chain (C4VFVC) project aims to enhance the agricultural value chain in the Jashore district of southwestern Bangladesh. Every year, a significant number of harvested produces (including vegetables and flowers) are wasted due to seasonal gluts and a lack of post-harvest management, including facilities for preservation and storage, and proper transportation systems and marketing networks. In Bangladesh, different types of agricultural markets (i.e., rural local market, rural assembly market, rural secondary market, urban retail market, etc.) exist, where agricultural products are traded. The vegetable and flower marketing systems are problematic and un-organized, and it needs to be improved to minimize price fluctuations and ensure a fair price for producers and consumers. The C4VFVC project will be implemented in Jashore district of southwestern Bangladesh. Salinity intrusion and coastal flooding due to rising sea level is one of the most important causes of environmental and socio-economic vulnerabilities in this area.

19.13. Promotion of Value Added Flowers for Sustainable Growth and Instituting RECP Practices (SMART Project)

SMART Project**,** implemented by Rural Reconstruction Foundation (RRF)**,** supports microenterprises in agribusiness, manufacturing, and service sectors, particularly in environmentally stressed areas vulnerable to climate change and natural disasters. The project promotes sustainable and environmentally friendly business practices while encouraging the adoption of operational safety standards within microenterprises. Through capacity building, technology adoption, knowledge sharing, and behavioral change initiatives, RRF equips microenterprises to implement green growth solutions that are both resource-efficient and environmentally beneficial. Guided by principles such as business clustering, pollution reduction, ecosystem preservation, economic and climatic vulnerability, and potential for replication, the project aims to enhance the resilience, sustainability, and long-term growth of microenterprises under RRF's holistic development framework.

ENVIRONMENT & CLIMATE CHANGE

19.14. Bangladesh Rural Water, Sanitation and Hygiene for Human Capital Development Project (Bd-Wash)

Rural Reconstruction Foundation (RRF), in partnership with Palli Karma Sahayak Foundation (PKSF), implements the BD WASH program to improve access to safe water and sanitation across Bangladesh. The program operates through 25 branch locations in Bagerhat, Jhenaidah, Khulna, Pabna, Sirajganj, Mymensingh, and Cumilla. RRF's initiatives focus on providing sustainable water and sanitation solutions, enhancing

community health, and fostering hygiene awareness in rural and underserved areas. Through these interventions, RRF contributes to improved living standards, disease prevention, and the overall well-being of vulnerable populations

19.15. Sustainable water and sanitation Program

Water Credit – Sustainable Water and Sanitation Program**,** funded by Water.org, USA, is being implemented across 30 districts from April 2023 to March 2026 with a total budget of BDT 18,100,000**.** The project aims to create widespread awareness about sustainable water and sanitation systems and to ensure increased usage of safe and sustainable facilities among communities. Key interventions include designing and distributing IEC materials, developing training modules, and conducting ToT sessions to build staff capacity. The program also documents borrower success stories, produces promotional materials such as brochures, posters, and catalogs, and creates audio-visual content to engage communities effectively. By actively involving local stakeholders, the initiative promotes the adoption of sustainable water and sanitation solutions, contributing to long-term health, hygiene, and environmental resilience.

19.16. Resilient Homestead and Livelihood Support to the Vulnerable Coastal people of Bangladesh (RHL)

The Resilient Homestead and Livelihood Support to the Vulnerable Coastal people of Bangladesh Projects aims to enhance the resilience of targeted people to climate change through adopting and practicing adaptive activities in the Project Area. With the support of PKSF, RRF is implementing this project from 2024 in the Morelgonj Upazila of Bagerhat district has been selected based on exposure, vulnerability and feasibility of crab hatchery. They will be able to identify the impacts of climate change on their lives and livelihoods and prepare plans for addressing those impacts through climate change adaptation groups ("CCAGs"). Aligning the stated specific objectives, the Project will construct climate resilient homesteads for the most vulnerable households, Climate adaptive farming technologies e.g., crab fattening along with mangrove tree plantation, Sheep/goat rearing, household-based agriculture etc. The project follows agriculture and food security sector guidelines while designing climate resilient livelihoods.

HEALTHCARE

19.17. Community Healthcare Program

Rural Reconstruction Foundation driven "Community Healthcare Program" is an absolutely outreach project. Mainly, RRF planned to establish few Community Healthcare centers at the village level to extend Primary Health Care at the door step of the rural people especially to the beneficiaries of all RRF program and project in its working areas. RRF "Community Healthcare Program" basically seeks to ensure complete healthcare services in grass route level.

Even the country's healthcare status has reached a crossroads where success can be rejoiced but those could be short-lived if certain challenges are not met. Still lots of gaps are making some concern in this regards. From the Social Commitment, Rural Reconstruction Foundation started "Community Healthcare Program" from September, 2015 without being depended for having any financial support from outside. This program has been designed in the light of Government of Bangladesh driven Community Clinic which is financially backed by RRF itself.

EDUCATION

19.18. Barnamala Bidyapith (Formal Education)

Barnamala Bidyapith an absolutely formal education program, which is operated according to the current mainstream national curriculum. This institution's goal is not only to provide the highest quality teaching, but also to inculcate the values essential for tomorrow's leaders. Our teaching team who are capable of teaching the most challenging and up-to-date educational program and empowering them with knowledge and life skills so that they can take on the challenges of building themselves and a better nation. 05 number of Formal Schools RRF has which all have government accreditation from the Ministry of Education and Jashore Education Board. The teaching learning activities are being conducted from Play group to Grade Ten.

19.19. Pre-School (Non Formal Education)

RRF pre- schools provide a 1-year program targeting students from disadvantaged and non-literate families. Basically, RRF promotes community based pre-school in small scale in its working areas.

RRF has a strong relationship with the government primary school system, as children who participate in RRF's pre-school program not only go on to study in government primary schools afterwards but also any other school. RRF implements a **Non-Formal Education Program** dedicated to delivering early childhood education to children from underprivileged communities. Through this initiative, **23 pre-schools** have been established to provide learning opportunities for children aged **3 to 5 years**. These pre-schools serve as nurturing environments that lay the foundation for cognitive growth, social interaction, and holistic development. The program exemplifies RRF's strong commitment to shaping a brighter future through accessible and quality early education. RRF pre-schools provide children with a foundational skills base in literacy, reading and mathematics, and seek to promote children's emotional and physical development for success in primary school. Class hours are flexible and tuition fee is very minimal. Teachers are women from the local community who. The student-teacher ratio is kept low at around 1 teacher

19.20. Internship

Internship roles are ideally an integral part of RRF. Therefore, RRF internship is considered in line with our organization's philosophy and practice so it benefits our productivity, revenue and staffing goals. The internship experience is mutually beneficial for RRF and Interns either. The essence of Internship is to provide training and experiential learning opportunities for the development of skills in assessment, counseling, crisis intervention, consultation, outreach, and supervision which make a win-win situation both for RRF and Internees. It also provides a professional working environment that encourages and gives space to professional identity development and the development of professional competence. The provision of length of internship can also be dictated by the duration of a school break; for instance, summer internships and winter internships are common, and take place over the course of a summer or winter vacation. There are various issues for internship topic which are consistent with the organization's activities and students' curriculum.

OTHERS

19.21. RRF Training & Resource Centre

RRF Training and Resource Centre (RRF TARC), the apex training institute in the southern part of the country, emerged as a philanthropic institute in 07 November 1991 under Rural Reconstruction Foundation. The essence of this TARC's emergence is to create skill human resource for social development, to assist small NGO and poor community people through training activities and conduct different types of researches. This training center is located in a pleasant environment surrounded by green nature which is 8 kilometers far from Jashore Town. Currently, various NGOs, government organizations, corporate company, and social organizations hire this venue for arranging various events. RRF made a radical move to start in commercial approach to make this institute sustainable.

20. TRAINING AT A GLANCE (AS OF 2025-26 FY)

Rural Reconstruction Foundation (RRF) strengthened its human resource capacity through internal, national, and international training programmes. A total of 1,977 participants benefited from various training courses covering microfinance management, accounting, leadership, risk management, internal audit, digital technology, artificial intelligence, climate change, and financial inclusion.

Of these, 1,933 participants attended RRF's internal training programmes, while 16 participants received specialized training organized by PKSF for microfinance operations. Additionally, 28 participants attended development-focused and international training programmes.

These initiatives reflect RRF's continued commitment to enhancing staff competencies, improving operational efficiency, promoting digital transformation, and strengthening institutional capacity for sustainable development.

SL	ORGANIZED BY	TRAINING NAME	BATCH	NO. OF PARTICIPANTS
1	Organized By PKSF for MF	1. Ratio Analysis & Decision Making		01
2		2. Internal Audit		01
3		3. Risk Management		01
4		4. Art of Facilitation		01
5		5. Procurement & Inventory Management		01
6		6. AI in Integrated Training Program		01
7		7. Crisis Management in Microfinance Operation		01
8		8. Accounting For Non Accounts		01
9		9. Training of Trainers		01
10		10. Human Resource Management		01
11		11. Internal Audit		01
12		12. Microenterprise Management & Financing Strategy		01
13		13. Workshop on "PKSF-Partner Organization Learning Dialogue":		02
14		14. AI For Workplace Productivity for MFi		02
Sub-Total				**16**
15	RRF Internal Training Courses	1. Microfinance Management Foundation Training for Credit Officer	46 Batch	1458
		2. Accounts Management and Software Operation Training for AM (A/C & Loan)	11 Batch	333
		3. Management Skill & Software operation Training	04 Batch	122
		4. Interactive Refresher Training For M & E	01 Batch	20
Sub Total			**62 Batch**	**1933**
16		1. Training on Using Wholesale Market Price Based Apps	01	04
17	Organized By PKSF for Development Programs	2. Training of Trainers (ToT)	02	09
18		3. Climate Change and Development	01	01
19		4. Media Handling and Public Communication Training	01	03
20	International Training	5. Global Financial Inclusion Training	01	11
Sub Total			**06**	**28**
Grand Total				**1977**

21. OFFICIAL CONTACT AND OFFICE ADDRESS

HEAD OFFICE

Address: RRF Bhaban, C&B Road, Karbala, Jashore-7400, Bangladesh.

Tel: 88024777-66357, 88024777-65704,

Cell: 01748-894629

DHAKA OFFICE

Address: Rupayan Shopping Square, 7th Floor, Plot No-C-2, Block-G, Bashundhara, Dhaka

Tel: 8809678800770

Cell: 0133-4886655

HOTLINE

01733-073076
0133-4886655

CALL CENTER

(Exclusively for Microfinance Program)

01708-416666
01708-416667
01334-886699

MEDIA & OUTREACH

info@rrf-bd.org

www.rrf-bd.org

Rural Reconstruction Foundation

www.youtube.com/@rrfjessore

Philip Biswas
Founder and Executive Director
Rural Reconstruction Foundation

PROJECT OFFICE ADDRESS

SL	Name of Office	Mobile Number	Office Address
Barnamala Bidyapith School			
1	Barnamala Bidyapith Jashore	01705410311	Sutipur Road, Kholadanga, Arabpur Union, Sadar, Jashore.
2	Barnamala Bidyapith Kamarpara	01708416731	Kamarpara, Jhikorgacha, Jashore.
3	Barnamala Bidyapith Ulashi	01309137044	Gilapole More, Ulashi, Sharsha, Jashore.
4	Barnamala Bidyapith Girls School	01708416626	Sutipur Road, Sujalpur, Sadar, Jashore.
5	Barnamala Bidyapith Bahadurpur	01705410312	Bahadurpur, Jessore Sadar, Jashore.
Skills Improvement for Competitive Industries Program (SICIP)			
6	SICIP Training	01711425384	RRF Head Office , C&B road, karbala, Jashore.
National Human Resource Development (NHRDF)			
7	NHRD Training	01711425384	RRF Head Office , C&B road, karbala, Jashore.
ENRICH PROGRAM			
8	ENRICH Bagharpar Project Office	01717249741	Mohiron, Bagherpara, Jashore (Beside The Post Office)
9	ENRICH Sharsha Project Office	01717249741	Satkhira Road, north side of Police Super office, Navaron Serkel, Sharsha,Jashore
10	ENRICH Lohagora Project Office	01717249741	Noldi Bazar, Lohagara, Narail.
RRF Agent Banking			
11	RRF Agent Banking	01708416884	High School Road, Barinagar Bazar, Sath Mile, Jashore.
Prosperity Project			
12	Prosperity Project Bolibunia office	01720-526224	Amtala Baazar, Boloibunya, Moralgonj, Bagerhat
13	Prosperity Project Ramchandrapur	01720-526224	Borshibawa Bazar, Moralgonj, Bagerhat
14	Prosperity Project, Madhupur office	01720-526224	Mokampur Bazar, Beside Police Fari, Terokhada, Khulna
15	Prosperity Project, Schiadaha sub- office	01720-526224	Schiadaha Bazar, Terokhada, Khulna
Recovery & Advancement of Informal Sector Employment (RAISE)			
16	RAISE	01720526259	C & b Karbala, RRF Head Office,Jashore
Green Biotech Tissue Culture Club			
17	Tissue Culture Lab	01712577750	RRF TARC, Ramnagar, Jashore.
Strengthening Climate-Smart vegetable and Flower Value Chain in Project- Heifer International Bangladesh			
18	BD-17 Project	01712577750	Kalitola, Babughat Road, Chowgacha, Jashore.
Senior Citizen Welfare Program			
19	Light House Elderly Club	01309137044	Gilapole More, Ulashi, Sharsha, Jashore
20	DIPTO Elderly Club-1	01708416731	Kamarpara, Jhikorgacha, Jashore
21	DIPTO Elderly Club-2	01708416731	Kamarpara, Jhikorgacha, Jashore
22	SARATHI Elderly Club	01708416626	Cutipur Road, Sujolpur, Sadar, Jashore
Community Healthcare Program			
23	Magura Clinic	01717249741	Magura Bazar, Abhaynagar, Jashore
RHL Project office			
24	(GCF-RHL)	01712577750	Bhai Bhai Market (1st floor), 90 Rashi Bus Stand, Bazar Road, Morrelgonj, Bagerhat
SMART Project office			
25	SMART Project Office	01712577750	Ganna Bazar Main Stand, Jhenaidah Sadar, Jhenaidah
Accelerating and Strengthening Skills for Economic Transformation (ASSET)			
25	(ASSET)	01711425384	RRF Head Office , C&B road, karbala, Jashore.

Divisional Office Address

Sl No.	Name Of Division	**Responsible Designation**	Mobile number	Deputy Director office Adress
1	Division-01	Deputy Director-Microfinance Program	01732720020	Sosity tola para, BP Road, South side of PTI Mosque, Jashore Sadar, Jashore
2	Division-02	Deputy Director-Microfinance Program	01704199000	Holding no:222-1, Changnie South More, Halima nagor, Romuse master house, Coartbari, Cumilla
3	Division-03	Deputy Director-Microfinance Program	01708417104	Palmira Bhaban, 13/2, Poba Saha Magdum thana more, Rajshahi Sadar, Rajshahi

Zonal Office Address

Sl No.	Name Of Zone	Responsible Designation	Mobile number	Assistant Director-MFP Office Adress
1	Cumilla Zone	Assistant Director-Microfinance Program	01894424501	Cumilla Housing Astate, Section -2, Block-B, House #06, 1St Floor, Road No 02 Medicle College Road, Cumilla Adrosho Sador, Cumilla
2	Dhaka Zone	Assistant Director-Microfinance Program	01733073055	House No-10, Road No: 01, Sector -09, Uttara, Uttara, Dhaka.
3	Jashore Zone	Assistant Director-Microfinance Program	01708410025	Sky Bhaban, Shaikhati, Infont of Jessore Education Board Office, Jashore
4	Khulna Zone	Assistant Director-Microfinance Program	01708416765	Road No:01, House No: 95, Nirala Recidance Area, Khulna
5	Meherpur Zone	Assistant Director-Microfinance Program	01733075090	Wapda More, Meherpur Sador, Meherpur
6	Magura Zone	Assistant Director-Microfinance Program	01720526263	Rakib Hotal 2nd floor, Sagairdhal, West side of magura Jilkhina , Jhenaidah road, Magura Sadar, Magura
7	Naogaun Zone	Assistant Director-Microfinance Program	01708417192	Chakrampur School Para, (Nearst The Tulidanga Breedg), Tarck Stand, Naogaun Sadar, Naogaun
8	Noakhali Zone	Assistant Director-Microfinance Program	01894424401	Mahide Manson House No #02 , Road No # 09, Maijdee Housing Estate,Noakhali
9	Rajshahi Zone	Assistant Director-Microfinance Program	01708416760	Holding No: 0526, Azizur Rahman House, Dokin Borgacha, Back Side Of Rozi Market, Natore Sador, Nator
10	Madripur Zone	Assistant Director-Microfinance Program	01329635984	Irran Villa, Zilla Pranie Hospital Road, Madaripur Sadar, Madaripur
11	Bogura Zone	Assistant Director-Microfinance Program	01704199777	Upshohor Roda-30, House No; 02, Bogura Sadar, Bogura.
12	Goauriepur Zone	Assistant Director-Microfinance Program	01708416991	Liton Miyazi Tower 2nd Floo, Pennai Motlab Raodr, Gauripur,Daudkandi,Cumilla.
13	Brahmanbaria Zone	Assistant Director-Microfinance Program	01704199778	Bialliashor Mir Bari,Holding No 712,Word No 03,Brahmanbaria Sadar.Brahmanbaria.

Regional Office Address

Sl No.	Name of Regional	Responsible Designation	Mobile number	Regional Manager Office Address
1	Khulna Region	Regional Manager	01733339975	Khulna Zero point, West side of Shikder pump, Chuknagor Road, Botiaghata, Khulna
2	Damuador Region	Regional Manager	01733339978	Habibur Rahman House, Rishipara, Phultala Upazilla Road, Phultala, Khulna
3	Chuknagor Region	Regional Manager	01733075064	Robioul Fokir House, Milkeia, Chuknagor Bazar, Satkhira Road, Dumuria, Khulna
4	Satkhira Region	Regional Manager	01708417064	World Vision More, Sultanpur, Satkhira Sadar, Satkhira
5	Terokhada	Regional Manager	01708417204	Terokhada Bazar, Upazila Road, Terokhada, Khulna
6	Bagerhat Region	Regional Manager	01733339977	Monira Khanam House, Nazade Mosque, Doshani Trafic More, Bagerhat Sadar, Bagerhat
7	Gopalgonj Region	Regional Manager	01720526251	Beadgram, Kotalipara Road, Gopalganj Sadar, Gopalganj
8	Jashore Region	Regional Manager	01733073095	Chanchra More,(Back Side Of Motor Laber Bhaban) Jashore Sadar, Jashore
9	Navaran Region	Regional Manager	01733073052	Satkhira Road, north side of Police Super office, Navaron Serkel, Sharsha,Jashore
10	Jhakirgacha Region	Regional Manager	01733073053	Kirtipur, (North Side of Benapole Road) Jhikargacha, Jashore
11	Churamonkathi	Regional Manager	01708417205	Churamonkathi Bazar, Station Road, Jashore Sadar, Jashore
12	Chowgacha Region	Regional Manager	01733339972	Shika Cottage, Infont Of Chowgacha Thana, Coartchadpur Road, Chowgacha, Jashore
13	Chriavita Region	Regional Manager	01708410026	Pakarali, Charavita Bazar, Bagherpara, Jashore
14	Madaripur Region	Regional Manager	01708416800	Ambari Road, West side of Mustafapur Union Health Complex, Madaripur.
15	Banga Region	Regional Manager	01708417190	Talukid Vila, Salam Moster House, Kaporia Sodardie, Thana Road, Vanga, Faridpur
16	Shariatpur Region	Regional Manager	01708416863	Farida Mahal, New Model Town, Palang, Shariatpur.
17	Kalkani Region	Regional Manager	01774814758	Jhautala Rood Kalkini, (Beside Health Complex) ,Madaripur.
18	Gorandi Region	Regional Manager	01704199680	M,R House, Bhuyia Bari, North Bijoypur, Gornadi, Barishal
19	Magura Region	Regional Manager	01720526262	Rakib Hotal 2nd floor, Sagairdhal, West side of magura Jilkhina , Jhenaidah road, Magura Sadar, Magura
20	Faridpur Region	Regional Manager	01733073097	Nurnobi House, south side of Roguenandopur Madrasha, Faridpur Sadar, Faridpur

21	Boyalmari Region	Regional Manager	01708416571	South Kamargram, Abue jafor house, Colleg Para, Boyalmari, Faridpur
22	Jhinaidha Region	Regional Manager	01733339992	Mizan Darago House, Mohilla College Road, Klikapur Kazipara, Jhinaidha Sador, Jhinaidha
23	Sheaikpara Region	Regional Manager	01708417085	Podamjie, Taribani Road, Sheaikpara Bazar, Shalikupa, Jhenaidah
24	Meherpur Region	Regional Manager	01733339973	Wapda More, Meherpur Sadar, Meherpur
25	Bamondi Region	Regional Manager	01708416910	Bamondi Nashipur, Bamondi Bazar, Ahak Center, Kushtia Road, Gangni, Meherpur
26	Chuadanga Region	Regional Manager	01733339979	Dasher Bari, 143 Eidgaha Para, Chuadanga Sadar, Chuadanga
27	Jibannagar Region	Regional Manager	01709951505	Jibannagar High School Para, Jibannagar, Chuadanga
28	Kustia Region	Regional Manager	01720526250	Kustom More, PTI Road, Kushtia Sadar, Kushtia
29	Natore Region	Regional Manager	01733339993	Holding No: 0526, Azizur Rahman House, Dokin Borgacha, Back Side Of Rozi Market, Natore Sador, Nator
30	Rajshahi Region	Regional Manager	01733339980	Kalpona Nir, Kaishiadanga,Sahairgacha Baipass Road,Rajpara, Rajshahi
31	Banwasher Region	Regional Manager	01708417083	Thaindarpara (Back Side Of Govt. Degree College),Banshwar, Putia, Rajshahi.
32	Bera Region	Regional Manager	01733075078	Chakpara Sanalpara ,Fakir Plazia, Knaibari Mor,Bera,Pabna.
33	Pabna Region	Regional Manager	01704199744	Holding No: 756/0, Word No: 11, Radanagor, Jugipara, (Infornt of Dublue Counciler House), Pabna Sador, Pabna
34	Barigram Region	Regional Manager	01708410054	Advocket Abdur Rashid House, Loxikol Bazar, Barigram, Natore
35	Naogaon Region	Regional Manager	01708416504	Chakrampur School Para, (Nearst The Tulidanga Breedg), Tarck Stand, Naogaon Sadar, Naogaun
36	Joypurhat Region	Regional Manager	01708417140	Harial, Muslimnagar Road, (Nearest Of Brac Office) Joypurhat Sadar, Joypurhat
37	Nozipur Region	Regional Manager	01708416601	Tuhin Tower, Swarnakar Patti Puration Bazar, Nazipur, Patnitala, Naogaon
38	Dhupchanchia	Regional Manager	01708416875	Holding No-008400, In Front Of Municipal, Dhupchanchia, Bogura.
39	Atari Region	Regional Manager	01704199754	Ahsanganj Baharepur, Back Side Of Atrai Thana, Atrai, Naogaon
40	Rohanpur	Regional Manager	01708416570	Bahar Ali Market, Khoar More, Rohanpur Bazar, Gomostapur, C.Nawabganj
41	Bogura Region	Regional Manager	01708416795	Upshohor Roda-30, House No; 02, Bogura Sadar, Bogura.
42	Sherpur Region	Regional Manager	01708417146	College Road, Punyatala, Sherpur, Bogura.
43	Srigonj Region	Regional Manager	01334886720	Rahmatganj 1 No Goly,Kazipur Road ,Sirajganj

44	Solanga Region	Regional Manager	01334886557	RRF Dhanhata Bazar, Solanga Thana Road, Tarish, Sirajganj
45	Dhaka Region	Regional Manager	01733073054	Road N0: 01, House No-10, Sectore -09, Uttara, Dhaka.
46	Dohar Region	Regional Manager	01709951561	Shaikdar Vila, Bnagla Link More, Botia, Joyapara, Dohar, Dhaka
47	Mymenshing Region	Regional Manager	01733339987	Rashad Talikudar House, (Holding No 0261-09-07), Zila Porishad High School Road, Maskanda , Mymensingh Sadar, Mymensingh
48	Narsingdi Region	Regional Manager	01708417270	Boys School Road,Chinispur,Narsingdi Sadar,Narsingdi
49	Cumilla Region	Regional Manager	01894424404	Cumilla Housing Astate, Section -2, Block-B, House #06, 1St Floor, Road No 02 Medicle College Road, Cumilla Adrosho Sador, Cumilla
50	Chandina Region	Regional Manager	01894424405	Chandina.T & T, Road. Upazila-Chandina, Cumilla.
51	Chouddagram Region	Regional Manager	01894424407	Akter patory Villa, Chandishkora, Laksam road, Chauddagram, Cumilla
52	Laksham Region	Regional Manager	01894424406	Fatima Villa, Nosratpur, Lakerpar Misree Jansong Road, Laksham, Cumillla
53	Lalmai Region	Regional Manager	01805964575	Lalmai Puraton Upazala Office, Main Road, Bagmara, Lalmai, Cumilla
54	Muradnagar Regiona	Regional Manager	01894424537	Rahimpur, Besie the Firservice, Copanygonj Road, Muradnagar, Cmuilla
55	Burichong Region	Regional Manager	01805964601	Burichang Bazar,Beside Polli Bidut Office, Burichong, Cumilla.
56	Brahmanbaria Region	Regional Manager	01334886723	Bialliashor Mir Bari,Holding No 712,Word No 03,Brahmanbaria Sadar.Brahmanbaria.
57	Bijoynagor	Regional Manager	01334886656	Isapur, east side of Fulbari Mosque, Bijoynagor, Brahmanbaria
58	Goauriepur Region	Regional Manager	01897668450	Liton Miyazi Tower 2nd Floo, Pennai Motlab Raodr, Gauripur,Daudkandi,Cumilla.
59	Homna Region	Regional Manager	01805964665	Abdul Sattar House 2nd Floor, Kanda Road, Homna, Cumilla.
60	Hajigonj Region	Regional Manager	01708417272	Abul Hashem Vila,Profesor para, North Side of Pouroshova,Toragar Hajiganj,chandpur .
61	Munshiganj	Regional Manager	01897668558	Tongibari Upzila Road Beside veterinary hospital ,Munshiganj .
62	Noakhali Regiona	Regional Manager	01894424408	Amena Monjil.Prime Hospitaler Uttor Pashe.Hospital Road.Maijdee.Noakhali
63	Luxmipur Region	Regional Manager	01894424411	Samsun nahar vila ,Kala gazi Road,Besic, Woard # 03, Holding # 0725-10, Raipur Road, Luxmipur Sadar,Luxmipur
64	Sonaimuri Regiona	Regional Manager	01894424410	Ahoson Monjil, South side of Upazilla Gate, Begumgonj Road, Sonaimuri, Noakhali
65	Sonagazi Region	Regional Manager	01894424412	Mahabub Mansion, Teresapol Cort Area, Sonagazi, Feni
66	Feni Region	Regional Manager	01894424409	Chowdhury Tower,Sikdar Road, Sultanpur,Ward-06, Feni

Microfinance Branch Offices Address

KHULNA DIVISION

JASHORE District				
1	111305	Jashore Sadar	01708417000	Priokanon House, TB Clinic Road. Sostaitola, Jashore Sadar,Jashore
2	111320	Jashore Pourosova	01709951573	Godule House 2nd Floor, (East side Surgelcal Home),Mohila College more,Jashore Sadar,Jashore
3	111321	Jashore Uposhore	01709951571	Gisen mansun, B-Block, Sectore-07, Kobi Golam Moustafa Road, Newuposhore,East side of new market Bus stand, Jashore Sadar,Jashore
4	112203	Churamonkathi	01708417020	Churamonkathi Bazar, Station Road, Jashore Sadar, Jashore
5	111317	Satmail	01708417075	Satmail Bazar, RRF Agent Bank Mtb , Jashore Sadar, Jashore
6	112102	Chanchra	01708417001	Chanchra More,(Back Side Of Motor Laber Bhaban) Jashore Sadar, Jashore
7	111306	Jhumjhumpur	01708417004	Hamidpur Bazar, Baliadanga, Jashore Sadar,Jashore
8	111312	Ramnagar	01708417005	RRF TARC, Ramnagar, Rajarhat, Jashore Sadar, Jashore
9	111201	Bosundia	01720526119	Bosundia More, Jashore Sadar, Jashore
10	111207	Magura	01708417203	Magura Bazar, Abhoynagar,Jashore
11	111208	Noapara-01	01733073061	Hasan Monjule, Holding No: 055903, Infornt upazilla Proshod, Upazilla Road, South Gouakhola, Noapara Bazar, Abhoynagar, Jashore
12	111210	Noapara-2	01733073944	Shonkor pasa, Mistra para, Tohun Hassan Villa, Singarie Road, Sreedaharpur, Abhoynagar, Jashore
13	112104	Jhikargacha-01	01708417006	Godkhali Bazar, Jhikargacha,Jashore
14	112105	Jhikargacha-02	01720526245	Kittipur, (South Side of Benapole Road) Jhikargacha, Jashore
15	112106	Jhikargacha-03	01708417007	Kirtipur, (South Side of Benapole Road) Jhikargacha, Jashore
16	112204	Chutipur	01720526243	Mahamudpur More, Chutipur Bazar, Jhikargacha, Jashore
17	112110	Kayemkola	01708417086	Mashad House, Kayemkola Bazer, Jhikargacha,Jashore
18	112109	Backra	1708417066	Abushease Nir, Bside The Polli Bidyut Office,Jhikargacha Road, Backra Bazar, Jhikargacha, Jashore
19	112107	Navaron	01708417008	Upazila Health Complex Road, Navaron , Sharsha,Jashore (Beside The Union Council)
20	112409	Sharsha	01708417009	Kamarbari More, Sharsha, Jashore
21	112103	Goga	01708417021	Goga Bazar, Gopalpur Road, Dip Daroga house, Sharsha, Jashore
22	112101	Baganchra	01733075076	Baganchra Bazar, (East Side Of Baganchra Union Council), Sharsha, Jashore
23	112108	Rajgonj	01708417022	Rajgonj Bazar, Manirampur Road, Manirampur, Jashore
24	111308	Manirampur	01708417028	Taherpur, Rajgonj Road, Manirampur, Jashore
25	112111	Khadapara	01704199780	Khedapara Bazar More, 2nd Floor of Kohinur Electronic, Khedapara, Monirampur, Jashore
26	111402	Keshabpur	01708417027	Anisur Raman House, Annata Sarok, Shah Para, Keshobpur Bazar, Keshobpur
27	111405	Sagordari	01720526273	Sagordari Bazar, Keshabpur, Jashore
28	111307	Khajura	01708417023	Jahanara Monjil, Mothurampur,Khajura ,Bagherpara,Jashore
29	111301	Bagherpara	01708417024	Mohiron, Beside The Polli Biddut Office, Bagherpara, Jashore
30	111316	Narikelbaria	01708417074	Bablua Saha House, Bus Stand, Narikelbaria Bazar, Bagherpara, Jashore
31	111302	Charavita	01733073069	Pakarali, Charavita Bazar, Bagherpara, Jashore
32	112202	Chaugacha	01708417002	Shika Cottage, Infont Of Chaugacha Thana, Kotchandpur Road, Chaugacha, Jashore
33	112208	Purapara	01708417003	Purapara Bazar(Bus Stand), Chaugacha, Jashore
NARAIL District				
34	111310	Narail	01720526256	Mohishkhola, Narail Sador, Narail
35	111311	Pajarkhali	01720526257	Noldi Bazar, Lohagara, Narail
36	112318	Loxmipasa	01704199917	Teacher Polli, Lzxmipasha Bazar, Lohagora, Norail

MAGURA District				
37	111304	Magura Sadar	01733073945	Sagairdhal, West side of magura Jilkhina , Jhenaidah road, Magura Sadar, Magura
38	111303	Hajipur	01708417025	Isakhada Bazar, Hajiur Road, Said Biswas House, Magura Sadar, Magura
39	111315	Arpara	01705401349	Shalikha Road, Woltan Plaza 2nd floor, Shalikha, Magura
40	111309	Nakol	01733073058	Nakol Bazar (Beside The Police Station) Sreepur, Magura
41	112502	Dariapur	01708416740	Nazimuddin House, Sheikpara, Kalibari More, Dariapur, Sreepur, Magura
42	112501	Sirpur (Magura)	01708417065	Sripur Bazar Poshimpara Rajue Ahmed House, Sreepur, Magura
KHULNA District				
43	111206	Khulna UMC	01720526282	Khalishpur, Beside The Mohsin College, Central Road, Khalishpur, Khulna
44	111211	Sonadanga	01733339971	Road No: 28, House No:E 19, Nerala Residence Area, Khulna Sador, Khulna
45	111205	Daulatpur	01720526121	Jabdipur, Sonali Jute Mill, Fulbarigate, Dighalia, Khulna
46	111204	Dighalia	01720526114	Bariomogati, Dighalia Hospital/Thana More, Dighalia, Khulna
47	111401	Chuknagar	01733073068	Robioul Fokir House, Milkeia, Chuknagor Bazar, Satkhira Road, Dumuria, Khulna
48	111215	Dumuria	01704198369	Micsimil Road, infront of posu Hospital, Dumuria, Khulna
49	111404	Paikgacha	01720526116	Akbar Master House, Batikhali, Paikgacha, Khulna
50	111406	Godaipur	01709951564	Motbati, Notun Bazar, Godipur, Paikgacha, Khulna
51	111403	Kopilmuni	01708417029	Kopilmuni Bazar, College Road, Paikgacha, Khulna
52	111209	Terokhada	01720526115	Terokhada Bazar, Upazila Road, Terokhada, Khulna
53	111214	Moduepur	01708416515	Habibur Rahman House, Laskorpur Uttarpara, Moduepur, Terokhada, Khulna
54	111113	Sachiadaha	01732653065	Sachiadaha Bazar, (Terokhada Chunkhula Bazar Road), Sachiaaha, Terokhada, Khulna
55	111203	Damodar	01720526129	Master Habibur Vali, Phultala Upazilla Road, Reshiepara, Phultala, Khulna
56	111601	Jamira	01709966556	Porosmoni Supar Market 2nd Floor, Jamira, Phultala, Khulna
57	111202	Batiaghata	01720526118	Hatbati, Batiaghata Bazar, Batiaghata, Khulna
58	111212	Koia	01733339997	Zero Point Khulna, Bside Road Of Shikdar Oil Pamp, Khulna
59	111107	Rupsa	01720526117	Kazdia Bazar, (Bside of Kazdia UP Hospitol) Rupsa, Khulna
60	111213	Senerbazar	01708416763	Aicegati, Boishakhir More, Rupsha Khulna
SATKHIRA District				
61	111501	Alipur	01720526103	Labsa,Infornt Of Dorgapur, Satkhira Sadar, Satkhira
62	111505	Sultanpur	01720526258	World Vision More, Sultanpur, Satkhira Sadar, Satkhira
63	111503	Budhata	01720526271	Budhata Bazar,Gazi Market 2Nd Floor, Assasuni, Satkhira
64	111502	Assasuni	01708417030	Sreekolas, Manikkhali Road, Beside The Upzila Office, Assasuni, Satkhira
65	111504	Patkelghata	01720526270	Jugipukaria, Patkelghata Bazar (Infront Of Mojaumdar Petrol Pump) Tala, Satkhira
66	112410	Kalaroa	01708417026	Kalaroa Hospital Road(Beside The Registry Office), Kalaroa, Satkhira
BAGERHAT District				
67	111104	Mollahat	01720526123	Mollahat, Master Para, Mollahat, Bagerhat
68	111101	Bagerhat Sadar	01720526279	Monira Khanam House, Nazade Mosque, Doshani Trafic More, Bagerhat Sadar, Bagerhat
69	111102	Chitalmari	01733073062	Aruabonni, Chitalmari Upazila More, (South Side Of Brac Office) Chitolmari, Bagerhat
70	111106	Rampal	01720526124	Rampal Besie the Sub-Registory office, Rampal, Bagerhat
71	111108	Katakhali	01705401348	Beside the Gov. Primary School get, Lokpur, Fakirhat, Bagerhat
72	111103	Fakirhat	01720526274	Mamun Enginior House, Attraki, Maghnitolar More, Fakirhat,Bagerhat
73	111105	Morrelganj	01720526275	Dobaghaty Bazar Main Road, (Beside The Pollie Bidyut office) Morrelganj, Bagerhat

74	111112	Morrelganj-2	01708417279	Bhai Bhai Sumer Marker, Morrelgonj Bazar Road, Nobboi Rashie Bus Stand, Morrelganj, Bagerhat
75	111111	Ramchandropur	01708416762	Srijul House, Borsieboya Bazar, Ramchandropur, Morrelganj, Bagerhat
76	111110	Bolibonaia	01708416761	Mannan Vila, Amtala Bazar, Bolaibonaia, Morrelganj, Bagerhat
CHUADANGA District				
77	112205	Jibannagar	01720526126	Jibannagar High School Para, Jibannagar, Chuadanga
78	112315	Hasadah	01708417078	Hasadah Bazar (Ahak Center), Jibannagar, Chuadanga
79	112316	Andulbaria	01708417080	Andulbaria Bzazr Dorga Para, Jibannagar, Chuadanga
80	112312	Dumurhuda	01733339995	Doshami Gulshan Para, Near Grameen Bank, Dumurhuda, Chuadanga
81	112314	Darshana	01705401350	Mohiuddin Hosuse, Karue Milget, Azimpur, Darsana, Dumurhuda, Chuadanga.
82	112308	Karpasdanga	01708417040	Jagonghar House, Infornt Of Hafizia Madrasha, Coustom More, Karpashdanga,Dumurhuda, Chuadanga
83	112305	Chuadanga	01708417046	Dasher Bari, 143 Eidgaha Para, Chuadanga Sadar, Chuadanga
84	112309	Sorojganj	01708417047	Jadibpur, Sorojganj Bazar, Chuadanga Sadar, Chuadanga
85	112304	Asmankhali	01708417048	Mizanur Rahman House, Nandobar, Asmankhali Bazar, Alomdanga, Chuadanga Sadar, Chuadanga
86	112301	Alamdanga	01708417049	Milon Monjil, Station Para, Alomdanga, Chuadanga
87	112306	Hatboalia - RMC	01708417044	Hatboalia Bazar, Gangni Road, Alomdanga, Chuadanga
88	112307	Hatboalia - UP	01708417045	Hatboalia Bazar, Gangni Road, Alomdanga, Chuadanga
89	112317	Jamjami	01708417077	Jamjami Bazar Infornt Of Police Fari, Alomdanga, Chuadanga
90	112310	Gholdari	01704198275	Gholdari bazar, South Side, Post: Ailhash, Alamdanga, Chuadanga
JHENAIDAH District				
91	112207	Maheshpur	01720526109	Patibaila, Maheshpur Mohila College Para,Maheshpur, Jhenaidah
92	112209	Bhoiroba	01733073946	Bhoiroba Bazar (Infront Of Bhoiroba Power House) Maheshpur, Jhenaidah
93	111319	Jinnanagor	1704199915	Torafdar Villa, Jinnahnagar Bazar, Moshespur, Jhenaidah
94	112319	Gurdah Branch	01334886552	Shofikul Islam house, Gurdah Union Complex Bhaban ride side,Maheshpur, Jhenaidah
95	112206	Kaliganj	01708417280	Abul Kalam Azad House, infornt of Boishakie Petrol pamp , Kaliganj, Jhenaidah
96	112210	Nimtala	01733339970	Kalahata, Jhenaidah Road, Kaliganj,Jhenaidah
97	112212	Chaprail	01708417076	Sahid Mia House, Chapril Bazar, Kaliganj,Jhenaidah
98	112201	Barobazar	01733073089	Belat Road, Cow Bazar, Barobazar, Kaliganj, Jhenaidah
99	112311	Jhenaidah Sadar	01733073943	Daroga Bari, Kalikapur, Mollapara, Jhenaidah Sadar, Jhenaidah
100	112313	Dakbangla	01733339994	Dakbangal Bazar, north side of Agrni Bank, Jhenaidah Sadar, Jhenaidah
101	112604	Ganna	01708417072	Ganna Bazar Main Stand, (Talue Salam House) Banna, Jhenaidah Sadar, Jhenaidah
102	112605	Holidhani	01708417073	Holidhani Bazar (Shofi Haza House) Ramchandropur Road, Jhenaidah Sadar, Jhenaidah
103	112603	Hatgopulpur	01708417068	Resheda Vila , Lohagonga Road, Hatgopal Bazar,Jhenaidah Sadar
104	112606	Harinakunda	01708417087	Runi Commissioner House, Harinakunda Hall Bazar, Harinakunda,Jhenaidah
105	112601	Vatibazar	01708410035	2nd floor, Adunike Kindergerden School, Vogaban Nagor Road, Vatibazar, Shalikupa, Jhenaidah
106	112602	Sheaikpara	01708410034	Podamjie, Taribani Road, Sheaikpara Bazar, Shalikupa, Jhenaidah
107	112503	Langolbandh Branch	01334886574	Mistrie Para, Biswas Market 2nd Floor, Noton vukto malida, Langolbandh Bazar, Shalikupa, Jhenaidah
108	112211	Kotchandpur	01733339991	Kotchandpur T&T Para, Word No: # 7, Holding No: # 928, Kotchandpur, Jhenaidah
MEHERPUR District				
109	112408	Meherpur -RMC	01708417031	Wapda More, Meherpur Sadar, Meherpur
110	112411	Meherpur -UP	01708417032	Wapda More, Meherpur Sadar, Meherpur
111	112406	Kathuli	01708417033	Garabaria Biswas Para, Kathuli, Gangni, Meherpur
112	112302	Amjhupi -RMC	01733073059	Baradi Bazar, Beside The Square Clenice, Meherpur Sadar, Meherpur
113	112303	Amjhupi -UP	01733073078	Baradi Bazar, Beside The Square Clenice, Meherpur Sadar, Meherpur

114	112404	Gangni -RMC	01708417034	Infornt of Polli Bidyut office, Kustia Road, Gangni Bazar, Gangni, Meherpur
115	112405	Gangni -UP	01708417035	Infornt of Polli Bidyut office, Kustia Road, Gangni Bazar, Gangni, Meherpur
116	112402	Bamondi -RMC	01708417036	Bamondi Nashipur, Bamondi Bazar, Ahak Center, Kushtia Road, Gangni, Meherpur
117	112403	Bamondi -UP	01708417037	Bamondi Nashipur, Bamondi Bazar, Ahak Center, Kushtia Road, Gangni, Meherpur
118	112407	Kazipur	01708417043	Iquable Hossain House, Alom Bazar, Kazipur, Meherpur
119	112412	Mojibnagar - RMC	01708417038	Kedaragonj Bazar, Meherpur Road (In fornt of BRAC office) Mojibnagar, Meherpur
120	112413	Mojibnagar -UP	01708417039	Kedaragonj Bazar, Meherpur Road (In fornt of BRAC office) Mojibnagar, Meherpur
KUSHTIA District				
121	112414	Kushtia Sadar	01705401351	Kustom More, PTI Road, Kushtia Sadar, Kushtia
122	141101	Swaistipur	01708410031	Vadiala Bazar, Rajmohan Vila, Swaistipur, Kustia Sadar, Kushtia
123	141102	Jhaudia	01708410032	Shamsul Alom House, Jhaudia Majpara, IU Thana, Kushtia Sadar, Kushtia.
124	141103	Horinarionpur	01708410033	Horinarionpur police cump,IU Thana,Kushtia Sadaor, Kushtia
125	112401	Amla	01720526267	Amla Bazar, Infornt Of Wapda, Mirpur, Kushtia
126	141104	Allardarga	01708416520	Surjent Golam Kabira House In Fornt Of Nassiruddinf Girls High School,Allardarga, Dulatpur, Kushtia
127	141105	Hosnabad	01708416521	Prickpur Road, 2Nd Floor Muktie Clenice, Hossanabad Bazar, Doulatpur, Kushtia
128	141110	Daulatpur (Kushtia)	01704198273	Chandana para (Malitha Mohal),Ref Daulatpur Bazar, Daulatpur kushtia.
129	141106	Khoksha	01708416522	Raju House, Dackbangla Road, Masterpara, Koksha, Kushtia
130	141108	Bashgram	1708417069	Bashgram Bazar, High School Road, Kumarkhali, Kushtia
131	141109	Panti	01708417088	Tipue Mia Sopnonir, Charimanpara, Guirls School Road, Panti, Kumarkhali, Kushtia
132	141107	Veramara	1708417071	Shaira Manson, Kachirapara, Infont Of Polli Bidyut Office, Veramara, Kustia
MYMENSINGH DIVISION				
MYMENSINGH District				
133	121205	Shomvugonj	01733073057	Char Jhawgara,Shambhuganj Main Road,Mymensingh Sadar,Mymensigh
134	121302	Maskanda	01708417062	Tati Bite Cottege, Nur Aboshan, Khokdohor,Rahomotpur Baipass road, Maskanda , Mymensingh Sadar, Mymensingh
135	121301	Churkhai Bazar	01708417063	Liakat Ali House, (Infornt Of Al-Fala Food Mills) Churkhai Bazar, Vhabukhali Road, Mymensingh Sadar, Mymensingh
136	121305	Bhaluka	01720526141	Santinagar Bazar,Bhaluka,Mymensingh
137	121304	Trishal	01720526140	Kamrul House 05/2, Vatipara Puribari Road, Trishal Bazar, Trishal,Mymensingh
DHAKA DIVISION				
DHAKA District				
138	121102	Dokhinkhan	01708417057	KR Villa, House No; 426 Haji Markat, Modue Bug, Dokhinkhan, Dhaka
139	121106	Uttara (UMC)	01720526134	House No-01, Road No: 30, Sector -07, Uttara, Dhaka.
140	121103	Keraniganj	01708417058	Chor Rohitpur Boding Market, Rohitpur, Keraniganjj, Dhaka
141	121101	Dohar	01733073056	Shaikdar Vila, Bnagla Link More, Botia, Joyapara, Dohar, Dhaka
142	121203	Shainpukur	01708416529	Kurban Sheikder, Guraganj,Mokshedpur, Dohar, Dhaka
143	121202	Nawabganj	01708410028	Parves Vila, Degerpar Club ghor, Nur Jama Mosque, Soto Boxio Nagor, Nobabgonj, Dhaka
144	121110	Ashulya	01708410030	Sorat Ali Villa, 2 No Uttor Kolma, walton Goli, Ashulya Bazar, Savar, Dhanka
GAZIPUR District				
145	121107	Tongi	01733339996	Basa No-02,Holding No-54,Uttar Aichpara,Khapara Road,Tongi,Gazipur.

146	121109	Konibari	01708410029	Holding no-684/1,Parosh Ali Road,Parijat,Konabari,Gazipur
147	121108	Chowrasta	01709954356	Khan Monjil,Holding No-242/22 Basa-5,Road-03,Cadet College Area,Chandona,Gazipur Sador,Gazipur.
148	121104	Pubail	01708417061	Arif villa,Mirrer Bazar,Harez Ali School Road,Pubail,Gazipur Sadar, Gazipur.
149	121303	Sreepur	01708417060	Holding No-117, Word No-7, Mulaid, Amtoli, Mouna, Sreepur, Gazipur.
MUNSHIGANJ District				
150	121105	Sreenagar	01708417059	Joynul Abiden villa, Daoul vog, In fornt of Popular Hospital, Sreenagar, Munshiganj
151	121201	Vaggokul	01708410027	Baparia Vila, Balasur Bowbazar, Vaggokul, Sreenagar, Munshiganj
152	121401	Serajdikhan	01897668556	Santosh Para,munshi Market(2nd Floor) Chorer Road,Serajdikhan,Munshiganj
153	121402	Tongibari	01897668498	Tongibari Upzila Road Beside veterinary hospital ,Munshiganj .
154	121403	Baligaon	01897668496	Tolkai (Japan Garden) Baligaon,Tongibari,Munshiganj
155	121404	Aldi Bazar	01897668492	Aldi Bazar(South Side of Bridge With Mohila Madrsha)Tongibari,Munshiganj.
156	121405	Munshiganj Sadar	01897668444	Munshirhat Bazar,(New Diabetic Hospital) Munshiganj Sadar,Munshiganj
157	121406	Lohajang	01897668494	Malir Anko Bazar, (front Brac Office) Lohajang, Munshiganj
MADARIPUR District				
158	151201	Madaripur Sadar	01708416852	South Mahisherchar, New Road, Beside Shikdar Bari Masjid Chandrapara Khanka Sharif, Madaripur.
159	151202	Mostafapur	01708416853	Ambari Road, West side of Mustafapur Union Health Complex, Madaripur.
160	151203	Rajoir	01708416854	Sanerpara Bus Stand (Amgram Road), Rajair, Madaripur.
161	151204	Takerhat	01708416855	Tekerhat Ghoshalkandi (Khalia Road), Rajair, Madaripur.
162	151205	Bahadurpur	01708416856	Beside Mithapur Bangladesh Krishi Bank, Bahadurpur, Madaripur.
163	151206	Shibchar	01708416857	West Kanchikata Road (Next to Power House) Shibchar, Madaripur.
164	191101	Surjonagor	01708416826	No. 26 Gupterkandi, Aryadattapara, Shibchar, Madaripur.
165	191301	Kalkini	01732704302	Jhautala Rood Kalkini, (Beside Health Complex) ,Madaripur.
166	191303	Shaibrampur	01732686228	Jannat Houne, Aunderchar, Shaibrampur-7021, Kalkini, Madaripur
167	191306	Dashir	01704198346	Talukder bari,Possim khanduli,Dashir,Madaripur
SHARIATPUR District				
168	191201	Shariatpur Sadar	01774814711	Farida Mahal, New Model Town, Palang, Shariatpur.
169	191305	Shakipur	01709966564	Shakipur Bazar,Pollibidut office -2 (Floor),shariatpur.
170	191202	Ganganagar	01774814831	West Side Ganganagar Bazar, Poly Villa, House No: 7/2, Jaynagar Road.
171	191216	Zajira	01329644278	TNT Mor,Zanjira,shariatpur.
172	191204	Gharishar	01774814717	Atpara Gharishar, Naria,shariatpur.
173	191203	Bhojashar	01732688677	Mosura Bhojashar,Naria, shariatpur.
174	191205	Bhedarganj	01732694041	Godda Bhedarganj,shariatpur.
175	191302	Damudya	01732699254	Shamima Nasrin House, Bishakure, Damudya, Shariatpur
176	191304	Goshairhat	01732691152	Abule Khaire House, Daser Jangal (Sobauje Sater More) Post: Goshairhat, Goshairhat, Shariatpur
FARIDPUR District				
177	151105	Madhukhali	01708416523	Gondardia, Beside Of Malek Eye Hospital, Madhukhali, Faridpur
178	151103	Boalmari	01708416526	South kamargram, Abue jafor house, Colleg Para, Boalmari, Faridpur
179	151104	Kaderdi	01708416525	Kaderdi Bazara, Boalmari, Faridpur
180	151102	Knaipur	01708416524	Kazi Vila, Malanga khaskandi road, Kanipur, Faridpur Sadar, Faridpur
181	151101	Faridpur Sadar	01708416527	Aslam House, Roguenandopur Infront of Gorustan,Moha Beddoloi Road ,Faridpur sadar,Faridpur
182	151106	Khalilpur	01708416528	Sardar Bari, Shibrampur road, Khalilpur Bazar, Faridpur
183	151107	Banga	01708417041	Talukid Vila, Salam Moster House, Kaporia Sodardie, Thana Road, Vanga, Faridpur
184	191104	Kalamrida	01708416727	BDR Rokon Fakir House, Sonamukhichar, Kalamridha Bazar Road
185	151303	Alfadanda	01704198454	Beside Harun Comisonar House,Sreerampur Alfadanga Thana Road Left side Upozila Office, Alfadanga ,Faridpur
186	151301	Moiendeya	01704198767	Nazrul Islam House, Joypasa Road, Infront of Palli Buddut Office,

				Boalmari,Faridpur
187	151302	Saltha	01704198478	Faizar House,Saltha Bazar,Beside Saltha Thana, Saltha ,Faridpur.
188	151108	Charbhadrasan	01704198611	Eunus Munsi House, Chorvodrason Bazar, Beside Muktijodda complex. Chorvodrason, Faridpur
189	151109	Sadarpur	01704198639	Abdus Samad House,Sadarpur Bazar,Beside Oil Pamp,Sadarpur, Faridpur
190	151110	Talma	01704198734	Sahadot Daroga House,Beside Talma pat Bazar, Nagorkanda, Faridpur
191	191103	Nagorkanda	01708416724	Nagarkanda Bazar, Jagdia Road in front of Nagarkanda Police Station, Syedul Ali Munsi House, Nagarkanda, Faridpur.
GOPALGANJ District				
192	111901	Gopalganj Sadar	01708416752	Beadgram, Kotalipara Road, Gopalganj Sadar, Gopalganj
193	111903	Gopinatpur	01708416754	Eliyas Molla Bari, Gopinatpur Hospitol Bus Stand, Gopinatpur, Gopalganj Sadar, Gopalganj
194	111906	Boultalie	01704199909	Jabolhak Super Market , Boultali Bazar, Gopalgang
195	111905	Kasiani	01708416755	Kasiani Bazar, Bus Stand, (In Front Of Kashani Raill Station) Kasiani, Gopalganj
196	111904	Ramdaia	01708416756	Saflidanga, Godunmore, Ramdaia, Kasiani, Gopalganj
197	111902	Kotalipara	01708416753	Gagor Bazar, Kurpala Road, Kotalipara, Gopalganj
198	111109	Tongipara	01708417084	Gimadanga Purbopara (Pouro Geat) Tongipara, Gopalgonj
199	191102	Batikamari	01708416827	Bangram next to Munsibari Bridge, Muksudpur, Gopalganj.
200	191105	Moksedpur	01708416729	Kamlapur, Master Colony, Chandhat Road, Muksudpur, Gopalganj.
NARSINGDI District				
201	121501	Narsingdi Sadar	01704198495	Boys School Road,Chinispur,Narsingdi Sadar,Narsingdi.
202	121505	Belabo	01704198572	Belabo Matial Para Hajibari, College Road,Belabo,Narsingdi.
203	121504	Madobdhe	01704198549	HK Tower,Anandi Chowrasta Mor,Madhabdi Powrashava,Narsingi.
204	121503	Manohardi	01704198531	Monohardi Bus Stand,Monohardi,Narsingdi.
205	121506	Raipura	01704198578	Kamar Bari Mor, Al Sabah Haspital Samne,Srerampur Bazar,Raipura,Narsingdi
206	121502	Ghoroshal	01704198504	Paiksha, Grammen Bank Samne,Ghorashal,Narsingdi.
BARISHAL DIVISION				
BARISHAL District				
207	191401	Gouranadi	01704198790	M,R House, Bhuyia Bari, North Bijoypur, Gouranadi, Barishal
208	191402	Batajour	01704199787	Masud Akon Villa,Batajor ,Gournadi,Barishal.
209	191403	Agailjhara	01704199791	Mizanur Rahaman Sorder House Nagorbari, Agailjhara, Barishal
210	191404	Paishirhat	01704199789	Salim Taj House Poisarhat Bazar,Agailjhara,Barisal
211	191405	Uzirpur	01334886597	Ripon Haulader House,Hazi Moslem uddin sarok,Wazirpur,Barishal.
RAJSHAHI DIVISION				
RAJSHAHI District				
212	131305	Rajshahi Sadar	01708417042	Kalpona Nir, Kaishiadanga,Sahairgacha Baipass Road,Rajpara, Rajshahi
213	131306	Rajshahi Umc	01720526137	Chuddaipai, Binodpur, Motihar, Rajshahi
214	131304	Poba	01708417053	Nouhata Bazar,Poba, Rajshahi.
215	131203	Baneshwar	01720526132	Abaidullah Vaban,Shibpurm, Solaua,Banshwar, Putia, Rajshahi.
216	131303	Mohanpur	01720526229	Kalam Hazi House, Bakshowil Road, Keshorhat,Mohanpur, Rajshahi
217	131302	Charghat	01720526228	Thana para Eidgaha More, Surdha, Charghat Bazar,Charghat, Rajshahi.
218	131202	Durgapur	01720526133	North Side Of Upazilla Dakbangla, Durgapur, Rajshahi
219	131301	Bagha	01720526226	Uttor Milik Bazar, (Old Pollibidyut Office) Bagha.Rajshahi.
220	131307	Tahirpur	01708417070	Ismail Hossain House, Choukirepara, Tahirpur Bazar, Bagmara, Rajshahi
221	131204	Baghmara	01720526227	Aktarul House, Vabanigonj Degree College Road, Vabanigonj,Bagmara,Rajshahi
222	131308	Mohangonj	01708417089	Momin House, Mohangonj Bazar, Puran Tahirpur, Taherpur Road, Bgmara, Rajshahi
223	131309	Tanore	01704199150	Moktar Hossain Rasel House, Fire Service More,Tanore,Rajshahi

NATORE District				
224	131205	Natore Sadar	01733073070	Holding No: 0526, Azizur Rahman House, Dokin Borgacha, Back Side Of Rozi Market, Natore Sador, Nator
225	131206	Naldanga	01708417052	Rotonuzzaman House, Birie vage, Infornt of Upazila Parishad, Noldanga, Natore.
226	131207	Singra	01720526238	Kata pukarria, Domdoma Road, (Beside Shapla Auto rice mill) ,Singra,Natore
227	131209	Hataindaha	01704199793	Ananda Sahar Mor,Hatiandah Bazar,Singra,Natore.
228	131201	Bagatipara	01708417050	Beharcoul,Beside The Bagatipara Govt, Degree College, Bagatipara, Natore.
229	131107	Lalpur	01720526239	Ramkishnopur, Koshaipara, Lalpur, Natore.
230	131105	Gurudaspur	01708417051	Mojibur Vila (Grand Floor), Thana Road, Kamarpara ,Gurudashpur, Natore
231	131103	Bonpara	01720526237	Mister Solaiman Khan House,Mirdhapara,Inside Grameen Bank,Bonpara, Barigram, Natore
232	131102	Baraigram	01708417054	Md: Abdus Satter House, Loxikol Bazar, Barigram, Natore
233	131208	Ahmedpur	01708417079	Ma Baba Vila, Ahmedpur Bazar, Kolar Hat, Baraigram, Natore
PABNA District				
234	131402	Bera	01720526236	Jagingar Alom House, Fakir ricemill, Chakpara,Bera,Pabna.
235	131408	Terimohine	01704199057	Harun-or-Rashid House,Rotongongo Moddhopara Majar Bari,Aminpur Bera,Pabna.
236	131406	Santhia	01720526131	Konabaria,Santhia,Pabna.
237	131403	Kashinathpur	01733073063	Abdul Mojid shaik House, Failr ricemill, Kashinathpur, Shatiakola, Dabtala, Shanthia, Pabna.
238	131401	Athaikula	01720526234	Roghunathpur (Beside The Tmmss Office), Atiakhula.Pabna.
239	131903	Bongram	01704199067	Alhaz Abdul Motin House, Bongram Bazar, Santhia, Pabna.
240	131902	Sujanagar	01704199063	Oposite CCDB, Vakur Mor, Sujanagar, Pabna.
241	131106	Ishwardi	01708417056	Patshala mor, Mosqued thak 300Meter Samne, Shapur, Ishwardi, Pabna
242	131108	Muladuli	01705401352	Sahajahin House, Muladuli Relcrossing, Nikorhat Road, Ishwardi, Pabna
243	131404	Pabna	01708417055	Holding No: 756/0, Word No: 11, Radanagor, Jugipara, (Infornt of Dublue Counciler House), Pabna Sador, Pabna
244	131101	Atgharia	01720526232	Amjad Bhaban, (Grand Floor) Uttar Chor, Jalaler Dhal, Athghoria Pabna
245	131901	Ekdanto	01704199148	Afsar Khan House, Goruri Road Mor, Narjan, Ekdanta, Atgharia, Pabna.
246	131104	Chatmohar	01720526233	Nazrul Islam House, Afradpara, Gain Ghor More, Chatmohar, Pabna
247	131409	B-Faridpur	01704199061	Poschim thana para Bonwarinogor,Ffaridpur, Pabna
SIRAJGANJ District				
248	131405	Shahjadpur	01720526230	Besick Bus Stand (Infornt Of Shajatpur Filling Point) Shaktipur, Shajatpur, Shiragjong
249	131407	Ullahpara	01720526231	Shamoli Para,Ullapara,Shiragjong.
250	161204	Raiganj	01708416514	Bethua, Dhangarh, Raiganj, Sirajganj.
251	162106	Solanga	01334886534	Beside of Salanga Thana,Nimgachi Road Salanga Bazar ,Raiganj, Sirajganj
252	162101	Sriajganj Sadar	01334886711	Rahmatganj 1 No Goly,Kazipur Road ,Sirajganj Sadar, Sirajganj
253	162102	Pupilbaria	01334886715	Beside of Chakmirakhor Mosque, Sirajganj Rod,Pipulbaria,Ssirajganj Sadar,Sirajganj
254	162104	Belkuchi	01334886541	Mazam Mier Garhan, Rajnikanto Sen Road, Jidhuri, Belkuchi, Sirajganj
255	162103	Kodda	01334886537	Kodda, Sadanandapur, Sirajganj Road, Sirajganj
256	162105	Anayitpur	01334886545	mondolpara ,khwaja Yunus ali road,Anayetpur, Chowhali ,Sirajganj
257	161206	Sonamuki	01334886549	Rohabari,Sonamukhi,Kazipur,Sirajganj
258	162204	Boalia Branch	01334886564	Boalia Bazar, East side of Rupali Bank, Tarash Sirajganj
259	162202	Mohisluti Branch	01334886558	Mohisluti Naogaun Bazar, Ullappara, Sirajganj
260	162201	Tarash Branch	01334886576	Salanga thana road, Nimgachie road 1st goli, 6th floor bulding weast side Tarash,

				Sirajganj
261	162203	Kamarkhand Branch	01334886561	Kamarkhanda thana para, Korono suti road, Kamarkhanda, Sirajganj
NAOGAON District				
262	131601	Naogaon Sadar	01708417091	Chakrampur School Para, (Nearst The Tulidanga Breedg), Tarck Stand, Naogaon Sadar.
263	131809	Bandaikhara Branch	01704199922	Hatkunepara, Bandaikhara Bazar, Naogaon Sadar, Naogaon
264	131610	Katkhoir Branch	01704199924	SM Ashraful house (side of Bridge) Katkhoir bazar, Hasai gari, Naogaon sadar, Naogaon
265	131603	Atrai	01708416750	Ahsanganj Baharepur, Back Side Of Atrai Thana, Atrai, Naogaon
266	161304	Nawduli	01708416912	Atrai Road, Near Nauduli Bazar Bridge, Atrai, Naogaon.
267	131602	Badalgachi	01708416751	Orange plaza Matiza road, Badalgachi, Naogaon
268	131604	Manda	01708417092	Offsite Upazila- 1 No. Geat,Nearest Of Mollah Tower, prosadpur Bazar, Manda, Naogaon
269	131605	Mohadevpur	01708417094	Jesmin parvin house Lichu Bagan, Noaugon Road, Mohadebpur, Naogaon
270	131606	Raninagar	01708417093	Saiamuddin School Para, Naogaon Road, Raninagar, Naogaon
271	161303	Abadpukur	01708416919	Abadpukur Bazar, Kutkutitla, Raninagar, Naogaon.
272	131608	Niamatpur	01708416746	Infront of Forest Office, Beside Sonali Bank, Niamotpur, Naogaon
273	131701	Nojipur	01708416602	Tuhin Tower, Swarnakar Patti Puration Bazar, Najipur, Patnitala, Naogaon
274	131702	Dhamoirhat	01708416603	Nearest The T&T Office, Dhamoirhat, Naogaon
275	131703	Shapahar	01708416605	Tilna Road, Nearest The Madrasha, Shapahar, Naogaon
276	131704	Shorigachi	01708416604	Md. Abdul Bari House, Saraigachi Bazar, Porsha, Naogaon
CHAPAINAWABGANJ District				
277	161503	Ranihati	01704199937	Bishwa Road, Ranihati Bazar, C.Nawabanj Sadar, Chapainawabganj
278	161506	Mohipur Branch	01334886617	Erfan Army house, 633, gobratala,6300, C.Nawabganj sadar, C.Nawabganj
279	161501	Kansart	01704199933	Baghitala More, Hazibazar, Kansat Road, Shibganj, C.nnawabganj
280	161502	Gomastapur	01704199930	Nurul master er bari, Bazarpara, Rohanpur-Chapai Road, Gomostapur, Chapainawabganj
281	161501	Rohanpur	01704199928	Bahar Ali Market, Khoar More, Rohanpur Bazar, Rohanpur, Chapainawabganj
282	161505	Nachole Branch	01334886620	90/1, Amnura road, hajibari, Nachole-6310, Nachole, C.Nawabganj
BOGURA District				
283	131607	Adamdighi	01708416747	Near Upazila Gate, Opposite of Krishi Bank, Adamdighi Bazar, Adamdighi, Bogura
284	161302	Chapapur	01708417182	Beside of Noman Filling pump, Chapapur Hat, Adamdighi, Bogura.
285	131801	Bogra Sadar	01708416796	Nisindra,Shaha Para, Upshohor Roda-30,Post bogura-5800, Bogura Sadar, Bogura.
286	161301	Namuja Sadar	1708417187	Jamurhat Bazar, Shibganj, Bogura.
287	131805	Shibganj	01708416798	Banail, In front of Upazilla Health complex, Shibganj, Bogura
288	131806	Mokamtala	01708416799	In Rront Of New Golden School, Bogra Rongpur Highway Road, Mokamtala Bazar, Shibgonj, Bogura.
289	131803	Gabtali	01708417260	Opposite The pollibiddut Office, Hasnapara,Gabtoli, Bogura
290	131804	Dhupchanchia	01708416941	Nural islam primanik villa, mohaldarpara, Main Bus stand,Sahortali more, Dhupchanchia, Bogura.
291	131807	Sariakand	01708416513	Hatfulbari Bazar, Shariakandi Road, Sariakand, Bogura.
292	131802	Sherpur	01708416940	College Road, Punyatala, Sherpur, Bogura.
293	162205	Chandaikona Branch	01334886567	Chandaikona Flyover east side serpur, Bagra
294	161203	Dhunat	01708416510	Sonamukhi Road, East Bharanshahi, Dhunat, Bogura.
295	161205	Sonahata	01708416985	Sonahata Majbari Road, Dhunat, Bogura
296	161201	Majharia	01708416511	Shajapur darikamari para,Muktijodha college gade,Shajahnpur,Bogura
297	161202	Nandigram	01708416512	Hazrat Villa, Thana Road, Near Palli Biddut office, Nandigram, Bogura
298	131808	Sonatola	01708416983	Beside Of Sonatala Fire Service Office, Sonatala Bazar, Sonatola, Bogura
299	131810	Bibirpukur	01708417296	Beside Of Chondo Rich Mel, Bibirpukru Bazar, Kahalou
300	161207	Durgapur (Bogura)	01334886570	Durgapur Bazar, Kahaloo, Bogura

JOYPURHAT District				
301	161101	Joypurhat Sadar	01708416947	Harial, Muslimnagar Road, (Nearest Of Brac Office) Joypurhat Sadar, Joypurhat
302	161102	Panchbibi	01708417144	Dhomdoma, Panchbibi, Joypurhat
303	161103	Akkelpur	01708417142	Baba Ma Villa, Shantanagar, Akkelpur, Joypurhat
304	131609	Tilakpur Branch	01704199926	Nurnobbie United Degree College Gate, Tilakpur, Akkelpur, Joypurhat
305	161104	Khetlal	01708416948	Fokirpara, Khetlal, Joypurhat
306	161105	Kalai	01708417145	Mahamudul Villa, Pouropara, Kalai, Joypurhat
RANGPUR DIVISION				
DINAJPUR District				
307	161106	Birampur	01708416987	Ghatpar Bridge, Biramppur, Dinajpur
CHATTOGRAM DIVISION				
CUMILLA District				
308	171101	Cumilla Sadar	01894424413	Cumilla Housing Astate, Section -2, Block-B, House #06, 1St Floor, Road No 02 Medicle College Road, Cumilla Adrosho Sador, Cumilla
309	171107	Jhoutala	01894424414	Muster Villa, North side of Passport office,Cumilla sadar, Cumilla
310	171104	Cotbari	01894424415	Beside Changini Police Fhari,Adarsha Sadar, Cumilla
311	171105	Kalirbazar	01894424419	Kumarpuskurani,Bataisori Road ,Kalirbazar, Sadar Dokin, Cumilla
312	171405	Shuagazi	01894424446	Shaib Bari, Purbo Botgram,Bord Office, Shuagazi, Sadar Dokin, Cumilla
313	171102	Burichong	01894424416	Burichang Bazar,Beside Polli Bidut Office, Burichong, Cumilla.
314	171205	Nimshar	01894424435	Beside of Salekin Gas Pump, Nimsar, Upazila-Burichong, Cumilla
315	171106	Fakirbazar	01894424418	Abdul Lafif Khan Market, 2nd floor, Fakirbazar, Burichong, Cumilla .
316	171701	Konshanagor	01805964593	Poschim Singho Purbopara, Kamal Gazi's House, Kangshonagar. Burichong, Cumilla
317	171103	Brahmanpara	01894424417	Brahmanpara, College Para,Upozila: Brahmanpara, Cumilla
318	171108	Chandola	01897668487	Kalam Khan's house (Khan Bhaban), Chandola Bazar, Brahmanpara. Cumilla
319	171204	Barura	01894424433	J.M Tower 2nd floor, Holding No; 480/7, Beside of Talagram School.Barura, Upazila-Barura. Cumilla.
320	171207	Addabazar	01894424534	Baten Villa, College Road, Addabazar, Barura, Cumilla
321	171301	Laksham	01894424436	Fatima Villa, Nosratpur, Lakerpar Misree Jansong Road, Laksham, Cumillla
322	171304	Moddaffargonj	01894424438	Haji Bari, Chittoshi Road, south side of general Hospital, Moddaffargonj, Laksham, Cumilla
323	171302	Lalmai	01894424439	Lalmai Puraton Upazala Office, Main Road, Bagmara, Lalmai, Cumilla
324	171801	Bijrabazar	01805964576	Bizra bazar, vauksar road. Rabiul villa. Barura, cumilla.
325	171306	Natharpatua	01894424437	Main road, Infornt of General Hospital, Natharpatua Bazar, Natharpatua, Monohorganj, Cumilla
326	171303	Monohorganj	01894424441	Comgauo, Jalom road, Thana Road, Monohorganj, Cumilla
327	171305	Nangalkot	01894424440	Nangolcort Dolkhar Road, West Side Of Upazilla, Nangalkot, Cumilla
328	171403	Vangardda	01894424447	Vangardda Porikot, Vangardda, Nangalkot, Cumilla
329	171307	Hasanpur	1897668489	Ayesa Begumer Bari, Abul Kasem Vila, Hasanpur Bazar, Nangalkot, Cumilla.
330	171401	Chouddagram	01894424443	Akter patory Villa, Chandishcora, Laksam road, Chouddagram, Cumilla
331	171406	Mierbazar	01894424442	Ashrafpur, chundul Komar doga road, Chouddagram, Cumilla
332	171402	Gunoboti	01894424444	Anik tower, Kocharm, Chouddagram, Cumilla
333	171404	Kashinagor	01894424445	Kashinagor, Chowmohuni Road, Dakkan Jattapur, Chouddagram, Cumilla
334	171408	Munsharhat	01805964572	College Road, Inside Tahera Khatun Girls school, Munshirhat, Chauddagram, Cumilla.
335	171407	Chura	1894425132	Amena Center, 2nd floor, Cheora Road, kanderpar, Cheora, Chauddagram, Cumilla.
336	171501	Muradnagar	01894424538	Rahimpur, Besie the Firservice, Copanygonj Road, Muradnagar, Cmuilla
337	171502	Aminnagor	01894424539	Humayan Kabir's House, Beside Of big Mosque at Aminnagar, Muradnagar, Cumilla
338	171503	Bangura	01894424543	Nobinagar Road,Nazrul Gate,Doulotpur,Beside Of Polli Biddut Office, Muradnagar, Cumilla
339	171507	Malibangra	01805964643	House no.150,North Bangura,Pak Bangura,Nabinagar.Muradnagar, Cumilla
340	171505	Dulalpur	01894424540	Dulalpur Chowrasta Beside Barek saha Majar Rahat palace 2nd Floor

				,Homna,Cumilla
341	171504	Homna	01894424541	Kanda Road (Abdul Sattar House 2nd Floor) Homna, Cumilla.
342	171506	Meghna	01894424542	Manikarchar,Nearest Girls school ,Gobindapur road,Meghna,Cumilla
343	171508	Rampur (Meghna)	01805964642	Rampur, Borokanda chowrasta.Rampur,Meghna,cumilla.
344	171202	Chandina	01894424430	Monir Villa, Haron Road. West side of Cow market, Chandina, Cumilla.
345	171201	Mohichil	01894424432	Beside Of Mohichail Union Porishod Upazila-Chandina, Cumilla.
346	171203	Nobabpur	01894424431	South Side Of Nawabpur.Bazar, Upazila-Chandina, Cumilla.
347	171206	Debidwar	01894424434	North Side Of Dabidwar Thana, Upazila-Dabidwar, Cumilla.
348	171208	Damti	01897668491	Haji Abdul Malek Villa, Master's House,Madrasa Para,Dhamti, Debidwar,Cumilla
349	171601	Elliotganj	01897668456	Sobdolpur Road, Elliyotganj, Daudkandi, Cumilla
350	171602	Gauripur	01897668451	Pennai Motlab Raod Liton Miyazi Tower 2nd Floor, Gauripur,Daudkandi,Cumilla
351	171603	Daudkandi	01897668453	Tujardanga Pachim Molla Bari, Beside Pubali Bank, Daudkandi, Cumilla
352	171607	Noyarbazar	01805964652	Kadiyarvanga Road, West Side of high School,Nayarbazar, Daudkandi.Cumilla.
353	171604	Titas	01897668452	Kolakandi ,Korikandi, Front Harun Ar Rashid Mohila College ,Titas ,Cumilla
354	141402	Asmniabazar	01805964646	Asmania Bazar,Raypur road ,Titas, Cumilla .
BRAHAMANBARIA Distrcit				
355	172101	Brahmanbaria Sadar	01334886724	Bialliashor Mir Bari, Holding No 712, Word No 03, Brahmanbaria Sadar. Brahmanbaria
356	172103	Sarail	01334886726	Beside Alinagar Mosque,sarail, Brahmanbaria
357	172105	Bijoynagar	01334886727	Akhaura Road,Kazibari Isapur,Bijoynagar, Brahmanbaria
358	172201	Champaknagar	01334886657	Champaknagar, (Dutch bangla Bank ATM Booth side) Champaknagar, Bijoynagar, Brahmanbaria
359	172102	Nabinagar	01334886729	Moslem Uddin's House,Narayanpur Road,Fire Service (Oposite).Nabinagar, Brahmanbaria
360	172108	Biddayakut Branch	01334886684	Biddayakut east Para, Ajom ar more, Kobarstan Road, Biddayakut, Nabinagar
361	172104	Ashuganj	01334886725	La-Vida Hospital (Inside),West Sonarampur, Ashuganj, Brahmanbaria
362	171109	Nayonpur	01805964591	Manik Mia Plaza,Nayonpur Bazar, Kasba, Brahmanbaria
363	172106	Kasba	01334886728	Aksina Eidgah Area,Nayanpur Road,Kasba, Brahmanbaria
364	171509	Kutibazar	01805964604	Soid Ali Member's house, Katherpul, Majar Road, Babna pukurpar, Kasba. Brahmanbaria
365	141402	Bancharampur	01805964645	Bancharampur.Jagannathpur Uttor Para,Brahmanbaria.
366	172202	Nasirnagar Branch	01334886663	Nasirnagar West Para, Hagomia house Nasirpur Road, Nasirnagar, Brahmanbaria
367	172107	Tontor Branch	01334886678	Raton Bhaban, West Side of Helena Haji pertol pamp, Tontor Bazar, Akhaura, Brahmanbaria
368	172204	Akhaura Branch	01334886670	Akhaura Colleger para, Agrula road, Akhaura, Brahmanbaria
FENI Distrcit				
369	181201	Feni Sadar	01897668400	Chowdhury Tower,Sikdar Road, Sultanpur,Ward-06, Feni
370	181202	Mohipal	01894424451	House No: 507,Circit House Hazir Ali Road, Borobari, Mohipal , Feni Sadar, Fani
371	181203	Lemua Bazar	01894424452	Hoding: Bhola Member Bari, Lemua Bazar, Feni Sador, Feni
372	181101	Daganbhuiya	01894424459	Holding: 28, Fazil Ghat Road, Hospital Mor, Daganbhuiyan , Feni
373	181205	Chagalniya	01894424449	Bhuiyan Monjil, College Road, Chhagalnaiya, Feni
374	181204	Sonagazi	01894424450	Mahabub Mansion, Teresapol Cort Area, Sonagazi, Feni
375	181402	Boktarmunshi	01894424472	Boktarmunshi Bazar, Nearst Posho Hospital, Sonagazi, Feni
376	181403	Kutterhat	01894424473	Pukirpar Sayid Villa, Tim rista more, Near Rupali Bank PLC, Kutterhat, Sonagazi, Feni
377	181207	Fulgazi	01894424475	Ags Mahamud Villa, Bonikpara Road, Biyoypur, Fulgazi, Feni
378	181401	Porshuram	01894424476	Nur Ahmed Villa, Dokin Kolapara, Porshuram, Feni
CHOTTOGRAM District				
379	181206	Mirsharai	01894424453	Shahin Villa, Mafuz Miya Road, Mirsharai, Chittagong

380	181405	Bariorhat	01894424477	Khaidza Villa, Tinke Station, Bisso road, Bariorhat, Mirsharai, Chittagong
NOAKHALI District				
381	181102	Maijadee	01894424454	Amena Monjil.Prime Hospitaler Uttor Pashe.Hospital Road.Noakhali
382	181304	Sonapur	01894424465	Alom Monjul, Islamia Madrash Road, 2nd Floor, Sonapur, Noakhali Sadar, Noakhali
383	181305	Sompara	01894424460	Sultan Member House, Colletepara, Proshadpur, Chatkhil, Noakhali
384	181302	Sonaimuri	01894424462	Ahoson Monjil, South side of Upazilla Gate, Dhaka Road, Sonaimuri, Noakhali
385	181301	Amishapara	01894424461	Tofa Monjal, Holding # 377, College Road, Amishapara, Sonaimuri, Noakhalli
386	181103	Chowmohani	01894424455	Chowrashta Chowmuhani, Apon Nibash, Nur Jahan Palac, Plot No: 11, Begumganj, Noakhali
387	181303	Chayanni	01894424463	Moulobi Bari, Lakhonpur, Vobani Jibonpur, Chayanni, Begumganj, Noakhali
388	181308	Banglabazar	01894424474	Haji Bahir Mia House, Uttor Zirtoly, Banglabazar, Begumganj, Noakhali
389	181104	Senbagh	01894424458	Abu Taher Bari, Senbag Main Road, Senbag Noakhlai.
390	171308	Boxogonj	01897668488	Boxoganj Bazar Noakhali road, Nonir Ahammad Bhaiya Monjil, Moishai, Shenbag, Noakhali.
391	181105	Basurhat	01894424457	Belal Villa, Holding No-578/01, 8 No. Ward, Hazi Selamotullah Road, Basurhat Pourosova, Companiganj, Noakhali
392	181106	Chaprashirhat	01894424456	Yasmin Palace,Holding No: 470, Chorkali, Kabirhat, Noakhali
393	181107	Subarnachar	01708416923	Khaser Hat Road, Beside Care Medical, Sriman Tower (2nd Floor), Subarnachar, Noakhali.
CHANDPUR District				
394	181507	Faridgonj	01894424500	West side of Al-Madina Hospital, Patwari Bari Road, Farid Sardar Villa, Kachiara, Faridganj, Chandpur.
395	171605	Sacharabazar	01897668455	Mofiz Master House, Sachar Oil paump, Gouripur road,Kachua,Chandpur
396	171606	Kachua	01897668454	Politecnic Collage East Side, Kachua, Chadpur
397	171802	Rohimanagar	01805964577	Rahimanaga south market, T&T Road,South side of Alif medical center,Kachua,Chandpur.
398	141302	Sharasti	01805964647	Near Meher High School, Thakur Bazar Road, Shahrasti Chandpur.
399	171309	Chataishe	01704199901	Chitoshi Bazar,Daroga Bari,Chandhal,Shahrasti,Chadpur.
400	141305	Narayonpur	01805964651	Matri Nibas Road ,Narayanpur Bazar,Narayanpur,chandpur.
401	141304	Munisharhat (D.Matlab)	01805964650	Vangarpul,Nearest Asa Office,Munshirhat,Chandpur
402	141303	Mohamia	01805964949	Beside Of Mandari Baytul Jamay Masjid .Chandpur Road ,Mandari,Mohamaya,Chandpur
403	141301	Hajiganj	01805964648	Abul Hashem Vila,Profesor para, North Side of Pouroshova,Toragar Hajiganj, Chandpur
LAKSHMIPUR District				
404	181501	Luxmipur Sadar	01894424466	Samsun nahar vila ,Kala gazi Road,Besic, Woard # 03, Holding # 0725-10, Raipur Road, Luxmipur Sadar,Luxmipur
405	181502	Mandari	01894424467	Ali Hayder Bhuya Bara, Matrie, Mandari,Lakshmipur Sadar, Lakshmipur
406	181504	Haydergonj	01894424468	Haydargonj Bazar, North Side Of Sonali Bank, Dc Road, Chor Abibal, Holding03, Raipur, Lakshmipur
407	181503	Raipurbazar	01894424469	Ismail Villa, Notun Bazar, Infornt Of Mohilla College, Raipur, Lakshmipur
408	181506	Ramganj	01894424470	Hazi Abdul Motin Bhaban, Chitoshe Road, NearRamgonj Model Collage ,Nandonpur,Ramgonj, Laxmipur.
SYLHET DIVISION				
HABIGANJ District				
409	172203	Jagadishpur Branch	01334886690	Jagadishpur, Tremohine freedomfighter Chattore, Masud khan house, Madhabpur, Habiganj