

**Monthly Report on
Agricultural and Non Farm Rural Credit Position¹**



February 2026

**Agricultural Credit Department-1
(Monitoring and Oversight Wing)
Bangladesh Bank**

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Monthly Report on Agricultural and Non Farm Rural Credit Position

1. Preamble

The agricultural sector plays a significant role in Bangladesh's economy, contributing 10.94% to GDP and employing around 46% of the workforce while ensuring food security and meeting the nutritional needs of the growing population. Since the Liberation War, Agricultural production has increased more than threefold. Consequently, food production in Bangladesh has increased significantly in recent years, securing third position in rice, second in freshwater fish, second in jute and seventh in potato production. Among South Asian countries, Bangladesh stands immediately after India and Pakistan in food production. However, this sector is facing significant challenges due to climate change, the reduction of arable land and inadequate financial support.

Overall, efficient financing strategies, adoption of modern technologies, high-yielding and climate-resilient crop varieties, crop diversification and incubation of climate-smart production processes can significantly enhance agricultural productivity and contribute to long-term sectoral sustainability in Bangladesh.

To facilitate adequate financial support for the agricultural and rural sectors, Bangladesh Bank has a mandate (Bangladesh Bank order, 1972) to formulate effective credit policies. In this regard, the Agricultural Credit Department-1 of Bangladesh Bank publishes the 'Agricultural & Rural Credit Policy & Program' annually. For FY 2025-2026, a target of BDT 39,000.00 crore has been set for disbursement as agricultural and rural credit through 58 participating banks including 03 Specialized banks, 06 State-owned commercial banks, 08 Foreign banks, 32 conventional Private commercial banks and 09 Islamic banks.

2. Achievement of Target up to February, 2026 of FY 2025-2026

The agricultural credit disbursement target for 58 participating banks in FY 2025-2026 has been set at BDT 39,000.00 crore. For the FY 2025-2026, total disbursement at the end of February, 2026 reached BDT 27,479.74 crore which is 70.46% of the total target (Annexure-1). In FY 2025-2026, Specialized banks have achieved 83.74% against the target of BDT 10,223.00 crore (Annexure-5); subsequently, State-owned commercial banks have achieved 72.92% against the target of BDT 3,657.00 crore (Annexure-6), Foreign commercial banks have achieved 71.14% against the target of BDT 1,593.00 crore (Annexure-7), Private commercial banks have achieved 68.18% against the target of BDT 17,106.00 crore (Annexure-8) and Islamic banks have achieved 53.82% against the target of BDT 6,421.00 crore (Annexure-9) at the end of February 2026.

3. Performance of Agricultural and Rural Credit up to February, 2026

3.1 Month-wise Disbursement

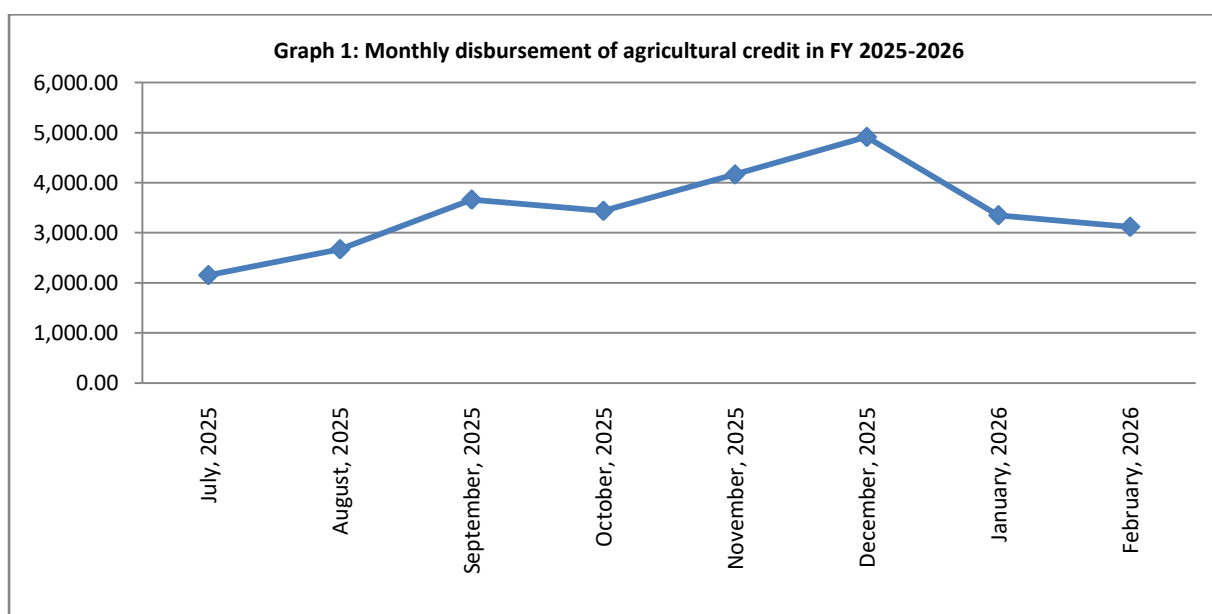
In FY 2025-2026, disbursement of agricultural credit increased steadily achieving the highest disbursement of BDT 4,915.49 crore in December, 2025. However from December, 2025 disbursement decreased by 31.82% in January, 2026 and by 6.89% in February, 2026. Table 1 and graph 1 shows the decreasing trend of disbursement, highlighting the necessity for strategic monitoring and policy intervention to turn this around.

Table 1: Monthly Disbursement of Agricultural Credit in FY 2025-2026

(BDT in crore)

| Month | Cumulative Disbursement | Disbursement for the month | Increase/ Decrease against previous month |
|-----------------|-------------------------|----------------------------|---|
| July, 2025 | 2,154.03 | 2,154.03 | |
| August, 2025 | 4,826.03 | 2,672.00 | 24.05% |
| September, 2025 | 8,489.47 | 3,663.44 | 37.10% |
| October, 2025 | 11,927.77 | 3,438.30 | -6.15% |
| November, 2025 | 16,092.67 | 4,164.90 | 21.13% |
| December, 2025 | 21,008.16 | 4,915.49 | 18.02% |
| January, 2026 | 24,359.42 | 3,351.26 | -31.82% |
| February, 2026 | 27,479.74 | 3,120.32 | -6.89% |

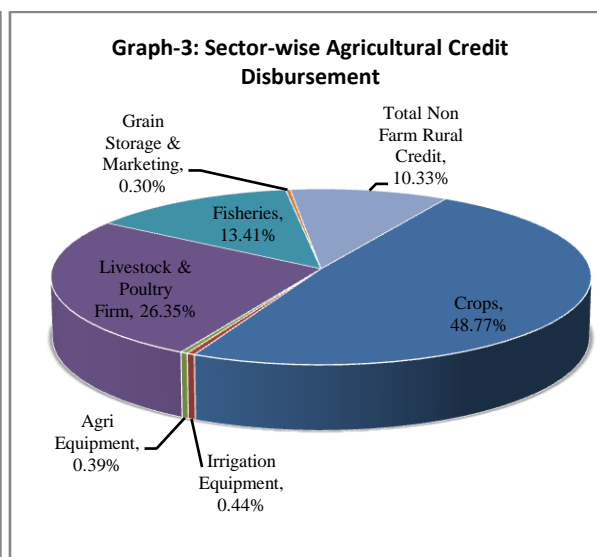
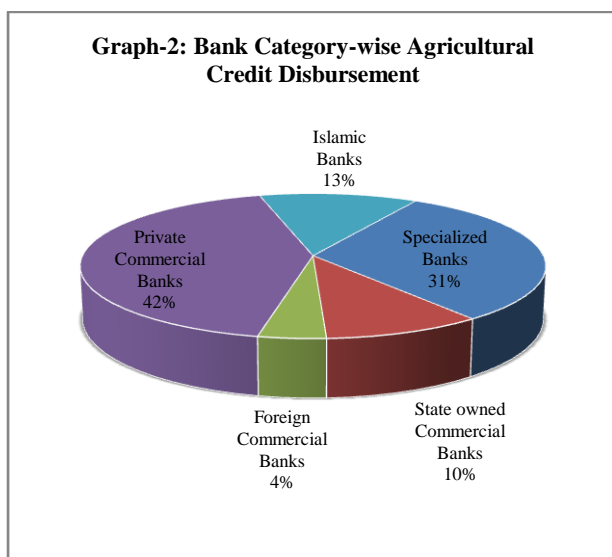
Source: Monitoring & Oversight Wing, Agricultural Credit Department-1, Bangladesh Bank



Source: Monitoring & Oversight Wing, Agricultural Credit Department-1, Bangladesh Bank

3.2 Bank Category and Sector-wise Disbursement

In FY 2025-2026, up to February, 2026 total disbursement amounted to BDT 27,479.74 crore which accounts for 70.46% of the total target of BDT 39,000.00 crore. Out of the total disbursement, Specialized banks account for 31%, State-owned commercial banks account for 10%, Foreign commercial banks account for 4%, Private commercial banks account for 42% and Islamic banks account for 13% (Annexure-1). According to Agricultural and Rural Credit Policy and Program for the FY 2025-2026, participating banks are to disburse 55% of the credit in crops sector, 13% in fisheries sector, 20% in livestock & poultry sector, 2% in irrigation & agricultural equipment sector and rest 10% is allocated for rural production and income generating economic activities. However, during July-February of FY 2025-2026, 48.77% of the disbursement is made in Crops sector, 13.41% in Fisheries sector, 26.35% in the Livestock & poultry sector, 0.83% in Irrigation & agricultural equipment sector (0.44% In Irrigation Equipment & 0.39% in Agricultural Equipment) and also 0.30% of the disbursement is made in grain storage & marketing sector and 10.33% in Non-Farm rural credit (Annexure-1).

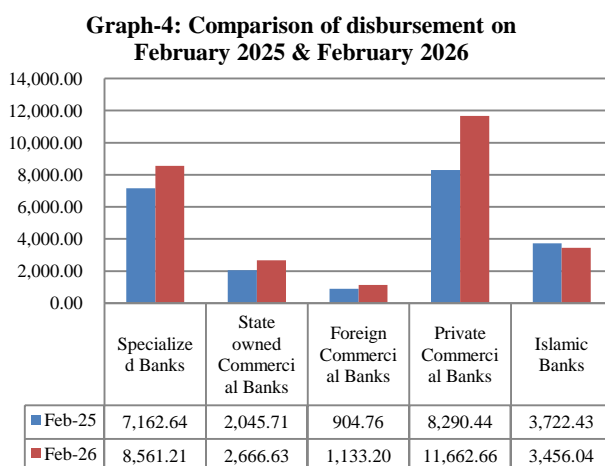


Source: Monitoring & Oversight Wing, Agricultural Credit Department-1, Bangladesh Bank

4. Comparison between February, 2025 and February, 2026

4.1 Disbursement

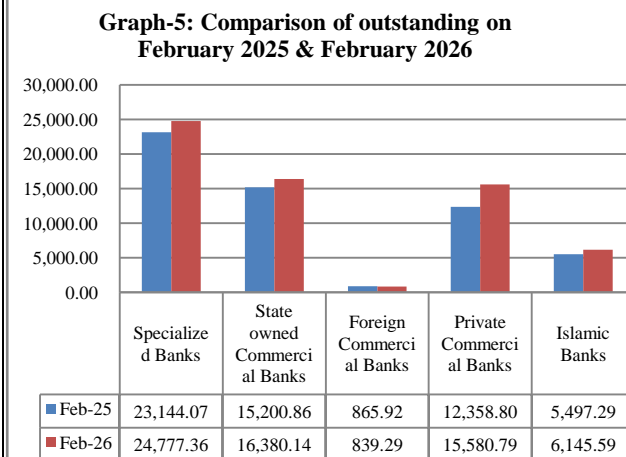
In July-February of FY 2025-2026, disbursement is 24.20% higher than that of July-February of FY 2024-2025 (Annexure-2). Compared to February, 2025 disbursement of Specialized banks has increased by 19.53%, State-owned commercial banks by 30.35%, Foreign commercial banks by 25.25%, and Private commercial banks by 40.68% and in case of Islamic banks disbursement has decreased by 7.16% (Annexure-2). Compared to February, 2025 disbursements of all bank categories except Islamic banks have increased.



Source: Monitoring & Oversight Wing, Agricultural Credit Department-1, Bangladesh Bank

4.2 Outstanding

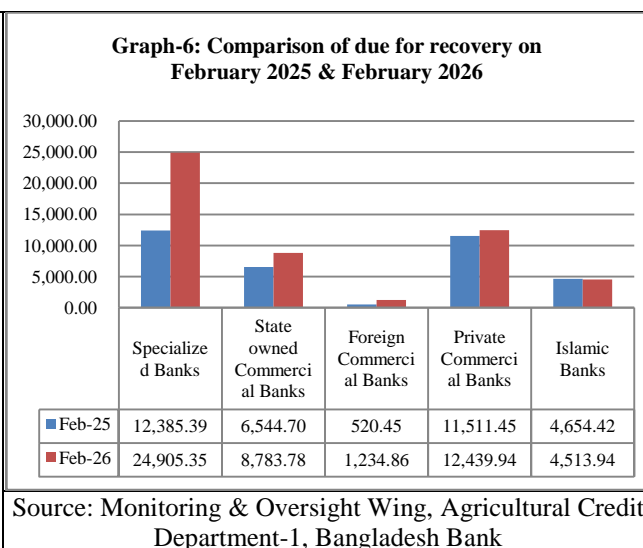
In July-February of FY 2025-2026, outstanding is 11.66% higher than that of July-February of FY 2024-2025 (Annexure-2). Compared to February, 2025 outstanding of Specialized banks has increased by 7.06%, State-owned commercial banks by 7.76%, Private commercial banks by 26.07%, Islamic banks by 11.79% and in case of Foreign commercial banks outstanding has decreased by 3.08% (Annexure-2). Compared to February, 2025 outstanding of all bank categories except Foreign commercial banks have increased.



Source: Monitoring & Oversight Wing, Agricultural Credit Department-1, Bangladesh Bank

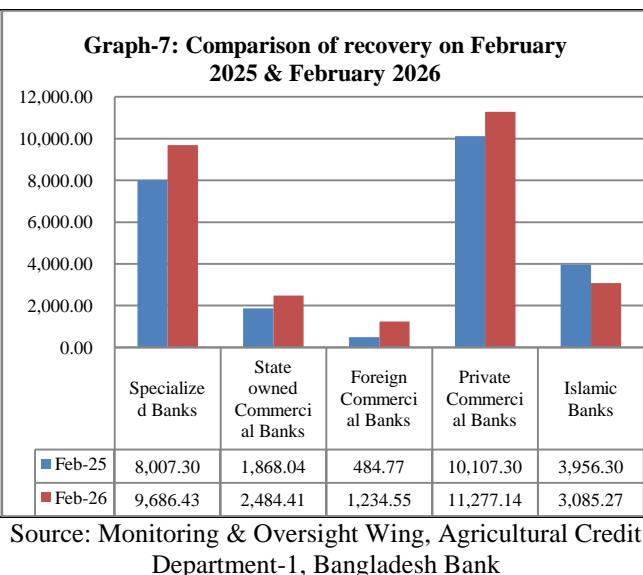
4.3 Due for Recovery

In July-February of FY 2025-2026, due for recovery is 45.66% higher than that of July-February of FY 2024-2025 (Annexure-3). Compared to February, 2025 due for recovery of Specialized banks has increased by 101.09%, State-owned commercial banks by 34.21%, Foreign commercial banks by 137.27%, and Private commercial banks by 8.07% and in case of Islamic banks due for recovery has decreased by 3.02% (Annexure-3). Compared to February, 2025 due for recovery of all bank categories except Islamic banks have increased.



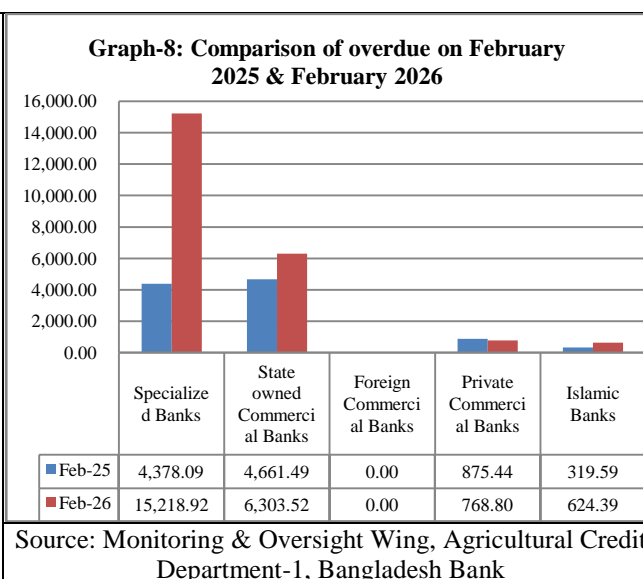
4.4 Recovery

In July-February of FY 2025-2026, recovery is 13.69% higher than that of July-February of FY 2024-2025 (Annexure-3). Compared to February, 2025 recovery of Specialized banks has increased by 20.97%, State-owned commercial banks by 33.00%, Foreign commercial banks by 154.67%, and Private commercial banks by 11.57% and in case of Islamic banks recovery has decreased by 22.02% (Annexure-3). Compared to February, 2025 recoveries of all bank categories except Islamic banks have increased.



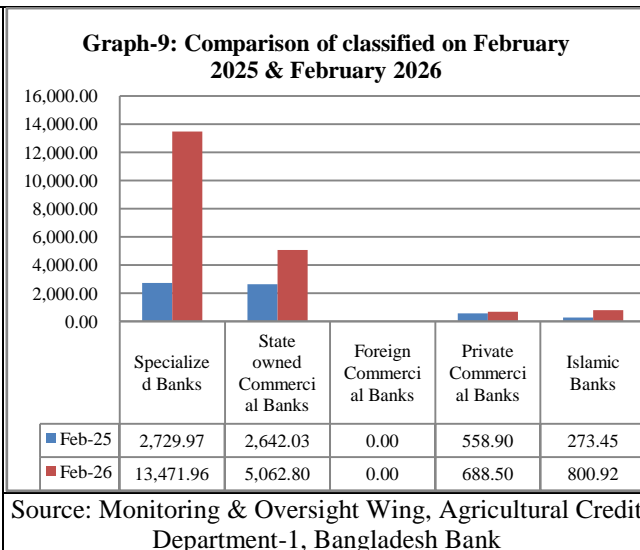
4.5 Overdue

In February, 2026 overdue has increased by 123.90% in comparison with February, 2025 (Annexure-4). Compared to February, 2025 overdue of Specialized banks has increased by 247.62%, State-owned commercial banks by 35.23%, Islamic banks by 95.37% and in case of Private commercial banks overdue has decreased by 12.18%, (Annexure-4). Compared to February, 2025 overdue of all bank categories except Private commercial banks have increased. Whereas Foreign commercial banks didn't have any overdue last year and doesn't have any in this year also (Annexure-4).



4.6 Classified loan

In February, 2026 classified loan has increased by 222.74% in comparison with February, 2025 (Annexure-4). Compared to February, 2025 classified loan of Specialized banks has increased by 393.48%, State-owned commercial banks by 91.63%, Private commercial banks by 23.19%, and Islamic banks by 192.89% (Annexure-4). Compared to February, 2025 classified loan of all bank categories have increased. Whereas Foreign commercial banks didn't have any classified loan last year and doesn't have any in this year also (Annexure-4).



5. Bangladesh Rural Development Board (BRDB)

For FY 2025-2026, BRDB has set a target of BDT 1,486.10 crore to be disbursed in agriculture sector. Subsequently BRDB's agricultural credit disbursement in July-February, 2026 is BDT 887.35 crore which is 3.17% lower than February, 2025. However, recovery has increased by 6.16% amounting to BDT 874.65 crore in February, 2026 (Annexure-10).

6. Conclusion

In July-February of FY 2025-2026, total agricultural credit disbursed through participating banks and BRDB is BDT 28,367.09 crore (BDT 27,479.74 crore by 58 participating banks; BDT 887.35 crore by BRDB) which is 23.11% higher than that of July-February of FY 2024-2025 (Total disbursement of July-February of FY 2024-2025 was BDT 23,042.38 crore). This indicates that disbursement trend in FY 2025-2026 is better than that of same time of last year. This promising disbursement scenario provides a glimpse of the better future for agricultural financing in our country. However over this positive scenario looms the dooming reality of increased overdue and classified loan which prompts us to move forward for recovery of these loans with most importance. To achieve efficient agricultural financing, we must be vigilant about recovery process and management of defaulted loans.

Bank Category and Sector-wise agricultural credit disbursement in July-February of FY 2025-2026

(BDT in Crore)

| Sl no | Bank Category | Target | Agricultural Credit | | | | | | Non Farm Rural Credit | | | Total | % with Disbursement Target | % with Total Disbursement |
|-------|------------------------------|-----------|---------------------|----------------------|----------------|--------------------------|-----------|---------------------------|-----------------------|----------|-----------------------------|-----------|----------------------------|---------------------------|
| | | | Crops | Irrigation Equipment | Agri Equipment | Livestock & Poultry Firm | Fisheries | Grain Storage & Marketing | Poverty Alleviation | Others | Total Non Farm Rural Credit | | | |
| 1 | Specialized Banks | 10,223.00 | 4,975.66 | 29.80 | 40.62 | 1,743.83 | 898.69 | 22.76 | 125.06 | 724.79 | 849.85 | 8,561.21 | 83.74% | 31% |
| 2 | State owned Commercial Banks | 3,657.00 | 1,377.06 | 1.02 | 0.48 | 507.97 | 250.89 | 2.51 | 436.50 | 90.20 | 526.70 | 2,666.63 | 72.92% | 10% |
| 3 | Foreign Commercial Banks | 1,593.00 | 697.90 | 6.30 | 1.13 | 270.63 | 135.86 | 2.28 | 2.01 | 17.09 | 19.10 | 1,133.20 | 71.14% | 4% |
| 4 | Private Commercial Banks | 17,106.00 | 5,317.59 | 74.10 | 58.38 | 3,285.63 | 1,557.36 | 20.97 | 421.84 | 926.79 | 1,348.63 | 11,662.66 | 68.18% | 42% |
| 5 | Islamic Banks | 6,421.00 | 1,033.74 | 11.00 | 6.93 | 1,433.01 | 843.23 | 35.07 | 42.32 | 50.74 | 93.06 | 3,456.04 | 53.82% | 13% |
| | Total | 39,000.00 | 13,401.95 | 122.22 | 107.54 | 7,241.07 | 3,686.03 | 83.59 | 1,027.73 | 1,809.61 | 2,837.34 | 27,479.74 | 70.46% | |
| | % With Total Disbursement | | 48.77% | 0.44% | 0.39% | 26.35% | 13.41% | 0.30% | 3.74% | 6.59% | 10.33% | | | |

(Annexure-2)

Comparison of disbursement and outstanding between February 2025 & February 2026

(BDT in Crore)

| Sl no | Bank Category | Disbursement | | % increase/ decrease | Outstanding | | % increase/ decrease |
|-------|------------------------------|------------------|------------------|----------------------|------------------|------------------|----------------------|
| | | Feb-25 | Feb-26 | | Feb-25 | Feb-26 | |
| 1 | Specialized Banks | 7,162.64 | 8,561.21 | 19.53% | 23,144.07 | 24,777.36 | 7.06% |
| 2 | State owned Commercial Banks | 2,045.71 | 2,666.63 | 30.35% | 15,200.86 | 16,380.14 | 7.76% |
| 3 | Foreign Commercial Banks | 904.76 | 1,133.20 | 25.25% | 865.92 | 839.29 | -3.08% |
| 4 | Private Commercial Banks | 8,290.44 | 11,662.66 | 40.68% | 12,358.80 | 15,580.79 | 26.07% |
| 5 | Islamic Banks | 3,722.43 | 3,456.04 | -7.16% | 5,497.29 | 6,145.59 | 11.79% |
| | Total | 22,125.98 | 27,479.74 | 24.20% | 57,066.94 | 63,723.17 | 11.66% |

(Annexure-3)

Comparison of due for recovery and recovery between February 2025 & February 2026

(BDT in Crore)

| Sl no | Bank Category | Due for Recovery | | % increase/ decrease | Recovery | | % increase/ decrease |
|-------|------------------------------|------------------|------------------|----------------------|------------------|------------------|----------------------|
| | | Feb-25 | Feb-26 | | Feb-25 | Feb-26 | |
| 1 | Specialized Banks | 12,385.39 | 24,905.35 | 101.09% | 8,007.30 | 9,686.43 | 20.97% |
| 2 | State owned Commercial Banks | 6,544.70 | 8,783.78 | 34.21% | 1,868.04 | 2,484.41 | 33.00% |
| 3 | Foreign Commercial Banks | 520.45 | 1,234.86 | 137.27% | 484.77 | 1,234.55 | 154.67% |
| 4 | Private Commercial Banks | 11,511.45 | 12,439.94 | 8.07% | 10,107.30 | 11,277.14 | 11.57% |
| 5 | Islamic Banks | 4,654.42 | 4,513.94 | -3.02% | 3,956.30 | 3,085.27 | -22.02% |
| | Total | 35,616.41 | 51,877.87 | 45.66% | 24,423.71 | 27,767.80 | 13.69% |

(Annexure-4)

Comparison of overdue and classified between February 2025 & February 2026

(BDT in Crore)

| Sl no | Bank Category | Overdue | | % increase/ decrease | Classified | | % increase/ decrease |
|-------|------------------------------|------------------|------------------|----------------------|-----------------|------------------|----------------------|
| | | Feb-25 | Feb-26 | | Feb-25 | Feb-26 | |
| 1 | Specialized Banks | 4,378.09 | 15,218.92 | 247.62% | 2,729.97 | 13,471.96 | 393.48% |
| 2 | State owned Commercial Banks | 4,661.49 | 6,303.52 | 35.23% | 2,642.03 | 5,062.80 | 91.63% |
| 3 | Foreign Commercial Banks | 0.00 | 0.00 | 0.00% | 0.00 | 0.00 | 0.00% |
| 4 | Private Commercial Banks | 875.44 | 768.80 | -12.18% | 558.90 | 688.50 | 23.19% |
| 5 | Islamic Banks | 319.59 | 624.39 | 95.37% | 273.45 | 800.92 | 192.89% |
| | Total | 10,234.61 | 22,915.63 | 123.90% | 6,204.35 | 20,024.18 | 222.74% |

(Annexure-5)

Bank and sector-wise agri-credit data in July-February of FY 2025-2026 for specialized banks

| Sl no | Name of Bank | Target | Disbursement | | | | | | | | | Total | % with Disbursement Target | Recovery | Outstanding |
|-------|------------------------------|-----------|--------------|----------------------|----------------|--------------------------|-----------|---------------------------|---------------------|--------|----------|--------|----------------------------|-----------|-------------|
| | | | Crops | Irrigation Equipment | Agri Equipment | Livestock & Poultry Firm | Fisheries | Grain Storage & Marketing | Poverty Alleviation | Others | | | | | |
| 1 | Bangladesh Krishi Bank | 7,800.00 | 3,834.40 | 29.80 | 40.56 | 1,516.84 | 826.18 | 22.76 | 87.22 | 498.05 | 6,855.81 | 87.90% | 8,218.23 | 21,957.38 | |
| 2 | Rajshahi Krishi Unnayan Bank | 2,420.00 | 1,141.22 | 0.00 | 0.06 | 226.97 | 72.51 | 0.00 | 37.84 | 226.74 | 1,705.34 | 70.47% | 1,468.20 | 2,819.92 | |
| 3 | Probashi Kallyan Bank | 3.00 | 0.04 | 0.00 | 0.00 | 0.02 | 0.00 | 0.00 | 0.00 | 0.00 | 0.06 | 2.00% | 0.00 | 0.06 | |
| | Sub-Total | 10,223.00 | 4,975.66 | 29.80 | 40.62 | 1,743.83 | 898.69 | 22.76 | 125.06 | 724.79 | 8,561.21 | 83.74% | 9,686.43 | 24,777.36 | |

(Annexure-6)

Bank and sector-wise agri-credit data in July-February of FY 2025-2026 for government commercial banks

| Sl no | Name of Bank | Target | Disbursement | | | | | | | | | Total | % with Disbursement Target | Recovery | Outstanding |
|-------|-----------------|----------|--------------|----------------------|----------------|--------------------------|-----------|---------------------------|---------------------|--------|----------|--------|----------------------------|-----------|-------------|
| | | | Crops | Irrigation Equipment | Agri Equipment | Livestock & Poultry Firm | Fisheries | Grain Storage & Marketing | Poverty Alleviation | Others | | | | | |
| 1 | AGRANI BANK PLC | 845.00 | 346.15 | 0.43 | 0.36 | 72.48 | 28.27 | 0.42 | 28.32 | 11.20 | 487.63 | 57.71% | 435.21 | 2,906.87 | |
| 2 | Basic Bank Ltd | 40.00 | 6.53 | 0.00 | 0.00 | 5.39 | 3.18 | 0.00 | 0.00 | 0.30 | 15.40 | 38.50% | 52.21 | 53.89 | |
| 3 | BDBL | 22.00 | 5.64 | 0.21 | 0.00 | 8.95 | 2.87 | 0.00 | 0.00 | 1.64 | 19.31 | 87.77% | 19.27 | 31.88 | |
| 4 | JANATA BANK PLC | 600.00 | 231.91 | 0.00 | 0.02 | 191.62 | 18.17 | 0.00 | 56.37 | 2.00 | 500.09 | 83.35% | 421.01 | 3,122.05 | |
| 5 | RUPALI BANK PLC | 500.00 | 126.18 | 0.27 | 0.10 | 29.37 | 15.41 | 0.60 | 155.57 | 8.33 | 335.83 | 67.17% | 426.98 | 542.55 | |
| 6 | SONALI BANK PLC | 1,650.00 | 660.65 | 0.11 | 0.00 | 200.16 | 182.99 | 1.49 | 196.24 | 66.73 | 1,308.37 | 79.30% | 1,129.73 | 9,722.90 | |
| | Sub-Total | 3,657.00 | 1,377.06 | 1.02 | 0.48 | 507.97 | 250.89 | 2.51 | 436.50 | 90.20 | 2,666.63 | 72.92% | 2,484.41 | 16,380.14 | |

(Annexure-7)

Bank and sector-wise agri-credit data in July-February of FY 2025-2026 for foreign commercial banks

| Sl no | Name of Bank | Target | Disbursement | | | | | | | | | Total | % with Disbursement Target | Recovery | Outstanding |
|-------|---------------------------|----------|--------------|----------------------|----------------|--------------------------|-----------|---------------------------|---------------------|--------|----------|---------|----------------------------|----------|-------------|
| | | | Crops | Irrigation Equipment | Agri Equipment | Livestock & Poultry Firm | Fisheries | Grain Storage & Marketing | Poverty Alleviation | Others | | | | | |
| 1 | Bank Al-Falah Ltd | 36.00 | 5.36 | 0.00 | 0.00 | 40.92 | 3.23 | 0.00 | 0.00 | 5.89 | 55.40 | 153.89% | 41.18 | 36.37 | |
| 2 | Citi Bank NA | 60.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00% | 18.07 | 5.93 | |
| 3 | Commercial Bank of Ceylon | 189.00 | 127.92 | 3.56 | 0.00 | 37.96 | 15.58 | 0.00 | 0.00 | 0.93 | 185.95 | 98.39% | 143.35 | 192.30 | |
| 4 | Habib Bank Ltd | 13.00 | 13.84 | 0.00 | 0.00 | 4.84 | 1.32 | 0.00 | 0.00 | 0.00 | 20.00 | 153.85% | 13.53 | 11.19 | |
| 5 | HSBC | 469.00 | 42.30 | 0.00 | 0.55 | 4.06 | 2.59 | 0.00 | 0.00 | 0.00 | 49.50 | 10.55% | 323.86 | 50.37 | |
| 6 | Standard Chartered Bank | 751.00 | 464.80 | 2.11 | 0.00 | 169.42 | 105.78 | 1.72 | 1.64 | 9.44 | 754.91 | 100.52% | 665.02 | 474.19 | |
| 7 | State Bank of India | 30.00 | 18.45 | 0.63 | 0.58 | 6.55 | 4.43 | 0.56 | 0.37 | 0.52 | 32.09 | 106.97% | 0.04 | 32.09 | |
| 8 | Woori Bank | 45.00 | 25.23 | 0.00 | 0.00 | 6.88 | 2.93 | 0.00 | 0.00 | 0.31 | 35.35 | 78.56% | 29.50 | 36.85 | |
| | Sub-Total | 1,593.00 | 697.90 | 6.30 | 1.13 | 270.63 | 135.86 | 2.28 | 2.01 | 17.09 | 1,133.20 | 71.14% | 1,234.55 | 839.29 | |

Bank and sector-wise agri-credit data in July-February of FY 2025-2026 for private commercial banks

| Sl no | Name of Bank | Target | Disbursement | | | | | | | | | % with Disbursement Target | Recovery | Outstanding |
|-------|---------------------------------------|-----------|--------------|----------------------|----------------|--------------------------|-----------|---------------------------|---------------------|--------|-----------|----------------------------|-----------|-------------|
| | | | Crops | Irrigation Equipment | Agri Equipment | Livestock & Poultry Firm | Fisheries | Grain Storage & Marketing | Poverty Alleviation | Others | Total | | | |
| 1 | AB Bank PLC | 250.00 | 30.37 | 0.00 | 0.00 | 12.90 | 2.80 | 0.00 | 0.00 | 0.23 | 46.30 | 18.52% | 134.52 | 159.20 |
| 2 | Bangladesh Commerce Bank PLC | 15.00 | 5.88 | 0.00 | 0.00 | 9.58 | 1.03 | 0.00 | 0.00 | 0.23 | 16.72 | 111.47% | 27.78 | 55.83 |
| 3 | Bank Asia PLC | 711.00 | 329.18 | 0.00 | 0.00 | 196.28 | 71.49 | 0.00 | 0.11 | 34.24 | 631.30 | 88.79% | 189.18 | 654.25 |
| 4 | Bengal Commercial Bank PLC | 40.00 | 13.46 | 0.20 | 0.00 | 9.72 | 3.11 | 0.00 | 0.00 | 0.20 | 26.69 | 66.73% | 26.96 | 57.68 |
| 5 | BRAC BANK PLC | 1,502.00 | 136.84 | 0.00 | 0.00 | 311.56 | 243.48 | 0.00 | 4.88 | 57.70 | 754.46 | 50.23% | 907.34 | 951.51 |
| 6 | Citizens Bank PLC | 24.00 | 27.40 | 0.00 | 0.06 | 9.91 | 5.69 | 0.00 | 1.04 | 0.00 | 44.10 | 183.75% | 15.48 | 40.97 |
| 7 | City Bank PLC | 1,105.00 | 375.68 | 5.29 | 2.40 | 336.54 | 102.26 | 0.00 | 17.36 | 57.70 | 897.23 | 81.20% | 1,757.66 | 1,161.22 |
| 8 | Community Bank Bangladesh PLC | 127.00 | 55.08 | 1.25 | 1.13 | 41.24 | 17.92 | 0.00 | 2.28 | 1.37 | 120.27 | 94.70% | 115.77 | 179.23 |
| 9 | Dhaka Bank PLC | 629.00 | 233.52 | 0.15 | 0.00 | 112.68 | 64.04 | 0.00 | 0.00 | 0.00 | 410.39 | 65.24% | 307.26 | 463.82 |
| 10 | Dutch-Bangla Bank PLC | 949.00 | 212.65 | 11.52 | 0.26 | 330.42 | 39.63 | 6.95 | 5.96 | 4.25 | 611.64 | 64.45% | 655.48 | 837.78 |
| 11 | Eastern Bank PLC | 1,045.00 | 514.27 | 9.76 | 4.46 | 189.88 | 95.41 | 2.01 | 11.15 | 19.43 | 846.37 | 80.99% | 546.72 | 757.86 |
| 12 | IFIC Bank PLC | 463.00 | 5.85 | 0.00 | 0.00 | 28.24 | 24.51 | 0.00 | 167.50 | 0.00 | 226.10 | 48.83% | 130.46 | 300.00 |
| 13 | JAMUNA BANK PLC | 400.00 | 221.52 | 6.53 | 3.17 | 67.29 | 50.74 | 5.19 | 6.74 | 3.63 | 364.81 | 91.20% | 168.76 | 659.33 |
| 14 | MEGHNA BANK PLC | 172.00 | 45.58 | 0.00 | 0.15 | 55.73 | 29.47 | 0.00 | 0.00 | 0.00 | 130.93 | 76.12% | 94.07 | 101.89 |
| 15 | Mercantile Bank PLC | 690.00 | 165.74 | 2.67 | 2.52 | 74.67 | 64.36 | 0.40 | 6.83 | 7.35 | 324.54 | 47.03% | 404.73 | 460.01 |
| 16 | MIDLAND BANK PLC | 147.00 | 50.75 | 0.00 | 2.97 | 27.60 | 8.10 | 0.00 | 0.00 | 0.00 | 89.42 | 60.83% | 127.57 | 88.84 |
| 17 | MODHUMOTI BANK PLC | 100.00 | 17.98 | 0.00 | 0.00 | 16.72 | 9.07 | 0.00 | 0.00 | 13.46 | 57.23 | 57.23% | 32.25 | 64.03 |
| 18 | Mutual Trust Bank PLC | 661.00 | 172.66 | 5.46 | 0.00 | 139.24 | 24.48 | 0.00 | 0.93 | 5.12 | 347.89 | 52.63% | 228.00 | 757.56 |
| 19 | National Bank PLC | 50.00 | 29.98 | 0.00 | 0.00 | 34.44 | 41.74 | 0.00 | 0.00 | 0.00 | 106.16 | 212.32% | 144.92 | 366.80 |
| 20 | National Credit and Commerce Bank PLC | 556.00 | 294.95 | 0.00 | 1.04 | 228.46 | 70.12 | 0.00 | 2.25 | 7.87 | 604.69 | 108.76% | 493.93 | 660.20 |
| 21 | NRB BANK LTD | 142.00 | 60.32 | 0.00 | 0.87 | 25.15 | 11.53 | 0.00 | 1.00 | 1.15 | 100.02 | 70.44% | 22.65 | 567.19 |
| 22 | NRBC BANK PLC | 376.00 | 2.65 | 0.00 | 0.00 | 10.84 | 3.87 | 0.00 | 0.00 | 127.25 | 144.61 | 38.46% | 273.47 | 209.44 |
| 23 | One Bank PLC | 493.00 | 171.04 | 0.48 | 13.03 | 65.39 | 44.59 | 0.00 | 8.29 | 0.00 | 302.82 | 61.42% | 273.41 | 335.09 |
| 24 | Prime Bank PLC | 797.00 | 467.64 | 16.71 | 0.00 | 167.09 | 82.03 | 6.40 | 12.37 | 18.83 | 771.07 | 96.75% | 352.82 | 723.51 |
| 25 | Pubali Bank PLC | 1,515.00 | 293.33 | 8.62 | 11.25 | 274.23 | 134.25 | 0.00 | 7.34 | 12.65 | 741.67 | 48.96% | 933.18 | 1,222.96 |
| 26 | SBAC BANK PLC | 200.00 | 0.46 | 0.00 | 0.00 | 9.14 | 3.84 | 0.00 | 131.00 | 0.00 | 144.44 | 72.22% | 164.68 | 239.83 |
| 27 | Shimanto Bank PLC | 48.00 | 0.11 | 0.00 | 0.00 | 7.56 | 2.31 | 0.00 | 0.01 | 15.13 | 25.12 | 52.33% | 7.93 | 81.66 |
| 28 | Southeast Bank PLC | 800.00 | 4.72 | 0.00 | 0.00 | 4.02 | 2.55 | 0.00 | 0.00 | 423.52 | 434.81 | 54.35% | 263.60 | 751.64 |
| 29 | The Premier Bank PLC | 525.00 | 192.85 | 0.00 | 2.97 | 62.43 | 48.45 | 0.00 | 1.08 | 0.14 | 307.92 | 58.65% | 244.17 | 498.19 |
| 30 | Trust Bank PLC | 882.00 | 474.96 | 0.00 | 0.03 | 58.89 | 78.63 | 0.00 | 0.27 | 39.00 | 651.78 | 73.90% | 766.30 | 666.83 |
| 31 | United Commercial Bank PLC | 1,254.00 | 484.38 | 0.00 | 0.00 | 210.53 | 120.76 | 0.00 | 30.13 | 48.41 | 894.21 | 71.31% | 1,035.71 | 833.89 |
| 32 | Uttara Bank PLC | 438.00 | 225.79 | 5.46 | 12.07 | 157.26 | 55.10 | 0.02 | 3.32 | 27.93 | 486.95 | 111.18% | 430.38 | 672.55 |
| | Sub-Total | 17,106.00 | 5,317.59 | 74.10 | 58.38 | 3,285.63 | 1,557.36 | 20.97 | 421.84 | 926.79 | 11,662.66 | 68.18% | 11,277.14 | 15,580.79 |

Bank and sector-wise agri-credit data in July-February of FY 2025-2026 for islamic banks

| Sl no | Name of Bank | Target | Disbursement | | | | | | | | | % with Disbursement Target | Recovery | Outstanding |
|-------|--------------------------------------|----------|--------------|----------------------|----------------|--------------------------|-----------|---------------------------|---------------------|--------|----------|----------------------------|----------|-------------|
| | | | Crops | Irrigation Equipment | Agri Equipment | Livestock & Poultry Firm | Fisheries | Grain Storage & Marketing | Poverty Alleviation | Others | Total | | | |
| 1 | Al-Arafah Islami Bank PLC | 1,057.00 | 248.68 | 9.82 | 3.31 | 117.33 | 93.25 | 35.05 | 34.98 | 7.80 | 550.22 | 52.05% | 277.98 | 898.31 |
| 2 | Export Import Bank of Bangladesh PLC | 580.00 | 115.19 | 0.49 | 1.94 | 97.05 | 55.27 | 0.00 | 3.16 | 3.48 | 276.58 | 47.69% | 470.93 | 451.67 |
| 3 | First Security Bank PLC | 200.00 | 21.98 | 0.00 | 0.00 | 3.32 | 19.56 | 0.00 | 0.49 | 0.00 | 45.35 | 22.68% | 58.19 | 167.83 |
| 4 | Global Islami Bank PLC | 28.00 | 0.12 | 0.00 | 0.00 | 0.99 | 0.29 | 0.00 | 0.00 | 33.00 | 34.40 | 122.86% | 54.97 | 80.15 |
| 5 | Islami Bank (BD) PLC | 3,400.00 | 484.74 | 0.07 | 0.19 | 998.90 | 610.73 | 0.02 | 0.50 | 0.11 | 2,095.26 | 61.63% | 1,736.29 | 3,510.24 |
| 6 | Shahjalal Islami Bank PLC | 648.00 | 115.88 | 0.00 | 0.93 | 176.81 | 27.44 | 0.00 | 0.00 | 5.47 | 326.53 | 50.39% | 162.50 | 380.53 |
| 7 | Social Islami Bank PLC | 20.00 | 0.82 | 0.00 | 0.00 | 11.35 | 13.17 | 0.00 | 0.00 | 0.08 | 25.42 | 127.10% | 51.30 | 201.09 |
| 8 | Standard Bank PLC | 458.00 | 46.33 | 0.62 | 0.56 | 26.20 | 22.74 | 0.00 | 3.19 | 0.80 | 100.44 | 21.93% | 260.42 | 342.87 |
| 9 | UNION BANK PLC | 30.00 | 0.00 | 0.00 | 0.00 | 1.06 | 0.78 | 0.00 | 0.00 | 0.00 | 1.84 | 6.13% | 12.69 | 112.90 |
| | Sub-Total | 6,421.00 | 1,033.74 | 11.00 | 6.93 | 1,433.01 | 843.23 | 35.07 | 42.32 | 50.74 | 3,456.04 | 53.82% | 3,085.27 | 6,145.59 |

(Annexure-10)

Comparison of disbursement and recovery by BRDB between February 2025 & February 2026

(BDT in crore)

| | Target | Increase/Decrease | Disbursement | Increase/Decrease | Recovery | Increase/Decrease |
|--------------|----------|-------------------|--------------|-------------------|----------|-------------------|
| FY 2024-2025 | 1,523.18 | | 916.40 | | 823.93 | |
| FY 2025-2026 | 1,486.10 | -2.50% | 887.35 | -3.17% | 874.65 | 6.16% |

Agricultural Credit Department-1
(Monitoring & Oversight Wing)

(Annexure-11)

Performance of Agricultural Credit over the Last Decade

(Taka in Crore)

| SI No | Financial Year | Disbursement | Recovery | Due for Recovery | Overdue | Outstanding | Classified |
|-------|----------------|--------------|-----------|------------------|-----------|-------------|------------|
| 1 | 2015-2016 | 17,646.39 | 17,056.43 | 22,789.51 | 5,678.32 | 34,477.37 | 4,124.37 |
| 2 | 2016-2017 | 20,998.70 | 18,841.16 | 25,470.19 | 6,708.11 | 39,047.57 | 5,240.78 |
| 3 | 2017-2018 | 21,393.55 | 21,503.12 | 28,664.27 | 7,210.86 | 40,601.11 | 5,645.58 |
| 4 | 2018-2019 | 23,616.25 | 23,734.32 | 30,463.35 | 6,691.64 | 42,974.29 | 4,406.97 |
| 5 | 2019-2020 | 22,749.03 | 21,245.24 | 27,976.98 | 6,060.23 | 45,592.86 | 4,047.54 |
| 6 | 2020-2021 | 25,511.35 | 27,123.90 | 33,659.16 | 5,865.56 | 45,939.80 | 4,035.33 |
| 7 | 2021-2022 | 28,834.21 | 27,463.41 | 35,119.20 | 5,949.45 | 49,802.28 | 3,898.11 |
| 8 | 2022-2023 | 32,829.89 | 33,010.09 | 40,909.56 | 6,541.39 | 52,704.45 | 3,807.97 |
| 9 | 2023-2024 | 37,153.90 | 35,571.62 | 46,330.33 | 9,368.20 | 58,119.59 | 3,876.96 |
| 10 | 2024-2025 | 37,326.52 | 38,024.50 | 60,371.87 | 21,629.76 | 60,232.42 | 19,748.32 |