

Monthly Report on Agricultural and Non Farm Rural Credit Position¹



March 2026

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

¹This Report is prepared by Debashish Sarkar, Director; Jesmin Khan, Additional Director; Ziaull Hoque, Joint Director and Nur-E-Abir Sowrove, Assistant Director.

Comments and suggestions are welcome and may be sent through E-mails (debashish.sarker@bb.org.bd; jesmin.khan@bb.org.bd; ziaull.hoque@bb.org.bd; abir.sowrove@bb.org.bd)

Contents

Sl	Chapter Name	Page No
1.	Preamble -----	1
2.	Achievement of Target up to March, 2026 of FY 2025-2026 -----	1
3.	Performance of Agricultural and Rural Credit up to March, 2026 -----	1-3
3.1	Month-wise Disbursement -----	1
3.2	Bank Category and Sector-wise Disbursement -----	2-3
4.	Comparison between March, 2025 and March, 2026 -----	3-5
4.1	Disbursement -----	3
4.2	Outstanding -----	3
4.3	Due for Recovery -----	4
4.4	Recovery -----	4
4.5	Overdue -----	4
4.6	Classified Loan -----	5
5.	Bangladesh Rural Development Board (BRDB) -----	5
6.	Conclusion -----	5

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 March, 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 March, 2026 reached BDT 30,599.11 crore which is 78.46% of the total target (Annexure-1). In FY 2025-2026, Specialized banks have achieved 91.74% against the target of BDT 10,223.00 crore (Annexure-5); subsequently, State-owned commercial banks have achieved 80.03% against the target of BDT 3,657.00 crore (Annexure-6), Foreign commercial banks have achieved 86.20% against the target of BDT 1,593.00 crore (Annexure-7), Private commercial banks have achieved 74.90% against the target of BDT 17,106.00 crore (Annexure-8) and Islamic banks have achieved 63.98% against the target of BDT 6,421.00 crore (Annexure-9) at the end of March 2026.

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

3.1 Month-wise Disbursement

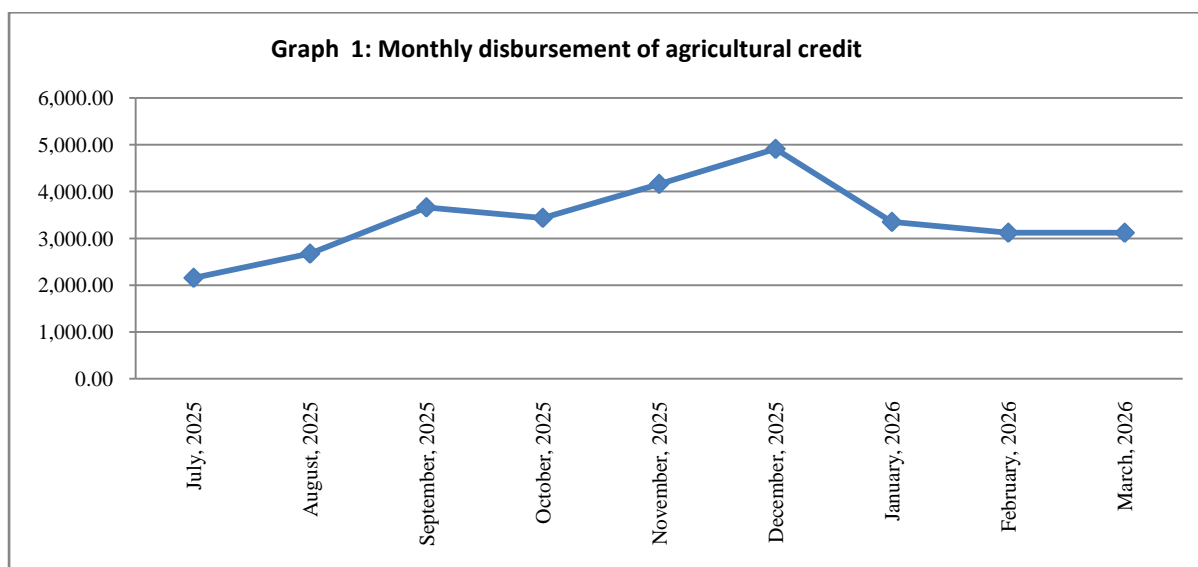
In FY 2025-2026, disbursement of agricultural credit increased steadily achieving the highest disbursement of BDT 4,915.49 crore in December, 2025. However from December, 2025 disbursement decreased by 31.82% in January, 2026, by 6.89% in February, 2026 and by 0.03% in March, 2026. Table 1 and graph 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%
March, 2026	30,599.11	3,119.37	-0.03%

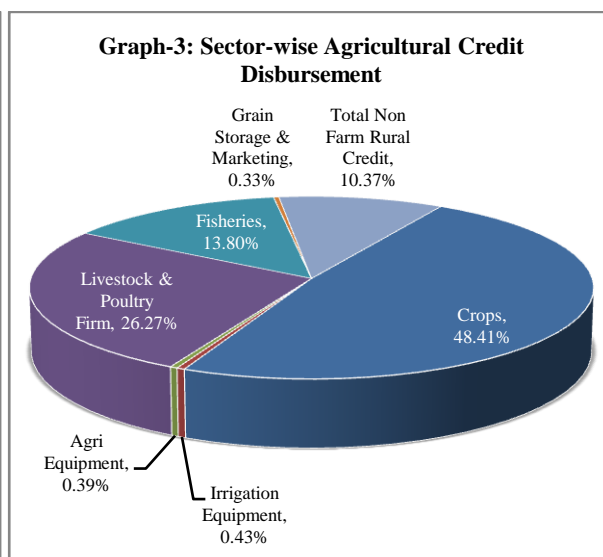
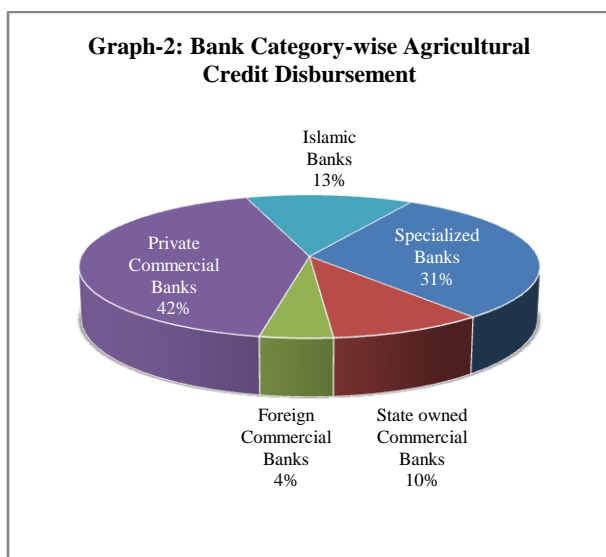
Source: Monitoring & Oversight Wing, Agricultural Credit Department-1, Bangladesh Bank



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

3.2 Bank Category and Sector-wise Disbursement

In FY 2025-2026, up to March, 2026 total disbursement reached BDT 30,599.11 crore which accounts for 78.46% 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-March of FY 2025-2026, 48.41% of the disbursement is made in Crops sector, 13.80% in Fisheries sector, 26.27% in the Livestock & poultry sector, 0.82% in Irrigation & agricultural equipment sector (0.43% In Irrigation Equipment & 0.39% in Agricultural Equipment), 10.37% in Non-Farm rural credit and also 0.33% of the disbursement is made in grain storage & marketing sector (Annexure-1).

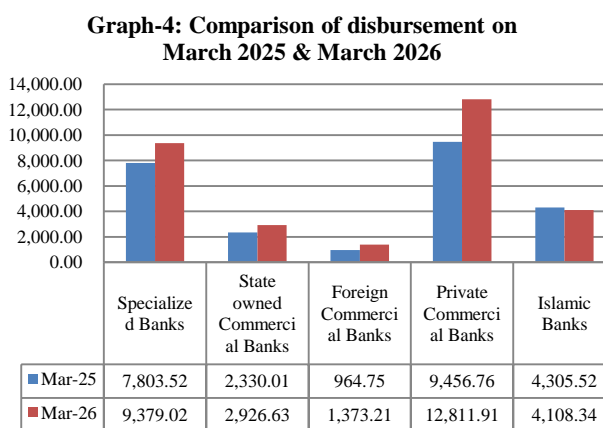


Source: Monitoring & Oversight Wing, Agricultural Credit Department-1, Bangladesh Bank

4. Comparison between March, 2025 and March, 2026

4.1 Disbursement

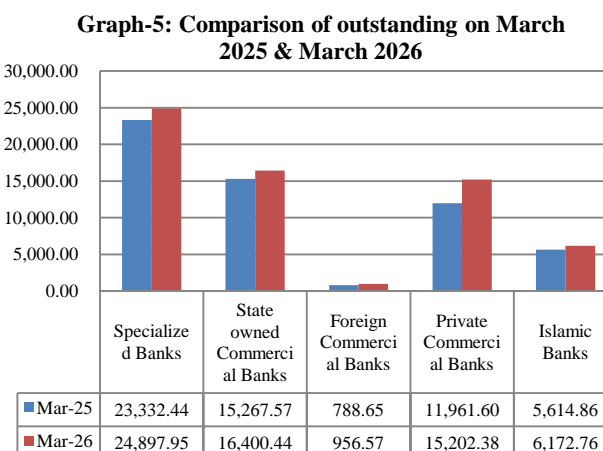
In July-March of FY 2025-2026, disbursement is 23.08% higher than that of July-March of FY 2024-2025 (Annexure-2). Compared to March, 2025 disbursement of Specialized banks has increased by 20.19%, State-owned commercial banks by 25.61%, Foreign commercial banks by 42.34%, and Private commercial banks by 35.48% and in case of Islamic banks disbursement has decreased by 4.58% (Annexure-2). Compared to March, 2025 disbursements of all bank categories except Islamic banks have increased.



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

4.2 Outstanding

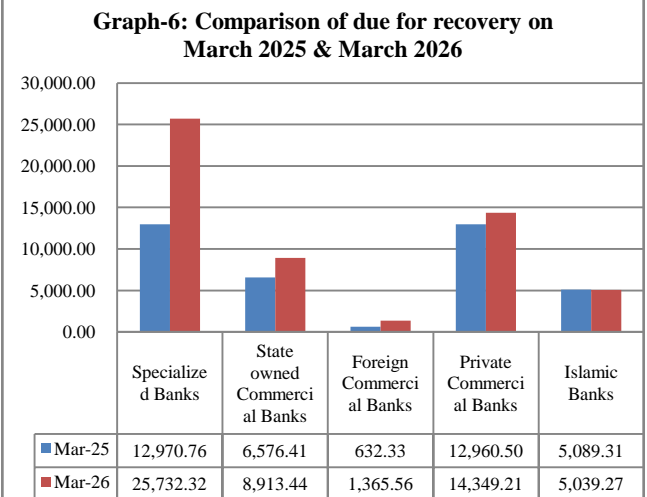
In July-March of FY 2025-2026, outstanding is 11.70% higher than that of July-March of FY 2024-2025 (Annexure-2). Compared to March, 2025 outstanding of Specialized banks has increased by 6.71%, State-owned commercial banks by 7.42%, Foreign commercial banks by 21.29%, Private commercial banks by 27.09% and Islamic banks by 9.94% (Annexure-2). Compared to March, 2025 outstanding of all bank categories have increased.



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

4.3 Due for Recovery

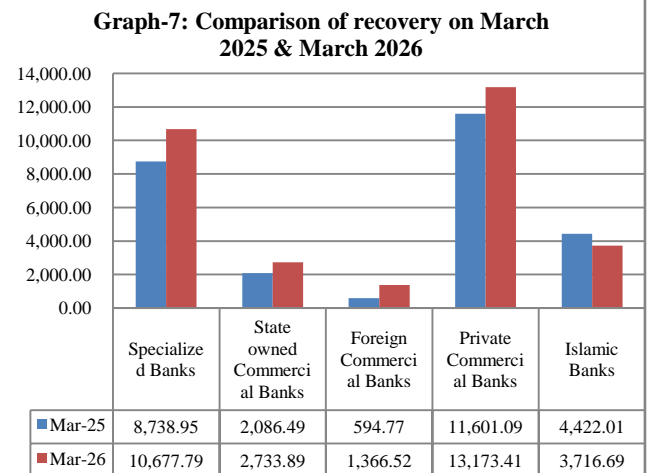
In July-March of FY 2025-2026, due for recovery is 44.91% higher than that of July-March of FY 2024-2025 (Annexure-3). Compared to March, 2025 due for recovery of Specialized banks has increased by 98.39%, State-owned commercial banks by 35.54%, Foreign commercial banks by 115.96%, and Private commercial banks by 10.71% and in case of Islamic banks due for recovery has decreased by 0.98% (Annexure-3). Compared to March, 2025 due for recovery of all bank categories except Islamic banks have increased.



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

4.4 Recovery

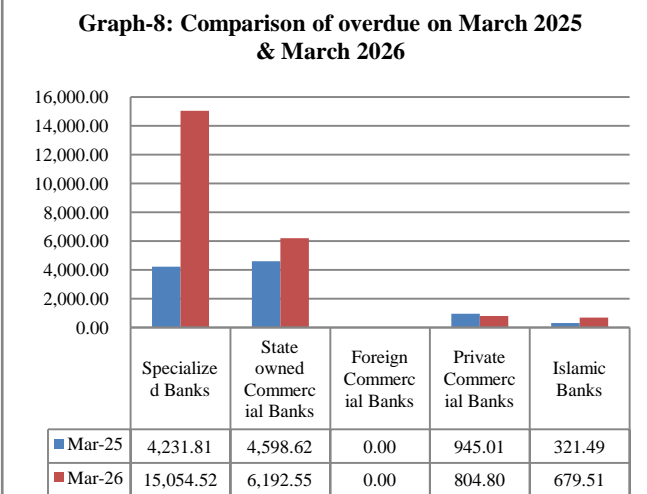
In July-March of FY 2025-2026, recovery is 15.40% higher than that of July-March of FY 2024-2025 (Annexure-3). Compared to March, 2025 recovery of Specialized banks has increased by 22.19%, State-owned commercial banks by 31.03%, Foreign commercial banks by 129.76%, and Private commercial banks by 13.55% and in case of Islamic banks recovery has decreased by 15.95% (Annexure-3). Compared to March, 2025 recoveries of all bank categories except Islamic banks have increased.



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

4.5 Overdue

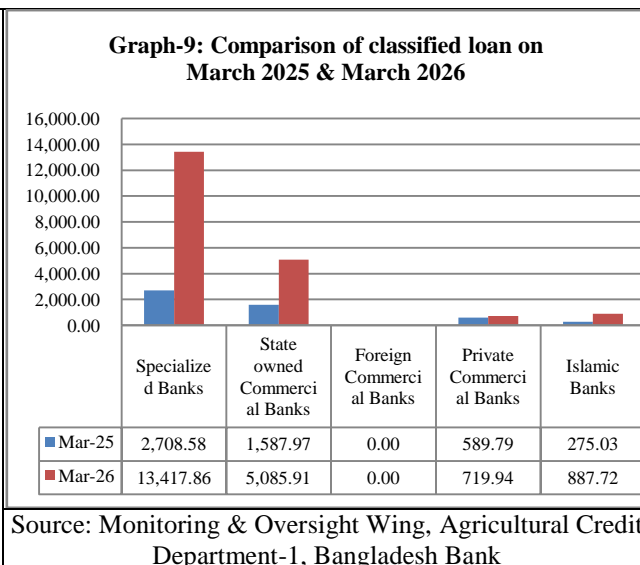
In March, 2026 overdue has increased by 125.13% in comparison with March, 2025 (Annexure-4). Compared to March, 2025 overdue of Specialized banks has increased by 255.75%, State-owned commercial banks by 34.66%, Islamic banks by 111.36% and in case of Private commercial banks overdue has decreased by 14.84%, (Annexure-4). Compared to March, 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).



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

4.6 Classified loan

In March, 2026 classified loan has increased by 289.65% in comparison with March, 2025 (Annexure-4). Compared to March, 2025 classified loan of Specialized banks has increased by 395.38%, State-owned commercial banks by 220.28%, Private commercial banks by 22.07%, and Islamic banks by 222.77% (Annexure-4). Compared to March, 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-March, 2026 is BDT 993.93 crore which is 3.53% lower than March, 2025. However, recovery has increased by 5.22% amounting to BDT 970.61 crore in March, 2026 (Annexure-10).

6. Conclusion

In July-March of FY 2025-2026, total agricultural credit disbursed through participating banks and BRDB is BDT 31,593.04 crore (BDT 30,599.11 crore by 58 participating banks; BDT 993.93 crore by BRDB) which is 22.02% higher than that of July-March of FY 2024-2025 (Total disbursement of July-March of FY 2024-2025 was BDT 25,890.82 crore). This indicates that disbursement trend in FY 2025-2026 is better than that of same time 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 utmost 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-March of FY 2025-2026

(BDT in Crore)

SI 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	5,473.19	32.68	44.99	1,873.19	986.98	24.75	137.23	806.01	943.24	9,379.02	91.74%	31%
2	State owned Commercial Banks	3,657.00	1,501.11	1.12	0.58	549.33	277.00	3.04	481.89	112.56	594.45	2,926.63	80.03%	10%
3	Foreign Commercial Banks	1,593.00	876.59	10.31	1.13	288.87	157.02	9.80	8.89	20.60	29.49	1,373.21	86.20%	4%
4	Private Commercial Banks	17,106.00	5,742.82	75.51	62.04	3,608.11	1,810.35	20.97	461.11	1,031.00	1,492.11	12,811.91	74.90%	42%
5	Islamic Banks	6,421.00	1,219.87	11.00	9.44	1,718.56	992.62	43.07	50.42	63.36	113.78	4,108.34	63.98%	13%
	Total	39,000.00	14,813.58	130.62	118.18	8,038.06	4,223.97	101.63	1,139.54	2,033.53	3,173.07	30,599.11	78.46%	
	% With Total Disbursement		48.41%	0.43%	0.39%	26.27%	13.80%	0.33%	3.72%	6.65%	10.37%			

(Annexure-2)

Comparison of disbursement and outstanding between March 2025 & March 2026

(BDT in Crore)

Sl no	Bank Category	Disbursement		% increase/ decrease	Outstanding		% increase/ decrease
		Mar-25	Mar-26		Mar-25	Mar-26	
1	Specialized Banks	7,803.52	9,379.02	20.19%	23,332.44	24,897.95	6.71%
2	State owned Commercial Banks	2,330.01	2,926.63	25.61%	15,267.57	16,400.44	7.42%
3	Foreign Commercial Banks	964.75	1,373.21	42.34%	788.65	956.57	21.29%
4	Private Commercial Banks	9,456.76	12,811.91	35.48%	11,961.60	15,202.38	27.09%
5	Islamic Banks	4,305.52	4,108.34	-4.58%	5,614.86	6,172.76	9.94%
	Total	24,860.56	30,599.11	23.08%	56,965.12	63,630.10	11.70%

(Annexure-3)

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

(BDT in Crore)

Sl no	Bank Category	Due for Recovery		% increase/ decrease	Recovery		% increase/ decrease
		Mar-25	Mar-26		Mar-25	Mar-26	
1	Specialized Banks	12,970.76	25,732.32	98.39%	8,738.95	10,677.79	22.19%
2	State owned Commercial Banks	6,576.41	8,913.44	35.54%	2,086.49	2,733.89	31.03%
3	Foreign Commercial Banks	632.33	1,365.56	115.96%	594.77	1,366.52	129.76%
4	Private Commercial Banks	12,960.50	14,349.21	10.71%	11,601.09	13,173.41	13.55%
5	Islamic Banks	5,089.31	5,039.27	-0.98%	4,422.01	3,716.69	-15.95%
	Total	38,229.31	55,399.80	44.91%	27,443.31	31,668.30	15.40%

(Annexure-4)

Comparison of overdue and classified between March 2025 & March 2026

(BDT in Crore)

Sl no	Bank Category	Overdue		% increase/ decrease	Classified Loan		% increase/ decrease
		Mar-25	Mar-26		Mar-25	Mar-26	
1	Specialized Banks	4,231.81	15,054.52	255.75%	2,708.58	13,417.86	395.38%
2	State owned Commercial Banks	4,598.62	6,192.55	34.66%	1,587.97	5,085.91	220.28%
3	Foreign Commercial Banks	0.00	0.00	0.00%	0.00	0.00	0.00%
4	Private Commercial Banks	945.01	804.80	-14.84%	589.79	719.94	22.07%
5	Islamic Banks	321.49	679.51	111.36%	275.03	887.72	222.77%
	Total	10,096.93	22,731.38	125.13%	5,161.37	20,111.43	289.65%

(Annexure-5)

Bank and sector-wise agri-credit data in July-March 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	4,236.82	32.68	44.92	1,622.82	906.94	24.75	95.69	558.49	7,523.11	96.45%	9,072.51	22,064.55	
2	Rajshahi Krishi Unnayan Bank	2,420.00	1,236.31	0.00	0.07	250.35	80.04	0.00	41.54	247.52	1,855.83	76.69%	1,605.28	2,833.33	
3	Probashi Kallyan Bank	3.00	0.06	0.00	0.00	0.02	0.00	0.00	0.00	0.00	0.08	2.67%	0.00	0.07	
	Sub-Total	10,223.00	5,473.19	32.68	44.99	1,873.19	986.98	24.75	137.23	806.01	9,379.02	91.74%	10,677.79	24,897.95	

(Annexure-6)

Bank and sector-wise agri-credit data in July-March of FY 2025-2026 for state owned 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	383.01	0.51	0.46	78.13	31.26	0.47	30.94	12.91	537.69	63.63%	468.48	2,923.63	
2	Basic Bank Ltd	40.00	6.73	0.00	0.00	5.74	3.48	0.00	0.00	0.30	16.25	40.63%	56.23	50.72	
3	BDBL	22.00	5.78	0.23	0.00	9.61	3.20	0.00	0.00	1.69	20.51	93.23%	20.29	41.90	
4	JANATA BANK PLC	600.00	253.49	0.00	0.02	209.35	21.47	0.00	60.74	2.21	547.28	91.21%	463.92	3,126.32	
5	RUPALI BANK PLC	500.00	134.60	0.27	0.10	31.68	16.84	1.08	181.93	23.83	390.33	78.07%	490.95	533.06	
6	SONALI BANK PLC	1,650.00	717.50	0.11	0.00	214.82	200.75	1.49	208.28	71.62	1,414.57	85.73%	1,234.02	9,724.81	
	Sub-Total	3,657.00	1,501.11	1.12	0.58	549.33	277.00	3.04	481.89	112.56	2,926.63	80.03%	2,733.89	16,400.44	

(Annexure-7)

Bank and sector-wise agri-credit data in July-March 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	40.91	
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%	157.75	182.56	
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%	14.81	9.91	
5	HSBC	469.00	152.98	4.01	0.55	44.06	28.66	7.52	6.88	4.85	249.51	53.20%	374.22	200.06	
6	Standard Chartered Bank	751.00	532.81	2.11	0.00	147.66	100.87	1.72	1.64	8.10	794.91	105.85%	720.60	458.61	
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%	39.85	26.50	
	Sub-Total	1,593.00	876.59	10.31	1.13	288.87	157.02	9.80	8.89	20.60	1,373.21	86.20%	1,366.52	956.57	

Bank and sector-wise agri-credit data in July-March 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	30.51	0.00	0.00	13.41	3.35	0.00	0.00	0.46	47.73	19.09%	142.85	154.67
2	Bangladesh Commerce Bank PLC	15.00	5.90	0.00	0.00	9.76	1.23	0.00	0.00	0.23	17.12	114.13%	29.79	54.21
3	Bank Asia PLC	711.00	329.22	0.00	0.00	200.49	72.31	0.00	0.11	34.24	636.37	89.50%	232.67	740.22
4	Bengal Commercial Bank PLC	40.00	13.47	0.20	0.00	9.86	3.11	0.00	0.00	0.20	26.84	67.10%	28.96	58.16
5	BRAC BANK PLC	1,502.00	183.93	0.00	0.00	361.46	276.32	0.00	6.38	61.89	889.98	59.25%	1,004.57	989.79
6	Citizens Bank PLC	24.00	27.40	0.00	0.06	9.91	5.80	0.00	1.04	0.00	44.21	184.21%	20.48	37.21
7	City Bank PLC	1,105.00	461.96	5.31	3.00	397.40	122.33	0.00	25.36	61.55	1,076.91	97.46%	2,062.47	1,200.46
8	Community Bank Bangladesh PLC	127.00	67.17	1.25	1.13	49.89	21.71	0.00	2.75	1.65	145.55	114.61%	117.13	203.14
9	Dhaka Bank PLC	629.00	245.89	0.15	0.00	119.43	69.18	0.00	0.00	0.00	434.65	69.10%	313.32	482.00
10	Dutch-Bangla Bank PLC	949.00	212.65	11.52	0.26	331.00	39.84	6.95	5.96	4.25	612.43	64.53%	711.07	782.98
11	Eastern Bank PLC	1,045.00	535.67	10.45	4.47	200.43	99.26	2.01	12.65	19.43	884.37	84.63%	661.92	665.76
12	IFIC Bank PLC	463.00	9.85	0.00	0.00	48.89	31.97	0.00	174.50	0.05	265.26	57.29%	156.43	313.21
13	JAMUNA BANK PLC	400.00	230.86	6.92	3.17	74.91	55.56	5.19	6.74	3.63	386.98	96.75%	246.64	603.63
14	MEGHNA BANK PLC	172.00	63.75	0.00	0.15	71.27	35.79	0.00	0.00	0.00	170.96	99.40%	135.69	104.37
15	Mercantile Bank PLC	690.00	183.26	2.98	2.83	84.04	70.68	0.40	8.35	8.86	361.40	52.38%	418.06	483.53
16	MIDLAND BANK PLC	147.00	62.35	0.00	2.97	32.08	10.06	0.00	0.00	0.00	107.46	73.10%	157.18	81.28
17	MODHUMOTI BANK PLC	100.00	32.11	0.00	0.00	20.19	10.69	0.00	0.00	16.56	79.55	79.55%	32.25	105.97
18	Mutual Trust Bank PLC	661.00	173.41	5.46	0.00	145.36	28.01	0.00	0.93	5.12	358.29	54.20%	285.86	710.11
19	National Bank PLC	50.00	31.55	0.00	0.00	35.26	42.05	0.00	0.00	0.00	108.86	217.72%	150.93	367.28
20	National Credit and Commerce Bank PLC	556.00	307.82	0.00	2.25	232.63	73.28	0.00	2.25	7.87	626.10	112.61%	580.74	573.91
21	NRB BANK LTD	142.00	69.62	0.00	0.87	28.73	13.83	0.00	1.00	3.72	117.77	82.94%	22.65	584.93
22	NRBC BANK PLC	376.00	2.95	0.00	0.00	10.84	4.23	0.00	0.00	172.37	190.39	50.64%	289.29	239.40
23	One Bank PLC	493.00	178.41	0.48	14.06	71.43	46.79	0.00	8.35	0.00	319.52	64.81%	295.26	329.94
24	Prime Bank PLC	797.00	469.36	16.71	0.00	168.22	82.69	6.40	12.37	18.83	774.58	97.19%	675.64	404.21
25	Pubali Bank PLC	1,515.00	304.09	8.62	11.25	310.09	224.93	0.00	8.56	15.10	882.64	58.26%	1,068.84	1,228.27
26	SBAC BANK PLC	200.00	0.46	0.00	0.00	9.93	3.84	0.00	146.00	0.00	160.23	80.12%	174.99	245.31
27	Shimanto Bank PLC	48.00	0.11	0.00	0.00	8.59	2.37	0.00	0.01	15.13	26.21	54.60%	9.10	81.59
28	Southeast Bank PLC	800.00	5.38	0.00	0.00	4.74	2.80	0.00	0.00	438.52	451.44	56.43%	291.11	740.77
29	The Premier Bank PLC	525.00	240.31	0.00	3.47	69.02	57.69	0.00	1.16	0.21	371.86	70.83%	267.90	481.99
30	Trust Bank PLC	882.00	503.46	0.00	0.03	79.42	109.55	0.00	0.34	59.00	751.80	85.24%	933.73	739.41
31	United Commercial Bank PLC	1,254.00	531.14	0.00	0.00	235.27	131.79	0.00	32.39	53.70	984.29	78.49%	1,175.71	778.72
32	Uttara Bank PLC	438.00	228.80	5.46	12.07	164.16	57.31	0.02	3.91	28.43	500.16	114.19%	480.18	635.95
	Sub-Total	17,106.00	5,742.82	75.51	62.04	3,608.11	1,810.35	20.97	461.11	1,031.00	12,811.91	74.90%	13,173.41	15,202.38

(BDT in crore)

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

SI 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	Al-Arafah Islami Bank PLC	1,057.00	309.66	9.82	5.82	142.42	109.56	43.05	41.52	13.80	675.65	63.92%	395.46	906.25	
2	Export Import Bank of Bangladesh PLC	580.00	137.93	0.49	1.94	110.47	64.56	0.00	3.16	3.53	322.08	55.53%	504.94	463.17	
3	First Security Bank PLC	200.00	25.39	0.00	0.00	3.77	21.72	0.00	0.49	0.20	51.57	25.79%	62.43	169.81	
4	Global Islami Bank PLC	28.00	0.12	0.00	0.00	1.04	0.29	0.00	0.00	38.45	39.90	142.50%	64.52	80.65	
5	Islami Bank (BD) PLC	3,400.00	573.74	0.07	0.19	1,182.22	722.84	0.02	0.62	0.13	2,479.83	72.94%	2,141.33	3,489.76	
6	Shahjalal Islami Bank PLC	648.00	118.60	0.00	0.93	235.81	32.70	0.00	0.00	6.24	394.28	60.85%	183.67	427.11	
7	Social Islami Bank PLC	20.00	0.84	0.00	0.00	12.12	14.39	0.00	0.00	0.21	27.56	137.80%	54.41	201.87	
8	Standard Bank PLC	458.00	53.59	0.62	0.56	29.62	25.78	0.00	4.63	0.80	115.60	25.24%	295.57	322.88	
9	UNION BANK PLC	30.00	0.00	0.00	0.00	1.09	0.78	0.00	0.00	0.00	1.87	6.23%	14.36	111.26	
	Sub-Total	6,421.00	1,219.87	11.00	9.44	1,718.56	992.62	43.07	50.42	63.36	4,108.34	63.98%	3,716.69	6,172.76	

(Annexure-10)

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

(BDT in crore)

	Target	Increase/Decrease	Disbursement	Increase/Decrease	Recovery	Increase/Decrease
FY 2024-2025	1,523.18		1,030.26		922.49	
FY 2025-2026	1,486.10	-2.50%	993.93	-3.53%	970.61	5.22%

Agricultural Credit Department-1
(Monitoring & Oversight Wing)

(Annexure-11)

Performance of Agricultural Credit over the Last Decade

(Taka in Crore)

Sl 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