Monthly Report on

Agricultural and Non Farm Rural Credit Position[1]

July 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 11.85% to GDP and employing around 45% 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, reduction of arable land and inadequate financial support.

Overall, efficient financing strategies, adoption of modern technologies, use of high-yielding and climate-resilient crop varieties, crop diversification and implementation of climate-smart production processes can significantly enhance agricultural productivity and contribute to the long-term sustainability of Bangladesh's agricultural sector.

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 2026-2027, a target of BDT 60,000.00 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. Performance of Agricultural Credit over the Last Decade

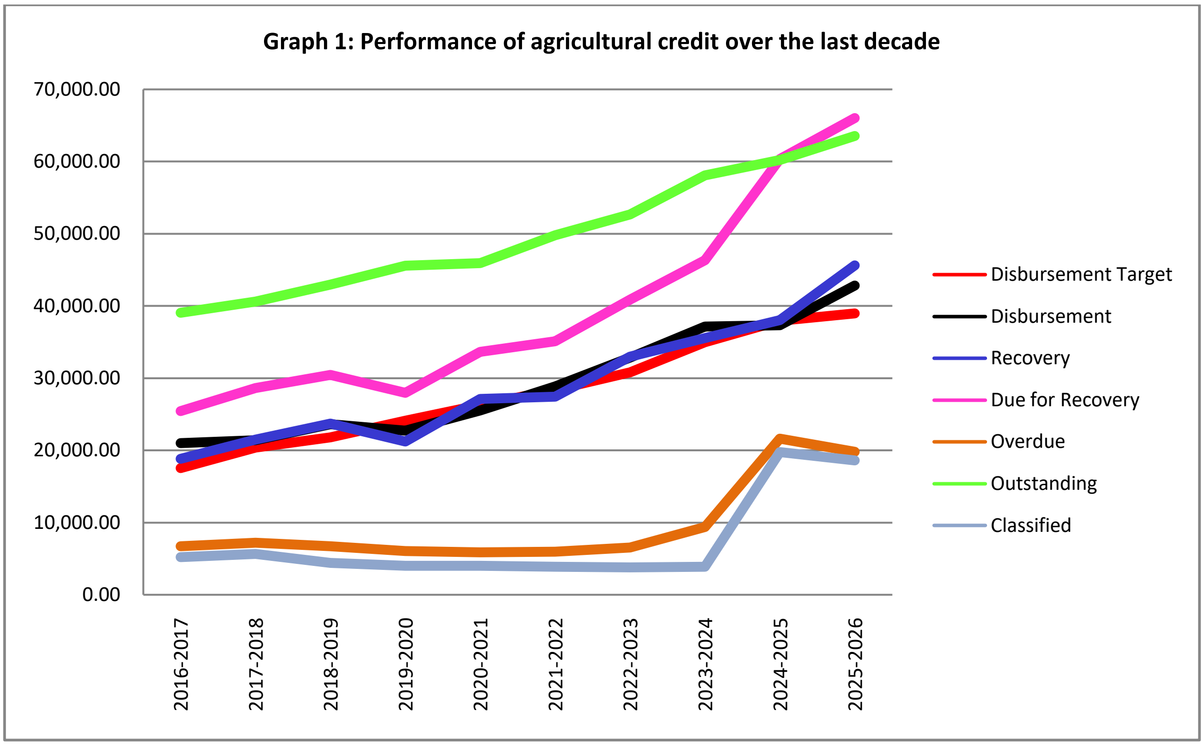
Over the last decade disbursement, recovery, due for recovery, overdue, outstanding and classified of agricultural credit all increased at a steady rate. From BDT 20,998.70 crore in FY2016-2017 disbursement has increased to BDT 42,834.16 crore in FY 2025-2026. Subsequently recovery has increased from BDT 18,841.16 crore to BDT 45,626.93 crore, due for recovery increased from BDT 25,470.19 crore to BDT 66,025.75 crore, overdue increased from BDT 6,708.11 crore to BDT 19,807.33 crore, outstanding increased from BDT 39,047.57 crore to BDT 63,574.38 crore and classified has increased from BDT 5,240.78 crore to BDT 18,578.47 crore.

Table 1: Performance of Agricultural Credit over the Last Decade

(BDT in crore)

Financial Year	Disbursement Target	Disbursement	Recovery	Due for Recovery	Overdue	Outstanding	Classified
2016-2017	17,550.00	20,998.70	18,841.16	25,470.19	6,708.11	39,047.57	5,240.78
2017-2018	20,400.00	21,393.55	21,503.12	28,664.27	7,210.86	40,601.11	5,645.58
2018-2019	21,800.00	23,616.25	23,734.32	30,463.35	6,691.64	42,974.29	4,406.97
2019-2020	24,124.00	22,749.03	21,245.24	27,976.98	6,060.23	45,592.86	4,047.54
2020-2021	26,292.00	25,511.35	27,123.90	33,659.16	5,865.56	45,939.80	4,035.33
2021-2022	28,391.00	28,834.21	27,463.41	35,119.20	5,949.45	49,802.28	3,898.11
2022-2023	30,811.00	32,829.89	33,010.09	40,909.56	6,541.39	52,704.45	3,807.97
2023-2024	35,000.00	37,153.90	35,571.62	46,330.33	9,368.20	58,119.59	3,876.96
2024-2025	38,000.00	37,326.52	38,024.50	60,371.87	21,629.76	60,232.42	19,748.32
2025-2026	39,000.00	42,834.16	45,626.93	66,025.75	19,807.33	63,574.38	18,578.47

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



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

3. Performance of Agricultural & Rural Credit in FY 2026-2027

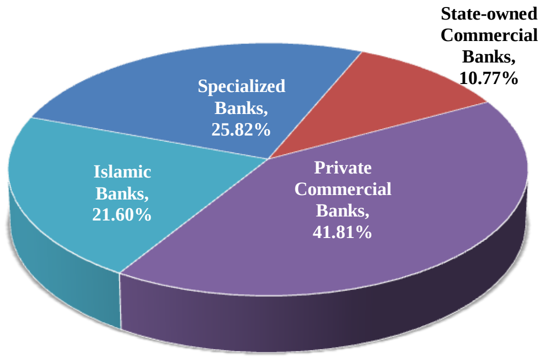
3.1 Achievement of Target in July, 2026

The agricultural credit disbursement target for 58 participating banks in FY 2026-2027 has been set at BDT 60,000.00 crore. For the FY 2026-2027, total disbursement at the end of July, 2026 reached BDT 2,658.31 crore which is 4.43% of the total target (Annexure-1). In FY 2026 - 2027, Specialized banks have achieved 5.06% against the target of BDT 13,554.00 crore (Annexure-5); subsequently, State-owned commercial banks have achieved 4.12% against the target of BDT 6,941.00 crore (Annexure-6), Foreign commercial banks haven't started disbursing yet having the target of BDT 2,575.00 crore (Annexure-7), Private commercial banks have achieved 4.12% against the target of BDT 27,008.00 crore (Annexure-8) and Islamic banks have achieved 5.79% against the target of BDT 9,922.00 crore (Annexure-9) at the end of July 2026.

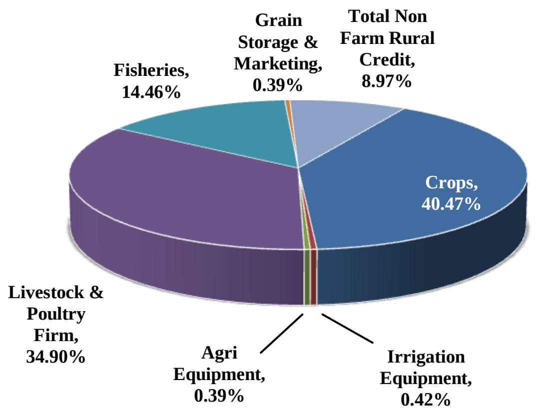
3.2 Bank Category and Sector-wise Disbursement

In FY 2026-2027, up to July, 2026 total disbursement reached BDT 2,658.31 crore which accounts for 4.43% of the total target of BDT 60,000.00 crore. Out of the total disbursement, Specialized banks account for 25.82%, State-owned commercial banks account for 10.77%, Private commercial banks account for 41.81%, Islamic banks account for 21.60% and Foreign Commercial banks didn't disburse in the sector in July, 2026 (Annexure-1). According to Agricultural and Rural Credit Policy and Program for the FY 2026-2027, 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, in July, 2026 of FY 2026-2027, 40.47% of the disbursement is made in Crops sector, 14.46% in Fisheries sector, 34.90% in the Livestock & poultry sector, 0.81% in Irrigation & agricultural equipment sector (0.42% In Irrigation Equipment & 0.39% in Agricultural Equipment), 8.97% in Non-Farm rural credit and also 0.39% of the disbursement is made in grain storage & marketing sector (Annexure-1).

Graph-2: Bank Category-wise Agricultural Credit Disbursement



Graph-3: Sector-wise Agricultural Credit Disbursement



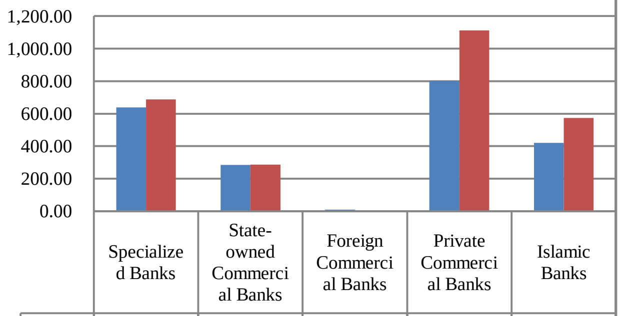
Source: Monitoring & Oversight Wing, Agricultural Credit Department-1, Bangladesh Bank

4. Comparison between July, 2025 and July, 2026

4.1 Disbursement

In July 2026, disbursement is 23.41% higher than that of July 2025 (Annexure-2). Compared to July, 2025 disbursement of Specialized banks has increased by 7.70%, State-owned commercial banks by 0.39%, Private commercial banks by 38.76% and Islamic banks by 36.53% (Annexure-2). Foreign Commercial Banks didn't disburse any loan in the sector in July, 2026. Compared to July, 2025 disbursements of all bank categories except Foreign Commercial Banks have increased.

Graph-4: Comparison of disbursement on July 2025 & July 2026



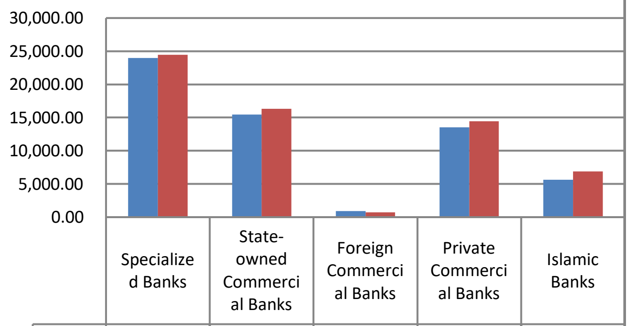
	Specialized Banks	State-owned Commercial Banks	Foreign Commercial Banks	Private Commercial Banks	Islamic Banks
Jul-25	637.38	285.19	9.99	800.98	420.49
Jul-26	686.45	286.31	0.00	1,111.45	574.10

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

4.2 Outstanding

In July, 2026, outstanding is 5.66% higher than that of July, 2025 (Annexure-2). Compared to July, 2025 outstanding of Specialized banks has increased by 2.14%, State-owned commercial banks by 5.77%, Private commercial banks by 6.77%, Islamic banks by 21.74% and in case of Foreign commercial banks outstanding has decreased by 19.87%, (Annexure-2). Compared to July, 2025 outstanding of all bank categories except foreign commercial bank have increased.

Graph-5: Comparison of outstanding on July 2025 & July 2026



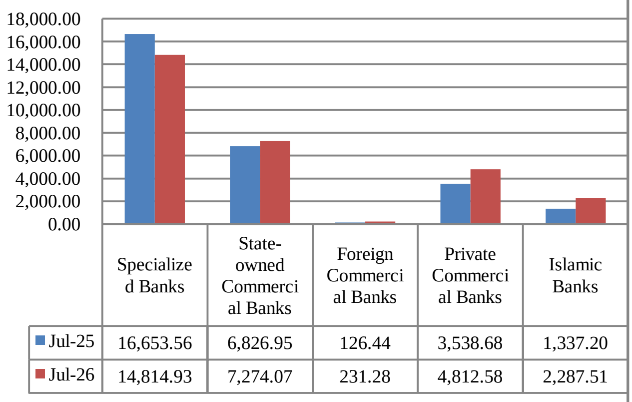
	Specialized Banks	State-owned Commercial Banks	Foreign Commercial Banks	Private Commercial Banks	Islamic Banks
Jul-25	23,966.21	15,445.20	904.69	13,526.17	5,655.68
Jul-26	24,478.73	16,336.30	724.97	14,441.94	6,885.03

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

4.3 Due for Recovery

In July, 2026, due for recovery is 3.29% higher than that of July 2025 (Annexure-3). Compared to July, 2025 due for recovery of State-owned commercial banks has increased by 6.55%, Foreign commercial banks by 82.92%, Private commercial banks by 36.00%, Islamic banks by 71.07% and in case of Specialized banks due for recovery has decreased by 11.04% (Annexure-3). Compared to July, 2025 due for recovery of all bank categories except Specialized banks have increased.

Graph-6: Comparison of due for recovery on July 2025 & July 2026

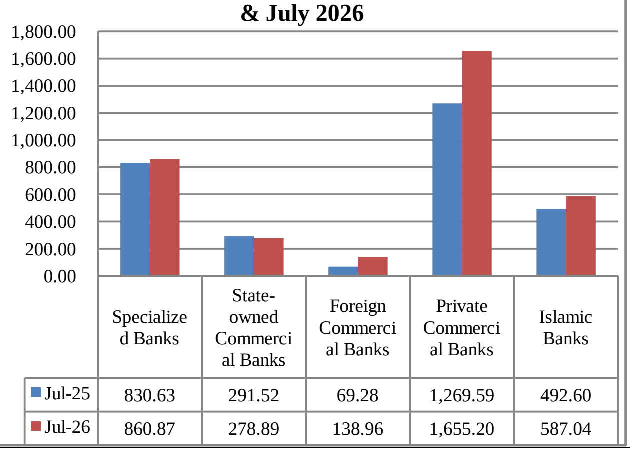


Source: Monitoring & Oversight Wing, Agricultural Credit Department-1, Bangladesh Bank

4.4 Recovery

In July 2026, recovery is 19.21% higher than that of July 2025 (Annexure-3). Compared to July, 2025 recovery of Specialized banks has increased by 3.64%, Foreign commercial banks by 100.58%, Private commercial banks by 30.37%, Islamic banks by 19.17% and in case of State-owned commercial banks recovery has decreased by 4.33% (Annexure-3). Compared to July, 2025 recoveries of all bank categories except State-owned commercial banks have increased.

Graph-7: Comparison of recovery on July 2025 & July 2026

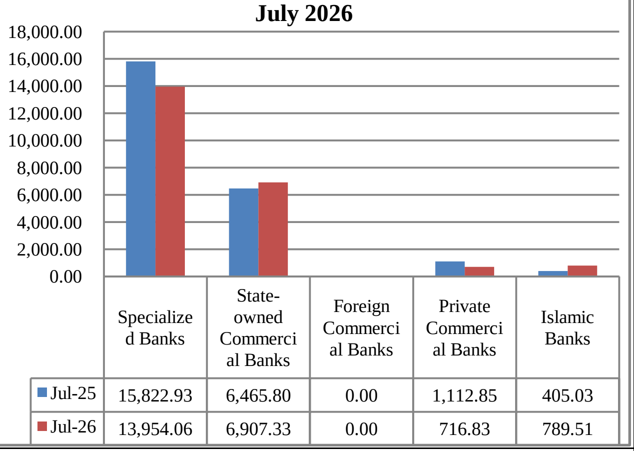


Source: Monitoring & Oversight Wing, Agricultural Credit Department-1, Bangladesh Bank

4.5 Overdue

In July, 2026 overdue has decreased by 6.04% in comparison with July, 2025 (Annexure-4). Compared to July, 2025 overdue of Specialized banks has decreased by 11.81% and Private commercial banks by 35.59%. Whereas overdue of State-owned commercial banks has increased by 6.83% and Islamic banks by 94.93% (Annexure-4). Notably Foreign commercial banks didn't have any overdue last year and doesn't have any in this year also (Annexure-4).

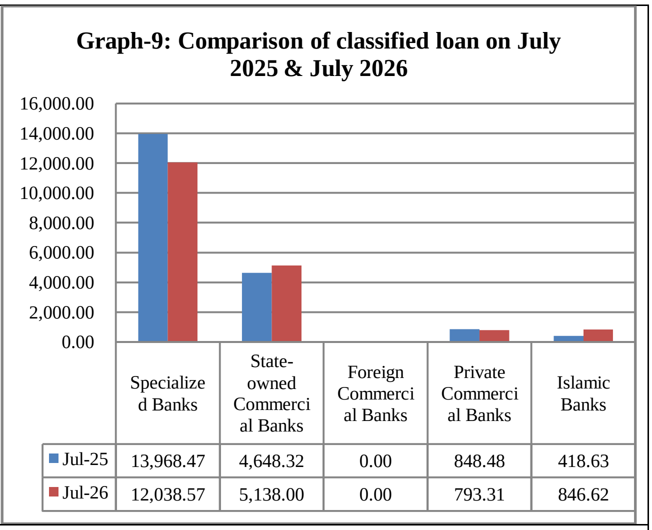
Graph-8: Comparison of overdue on July 2025 & July 2026



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

4.6 Classified loan

In July, 2026 classified loan has decreased by 5.37% in comparison with July, 2025 (Annexure-4). Compared to July, 2025 classified loan of Specialized banks has decreased by 13.82% and Private commercial banks by 6.50%. Whereas classified loan of State-owned commercial banks has increased by 10.53% and Islamic banks by 102.24% (Annexure-4). Notably Foreign commercial banks didn't have any classified loan last year and doesn't have any in this year also (Annexure-4).



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

5. Bangladesh Rural Development Board (BRDB)

For FY 2026-2027, BRDB has set a target of BDT 1,506.65 crore to be disbursed in agriculture sector. Subsequently BRDB's agricultural credit disbursement in July, 2026 is BDT 115.12 crore which is 21.09% higher than July, 2025. Moreoever, recovery has increased by 20.67% amounting to BDT 125.61 crore in July, 2026 (Annexure-10).

6. Conclusion

In July 2026, total agricultural credit disbursed through participating banks and BRDB is BDT 2,773.43 crore (BDT 2,658.31 crore by 58 participating banks; BDT 115.12 crore by BRDB) which is 23.31% higher than that of July 2025 (Total disbursement of July 2025 was BDT 2,249.09 crore). This indicates that the starting of FY 2026-2027 for agricultural credit disbursement is better than that of same time last year. However, despite this positive scenario, the looming reality of large amounts of overdue and classified loans compels us to prioritize their recovery with utmost importance. To achieve efficient agricultural financing, we must be vigilant about recovery process and management of defaulted loans.

Agricultural Credit Department-1
(Monitoring & Oversight Wing)

(Annexure-1)

Bank Category and Sector-wise agricultural credit disbursement from 01 July to 31 July of FY 2026-2027

(BDT in Crore)

			Agricultural Credit						Non Farm Rural Credit					
Sl no	Bank Category	Target	Crops	Irrigation Equipment	Agri Equipment	Livestock & Poultry Firm	Fisheries	Grain Storage & Marketing	Poverty Alleviation	Others	Total Non Farm Rural Credit	Total	% with Disbursement Target	% with Total Disbursement
1	Specialized Banks	13,554.00	365.78	1.51	1.57	182.54	62.16	0.56	13.32	59.01	72.33	686.45	5.06%	25.82%
2	State-owned Commercial Banks	6,941.00	137.36	0.09	0.03	53.87	16.12	0.25	51.28	27.31	78.59	286.31	4.12%	10.77%
3	Foreign Commercial Banks	2,575.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00%	0.00%
4	Private Commercial Banks	27,008.00	368.43	8.50	6.02	483.31	177.55	1.50	49.24	16.90	66.14	1,111.45	4.12%	41.81%
5	Islamic Banks	9,922.00	204.32	1.17	2.70	207.97	128.60	8.00	8.19	13.15	21.34	574.10	5.79%	21.60%
	Total	60,000.00	1,075.89	11.27	10.32	927.69	384.43	10.31	122.03	116.37	238.40	2,658.31	4.43%	
	% With Total Disbursement		40.47%	0.42%	0.39%	34.90%	14.46%	0.39%	4.59%	4.38%	8.97%			

Agricultural Credit Department-1
(Monitoring & Oversight Wing)

(Annexure-2)

Comparison of disbursement and outstanding between July 2025 & July 2026

(BDT in Crore)

Sl no	Bank Category	Disbursement		% increase/ decrease	Outstanding		% increase/ decrease
		Jul-25	Jul-26		Jul-25	Jul-26	
1	Specialized Banks	637.38	686.45	7.70%	23,966.21	24,478.73	2.14%
2	State-owned Commercial Banks	285.19	286.31	0.39%	15,445.20	16,336.30	5.77%
3	Foreign Commercial Banks	9.99	0.00	-100.00%	904.69	724.97	-19.87%
4	Private Commercial Banks	800.98	1,111.45	38.76%	13,526.17	14,441.94	6.77%
5	Islamic Banks	420.49	574.10	36.53%	5,655.68	6,885.03	21.74%
	Total	2,154.03	2,658.31	23.41%	59,497.95	62,866.97	5.66%

(Annexure-3)

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

(BDT in Crore)

Sl no	Bank Category	Due for Recovery		% increase/ decrease	Recovery		% increase/ decrease
		Jul-25	Jul-26		Jul-25	Jul-26	
1	Specialized Banks	16,653.56	14,814.93	-11.04%	830.63	860.87	3.64%
2	State-owned Commercial Banks	6,826.95	7,274.07	6.55%	291.52	278.89	-4.33%
3	Foreign Commercial Banks	126.44	231.28	82.92%	69.28	138.96	100.58%
4	Private Commercial Banks	3,538.68	4,812.58	36.00%	1,269.59	1,655.20	30.37%
5	Islamic Banks	1,337.20	2,287.51	71.07%	492.60	587.04	19.17%
	Total	28,482.83	29,420.37	3.29%	2,953.62	3,520.96	19.21%

(Annexure-4)

Comparison of overdue and classified between July 2025 & July 2026

(BDT in Crore)

Sl no	Bank Category	Overdue		% increase/ decrease	Classified Loan		% increase/ decrease
		Jul-25	Jul-26		Jul-25	Jul-26	
1	Specialized Banks	15,822.93	13,954.06	-11.81%	13,968.47	12,038.57	-13.82%
2	State-owned Commercial Banks	6,465.80	6,907.33	6.83%	4,648.32	5,138.00	10.53%
3	Foreign Commercial Banks	0.00	0.00	0.00%	0.00	0.00	0.00%
4	Private Commercial Banks	1,112.85	716.83	-35.59%	848.48	793.31	-6.50%
5	Islamic Banks	405.03	789.51	94.93%	418.63	846.62	102.24%
	Total	23,806.61	22,367.73	-6.04%	19,883.90	18,816.50	-5.37%

Agricultural Credit Department-1
(Monitoring & Oversight Wing)

(Annexure-5)

Bank and sector-wise agri-credit data from 01 July to 31 July of FY 2026-2027 for specialized banks

(BDT in crore)

			Disbursement											
Sl no	**Name of Bank**	**Target**	**Crops**	**Irrigation Equipment**	**Agri Equipment**	**Livestock & Poultry Firm**	**Fisheries**	**Grain Storage & Marketing**	**Poverty Alleviation**	**Others**	**Total**	**% with Disbursement Target**	**Recovery**	**Outstanding**
1	Bangladesh Krishi Bank	10,800.00	235.71	1.51	1.56	159.75	54.56	0.56	9.08	39.13	501.86	4.65%	680.69	21,969.50
2	RAKUB	2,751.00	130.07	0.00	0.01	22.79	7.60	0.00	4.24	19.88	184.59	6.71%	180.18	2,509.16
3	Probashi Kallyan Bank	3.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00%	0.00	0.07
	Sub-Total	13,554.00	365.78	1.51	1.57	182.54	62.16	0.56	13.32	59.01	686.45	5.06%	860.87	24,478.73

(Annexure-6)

Bank and sector-wise agri-credit data from 01 July to 31 July of FY 2026-2027 for state-owned commercial banks

(BDT in crore)

			Disbursement											
Sl no	**Name of Bank**	**Target**	**Crops**	**Irrigation Equipment**	**Agri Equipment**	**Livestock & Poultry Firm**	**Fisheries**	**Grain Storage & Marketing**	**Poverty Alleviation**	**Others**	**Total**	**% with Disbursement Target**	**Recovery**	**Outstanding**
1	AGRANI BANK PLC	1,763.00	33.96	0.09	0.01	8.58	4.08	0.00	3.63	0.98	51.33	2.91%	57.40	2,972.37
2	Basic Bank Ltd	45.00	8.43	0.00	0.00	0.22	0.04	0.00	0.00	0.00	8.69	19.31%	1.42	71.95
3	BDB PLC	25.00	0.04	0.00	0.00	0.90	0.09	0.00	0.00	0.05	1.08	4.32%	1.32	33.50
4	JANATA BANK PLC	1,058.00	15.69	0.00	0.00	30.61	1.43	0.00	4.93	0.20	52.86	5.00%	54.29	3,305.65
5	RUPALI BANK PLC	1,061.00	29.18	0.00	0.02	2.10	1.31	0.09	18.81	0.86	52.37	4.94%	36.99	548.69
6	SONALI BANK PLC	2,989.00	50.06	0.00	0.00	11.46	9.17	0.16	23.91	25.22	119.98	4.01%	127.47	9,404.14
	Sub-Total	6,941.00	137.36	0.09	0.03	53.87	16.12	0.25	51.28	27.31	286.31	4.12%	278.89	16,336.30

(Annexure-7)

Bank and sector-wise agri-credit data from 01 July to 31 July of FY 2026-2027 for foreign commercial banks

(BDT in crore)

			Disbursement											
Sl no	**Name of Bank**	**Target**	**Crops**	**Irrigation Equipment**	**Agri Equipment**	**Livestock & Poultry Firm**	**Fisheries**	**Grain Storage & Marketing**	**Poverty Alleviation**	**Others**	**Total**	**% with Disbursement Target**	**Recovery**	**Outstanding**
1	Bank Al-Falah Ltd	57.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00%	0.00	21.15
2	Citi Bank NA	92.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00%	15.00	45.30
3	Commercial Bank of Ceylon	346.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00%	42.51	51.55
4	Habib Bank Ltd	30.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00%	1.62	3.47
5	HSBC	732.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00%	2.65	382.75
6	Standard Chartered Bank	1,197.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00%	67.16	188.33
7	State Bank of India	42.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00%	10.02	22.07
8	Woori Bank	79.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00%	0.00	10.35
	Sub-Total	2,575.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00%	138.96	724.97

(Annexure-8)

Bank and sector-wise agri-credit data from 01 July to 31 July of FY 2026-2027 for private commercial banks

(BDT in crore)

Sl no	Name of Bank	Target	Disbursement									% with Disburse ment Target	Recovery	Outstanding
			Crops	Irrigation Equipment	Agri Equipment	Livestock & Poultry Firm	Fisheries	Grain Storage & Marketing	Poverty Alleviation	Others	Total			
1	AB Bank PLC	100.00	0.17	0.00	0.00	0.69	0.14	0.00	0.00	0.03	1.03	1.03%	16.23	134.58
2	Bangladesh Commerce Bank PLC	25.00	0.32	0.00	0.00	0.55	0.00	0.00	0.00	0.01	0.88	3.52%	1.62	48.98
3	Bank Asia PLC	1,236.00	0.08	0.00	0.00	4.94	0.26	0.00	0.00	0.00	5.28	0.43%	43.99	643.07
4	Bengal Commercial Bank PLC	73.00	0.00	0.00	0.00	0.92	0.00	0.00	0.00	0.00	0.92	1.26%	2.76	71.29
5	BRAC BANK PLC	2,781.00	12.93	0.00	0.00	45.85	37.25	0.00	0.00	1.39	97.42	3.50%	87.07	1,397.74
6	Citizens Bank PLC	60.00	0.00	0.00	0.00	0.00	0.07	0.00	0.00	0.00	0.07	0.12%	20.40	38.81
7	City Bank PLC	2,028.00	3.26	0.31	0.12	53.00	6.66	0.00	5.84	0.00	69.19	3.41%	396.27	1,022.44
8	Community Bank Bangladesh PLC	238.00	3.10	0.00	0.00	1.33	0.64	0.00	0.08	0.05	5.20	2.18%	18.76	159.85
9	Dhaka Bank PLC	1,053.00	6.12	0.00	0.00	3.42	3.29	0.00	0.00	0.00	12.83	1.22%	35.90	435.84
10	Dutch-Bangla Bank PLC	1,654.00	18.09	3.00	0.00	154.24	3.91	1.50	0.00	1.50	182.24	11.02%	91.90	769.09
11	Eastern Bank PLC	1,768.00	11.01	0.00	0.40	4.00	2.60	0.00	2.00	0.00	20.01	1.13%	20.41	509.90
12	IFIC Bank PLC	652.00	0.89	0.00	0.00	9.34	3.61	0.00	17.00	0.04	30.88	4.74%	29.38	384.99
13	JAMUNA BANK PLC	623.00	0.00	0.00	0.00	0.76	0.18	0.00	0.00	0.00	0.94	0.15%	41.69	445.96
14	MEGHNA BANK PLC	277.00	17.27	0.00	0.02	12.35	2.55	0.00	0.00	0.00	32.19	11.62%	12.74	176.96
15	Mercantile Bank PLC	1,072.00	6.63	0.10	0.10	2.84	3.58	0.00	0.30	0.00	13.55	1.26%	28.43	607.97
16	MIDLAND BANK PLC	259.00	0.05	0.00	0.00	0.03	0.30	0.00	0.00	0.00	0.38	0.15%	43.59	63.05
17	MODHUMOTI BANK PLC	312.00	3.36	0.00	0.00	5.65	2.02	0.00	0.00	0.00	11.03	3.54%	10.44	91.69
18	Mutual Trust Bank PLC	1,176.00	7.02	0.19	0.16	19.05	5.67	0.00	0.00	0.07	32.16	2.73%	55.04	724.45
19	National Bank PLC	150.00	2.98	0.00	0.00	3.79	3.16	0.00	0.00	0.00	9.93	6.62%	16.23	347.15
20	NCC Bank PLC	1,002.00	40.93	0.00	0.97	34.89	4.44	0.00	0.00	1.79	83.02	8.29%	30.82	539.18
21	NRB BANK LTD	279.00	0.00	0.00	0.00	0.05	0.00	0.00	0.00	0.00	0.05	0.02%	22.65	610.00
22	NRBC BANK PLC	471.00	0.90	0.00	0.00	0.08	2.22	0.00	0.00	9.50	12.70	2.70%	67.35	320.92
23	One Bank PLC	862.00	39.50	1.76	0.68	14.14	9.92	0.00	0.00	0.23	66.23	7.68%	78.43	397.33
24	Prime Bank PLC	1,309.00	91.26	3.13	0.00	35.21	11.74	0.00	0.00	2.18	143.52	10.96%	8.99	336.40
25	Pubali Bank PLC	2,741.00	54.30	0.00	3.55	50.42	32.03	0.00	0.35	0.00	140.65	5.13%	46.19	1,346.17
26	SBAC BANK PLC	306.00	0.12	0.00	0.00	0.00	0.00	0.00	23.00	0.00	23.12	7.56%	21.24	227.06
27	Shimanto Bank PLC	96.00	0.00	0.00	0.00	1.00	0.42	0.00	0.00	0.00	1.42	1.48%	1.62	161.58
28	Southeast Bank PLC	1,404.00	0.05	0.00	0.00	0.01	0.11	0.00	0.00	0.00	0.17	0.01%	67.42	734.16
29	The Premier Bank PLC	567.00	16.42	0.01	0.02	12.73	16.72	0.00	0.08	0.00	45.98	8.11%	94.91	438.37
30	Trust Bank PLC	1,553.00	30.79	0.00	0.00	8.24	22.54	0.00	0.50	0.00	62.07	4.00%	193.85	689.69
31	UNION BANK PLC	20.00	0.00	0.00	0.00	0.31	0.00	0.00	0.00	0.00	0.31	1.55%	1.15	109.69
32	Uttara Bank PLC	861.00	0.88	0.00	0.00	3.48	1.52	0.00	0.09	0.11	6.08	0.71%	47.73	457.58
	Sub-Total	27,008.00	368.43	8.50	6.02	483.31	177.55	1.50	49.24	16.90	1,111.45	4.12%	1,655.20	14,441.94

Agricultural Credit Department-1
(Monitoring & Oversight Wing)

(Annexure-9)

Bank and sector-wise agri-credit data from 01 July to 31 July of FY 2026-2027 for islamic banks

(BDT in crore)

			Disbursement											
Sl no	**Name of Bank**	**Target**	**Crops**	**Irrigation Equipment**	**Agri Equipment**	**Livestock & Poultry Firm**	**Fisheries**	**Grain Storage & Marketing**	**Poverty Alleviation**	**Others**	**Total**	**% with Disbursement Target**	**Recovery**	**Outstanding**
1	Al-Arafah Islami Bank PLC	1,665.00	30.16	1.01	0.38	13.88	9.02	8.00	3.94	3.00	69.39	4.17%	118.59	901.70
2	EXIM Bank PLC	580.00	15.41	0.15	0.42	10.52	7.98	0.00	0.05	0.35	34.88	6.01%	42.87	480.05
3	First Security Bank PLC	65.00	2.22	0.00	0.00	0.65	3.45	0.00	0.50	0.00	6.82	10.49%	6.27	174.45
4	Global Islami Bank PLC	20.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00%	0.34	78.35
5	Islami Bank (BD) PLC	3,693.00	67.60	0.01	0.03	139.24	85.18	0.00	0.10	0.01	292.17	7.91%	302.95	3,449.73
6	Shahjalal Islami Bank PLC	1,117.00	16.68	0.00	1.87	11.21	3.87	0.00	0.00	1.05	34.68	3.10%	16.40	633.15
7	Social Islami Bank PLC	25.00	0.03	0.00	0.00	3.07	2.01	0.00	0.00	0.32	5.43	21.72%	12.98	193.22
8	Standard Bank PLC	635.00	0.02	0.00	0.00	0.78	1.70	0.00	0.00	0.02	2.52	0.40%	13.95	332.87
9	UCB PLC	2,122.00	72.20	0.00	0.00	28.62	15.39	0.00	3.60	8.40	128.21	6.04%	72.69	641.51
	Sub-Total	9,922.00	204.32	1.17	2.70	207.97	128.60	8.00	8.19	13.15	574.10	5.79%	587.04	6,885.03

(Annexure-10)

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

(BDT in crore)

	Target	**Increase/ Decrease**	**Disbursement**	**Increase/ Decrease**	**Recovery**	**Increase/ Decrease**
July 2025	1,486.10		95.06		104.09	
July 2026	1,506.65	1.36%	115.12	21.09%	125.61	20.67%