Monthly Report on
Agricultural and Non Farm Rural Credit Position[1]

June 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 11.71% 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, 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 2025-2026, a target of BDT 39,000.00 crore was 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 in FY 2025-2026

The agricultural credit disbursement target for 58 participating banks in FY 2025-2026 was set at BDT 39,000.00 crore. For the FY 2025-2026, total disbursement reached BDT 42,834.16 crore which is 109.83% of the total target (Annexure-1). In FY 2025-2026, Specialized banks have achieved 123.40% against the target of BDT 10,223.00 crore (Annexure-5); subsequently, State-owned commercial banks have achieved 109.89% against the target of BDT 3,657.00 crore (Annexure-6), Foreign commercial banks have achieved 104.05% against the target of BDT 1,593.00 crore (Annexure-7), Private commercial banks have achieved 108.05% against the target of BDT 17,106.00 crore (Annexure-8) and Islamic banks have achieved 94.37% against the target of BDT 6,421.00 crore (Annexure-9).

3. Performance of Agricultural and Rural Credit in FY 2025-2026

3.1 Month-wise Disbursement

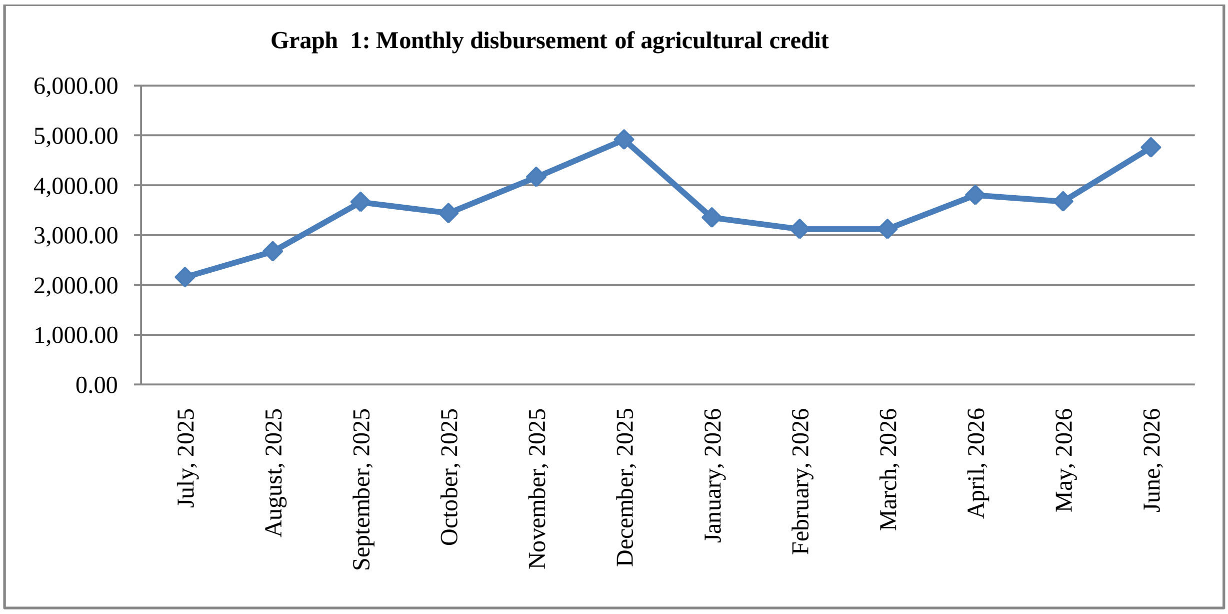
In FY 2025–2026, agricultural credit disbursement moved through a series of highs and lows. December, 2025 marked the peak, with disbursement reaching BDT 4,915.49 crore. The following month saw a sharp fall of 31.82% and the downward trend continued until April, 2026. In April, disbursement picked up again, rising by 21.91% compared to March, suggesting a brief sign of recovery. However, that momentum quickly faded as May recorded another decline of 3.37%. June then brought a strong rebound with disbursement climbing 29.47% closing the fiscal year on a more positive note.

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%
April, 2026	34,401.91	3,802.80	21.91%
May, 2026	38,076.61	3,674.70	-3.37%
June, 2026	42,834.16	4,757.55	29.47%

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

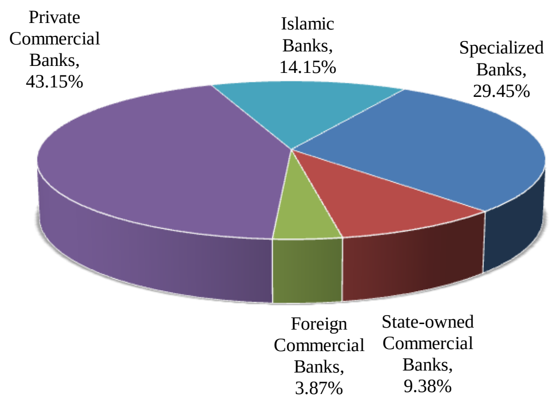


Source: Monitoring & Oversight Wing, Agricultural Credit Department-1, Bangladesh Bank

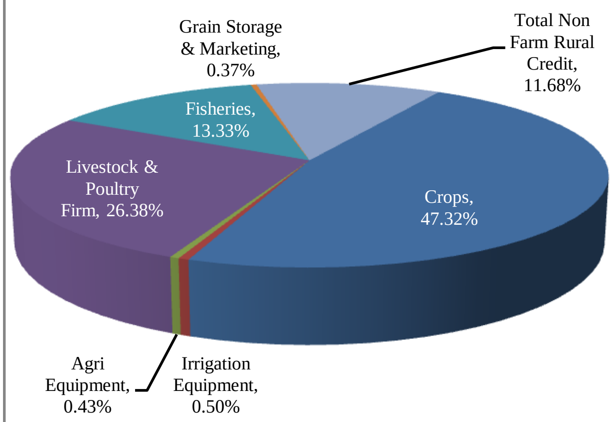
3.2 Bank Category and Sector-wise Disbursement

In FY 2025-2026 total disbursement reached BDT 42,834.16 crore which accounts for 109.83% of the total target of BDT 39,000.00 crore. Out of the total disbursement, Specialized banks account for 29.45%, State-owned commercial banks account for 9.38%, Foreign commercial banks account for 3.87%, Private commercial banks account for 43.15% and Islamic banks account for 14.15% (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 FY 2025-2026, 47.32% of the disbursement is made in Crops sector, 13.33% in Fisheries sector, 26.38% in the Livestock & poultry sector, 0.93% in Irrigation & agricultural equipment sector (0.50% In Irrigation Equipment & 0.43% in Agricultural Equipment), 11.68% in Non-Farm rural credit and also 0.37% of the disbursement is made in grain storage & marketing sector (Annexure-1).

Graph-2: Bank Category-wise Agricultural Credit Disbursement



Graph-3: Sector-wiae Agricultural Credit Disbursement



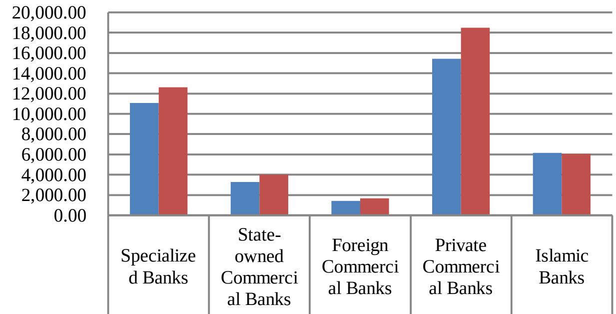
Source: Monitoring & Oversight Wing, Agricultural Credit Department-1, Bangladesh Bank

4. Comparison between FY 2024-2025 & FY 2025-2026

4.1 Disbursement

In FY 2025-2026, disbursement is 14.76% higher than that of FY 2024-2025 (Annexure-2). Compared to FY 2024-2025 disbursement of Specialized banks has increased by 14.07%, State-owned commercial banks by 22.74%, Foreign commercial banks by 18.03%, Private commercial banks by 19.73% and in case of Islamic banks disbursement has decreased by 1.50% (Annexure-2). Compared to FY 2024-2025 disbursements of all bank categories except Islamic banks have increased.

Graph-4: Comparison of disbursement in FY 2024-2025 & FY 2025-2026



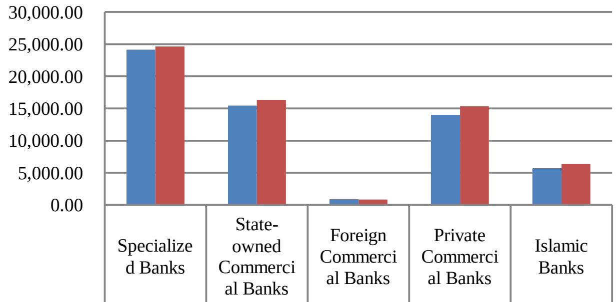
	Specialized Banks	State-owned Commercial Banks	Foreign Commercial Banks	Private Commercial Banks	Islamic Banks
24-25	11,059.27	3,273.97	1,404.22	15,437.38	6,151.68
25-26	12,615.57	4,018.62	1,657.46	18,483.19	6,059.32

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

4.2 Outstanding

At the end of FY 2025-2026, outstanding is 5.55% higher than that of FY 2024-2025 (Annexure-2). Compared to FY 2024-2025 outstanding of Specialized banks has increased by 2.03%, State-owned commercial banks by 5.74%, Private commercial banks by 9.50%, Islamic banks by 12.19% and in case of Foreign commercial banks outstanding has decreased by 6.64% (Annexure-2). Compared to FY 2024-2025 outstanding of all bank categories except Foreign commercial banks have increased.

Graph-5: Comparison of outstanding in FY 2024-2025 & FY 2025-2026



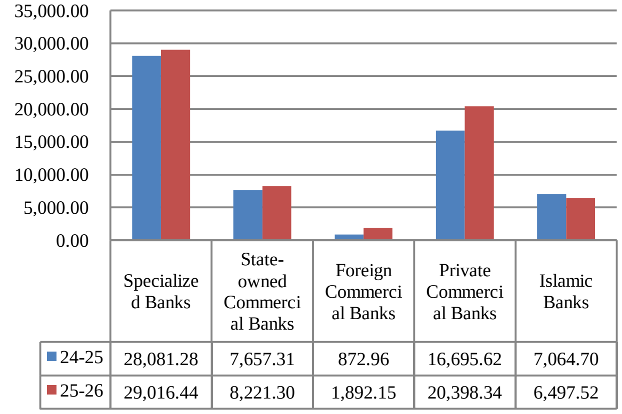
	Specialized Banks	State-owned Commercial Banks	Foreign Commercial Banks	Private Commercial Banks	Islamic Banks
24-25	24,144.69	15,449.82	918.60	13,994.90	5,724.41
25-26	24,633.92	16,336.52	857.63	15,324.23	6,422.08

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

4.3 Due for Recovery

At the end of FY 2025-2026, due for recovery is 9.37% higher than that of FY 2024-2025 (Annexure-3). Compared to FY 2024-2025 due for recovery of Specialized banks has increased by 3.33%, State-owned commercial banks by 7.37%, Foreign commercial banks by 116.75%, Private commercial banks by 22.18% and in case of Islamic banks due for recovery has decreased by 8.03% (Annexure-3). Compared to FY 2024-2025 due for recovery of all bank categories except Islamic banks have increased.

Graph-6: Comparison of due for recovery in FY 2024-2025 & FY 2025-2026

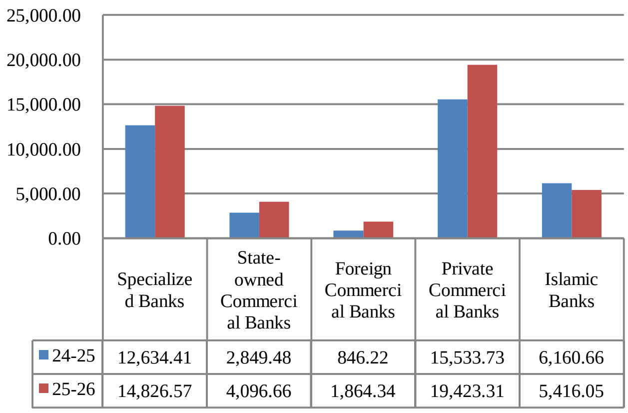


Source: Monitoring & Oversight Wing, Agricultural Credit Department-1, Bangladesh Bank

4.4 Recovery

In FY 2025-2026, recovery is 19.99% higher than that of FY 2024-2025 (Annexure-3). Compared to FY 2024-2025 recovery of Specialized banks has increased by 17.35%, State-owned commercial banks by 43.77%, Foreign commercial banks by 120.31%, Private commercial banks by 25.04% and in case of Islamic banks recovery has decreased by 12.09% (Annexure-3). Compared to FY 2024-2025 recoveries of all bank categories except Islamic banks have increased.

Graph-7: Comparison of recovery in FY 2024-2025 & FY 2025-2026

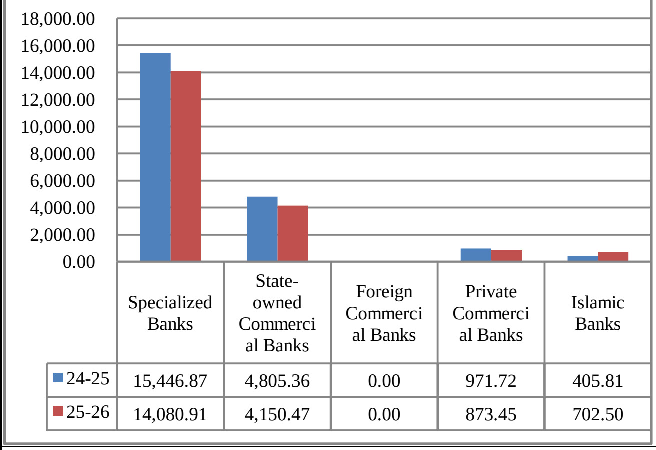


Source: Monitoring & Oversight Wing, Agricultural Credit Department-1, Bangladesh Bank

4.5 Overdue

At the end of FY 2025-2026, overdue has decreased by 8.43% in comparison with FY 2024-2025 (Annexure-4). Compared to FY 2024-2025 overdue of Specialized banks has decreased by 8.84%, State-owned commercial banks by 13.63%, Private commercial banks by 10.11% and in case of Islamic banks overdue has increased by 73.11% (Annexure-4). Compared to FY 2024-2025 overdue of all bank categories except Islamic banks have decreased. Whereas 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 in FY 2024-2025 & FY 2025-2026

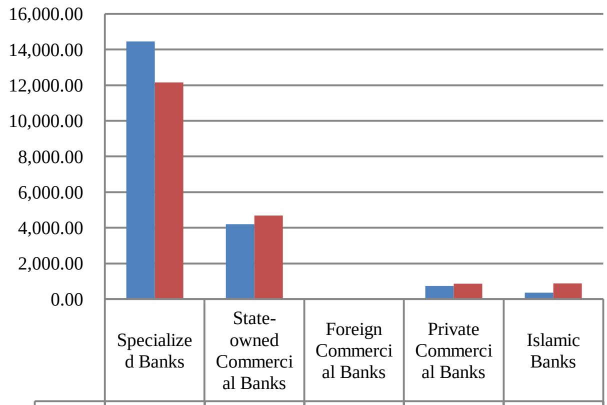


Source: Monitoring & Oversight Wing, Agricultural Credit Department-1, Bangladesh Bank

4.6 Classified loan

At the end of FY 2025-2026 classified loan has decreased by 5.92% in comparison with FY 2024-2025 (Annexure-4). Compared to FY 2024-2025 classified loan of State-owned commercial banks has increased by 11.54%, Private commercial banks by 15.02%, Islamic banks by 149.39% and in case of Specialized banks classified loan has decreased by 15.90%, (Annexure-4). Compared to FY 2024-2025 classified loan of all bank categories except Specialized banks 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).

Graph-9: Comparison of classified loan in FY 2024-2025 & FY 2025-2026



	Specialized Banks	State-owned Commercial Banks	Foreign Commercial Banks	Private Commercial Banks	Islamic Banks
24-25	14,451.03	4,196.75	0.00	744.65	355.89
25-26	12,153.58	4,680.89	0.00	856.46	887.54

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

5. Bangladesh Rural Development Board (BRDB)

For FY 2025-2026, BRDB had set a target of BDT 1,486.10 crore to be disbursed in agriculture sector. Subsequently BRDB's agricultural credit disbursement in FY 2025-2026 is BDT 1,334.22 crore which is 6.55% lower than FY 2024-2025. However, recovery has increased by 2.71% amounting to BDT 1,311.23 crore in FY 2025-2026 (Annexure-10).

6. Conclusion

In FY 2025-2026, total agricultural credit disbursed through participating banks and BRDB is BDT 44,168.38 crore (BDT 42,834.16 crore by 58 participating banks; BDT 1,334.22 crore by BRDB) which is 13.97% higher than that of FY 2024-2025 (Total disbursement including BRDB in FY 2024-2025 was BDT 38,754.26 crore). This promising disbursement scenario provides a glimpse of the better future for agricultural financing in our country. However, despite this positive scenario, the looming reality of large amount 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.

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(Annexure-1)

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

(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	10,223.00	7,393.75	44.38	63.41	2,467.39	1,336.23	34.64	219.41	1,056.36	1,275.77	12,615.57	123.40%	29.45%
2	State-owned Commercial Banks	3,657.00	2,086.96	1.89	0.95	755.76	389.04	5.00	618.16	160.86	779.02	4,018.62	109.89%	9.38%
3	Foreign Commercial Banks	1,593.00	944.26	10.60	1.13	352.19	169.33	11.87	16.51	151.57	168.08	1,657.46	104.05%	3.87%
4	Private Commercial Banks	17,106.00	8,058.61	139.84	103.66	5,166.35	2,380.64	24.89	685.21	1,923.99	2,609.20	18,483.19	108.05%	43.15%
5	Islamic Banks	6,421.00	1,784.60	15.60	14.48	2,559.25	1,434.16	82.13	73.67	95.43	169.10	6,059.32	94.37%	14.15%
	Total	39,000.00	20,268.18	212.31	183.63	11,300.94	5,709.40	158.53	1,612.96	3,388.21	5,001.17	42,834.16	109.83%	
	% With Total Disbursement		47.32%	0.50%	0.43%	26.38%	13.33%	0.37%	3.77%	7.91%	11.68%			

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(Monitoring & Oversight Wing)

(Annexure-2)

Comparison of disbursement and outstanding between FY 2024-2025 & FY 2025-2026

(BDT in Crore)

Sl no	Bank Category	Disbursement		% increase/ decrease	Outstanding		% increase/ decrease
		24-25	25-26		24-25	25-26	
1	Specialized Banks	11,059.27	12,615.57	14.07%	24,144.69	24,633.92	2.03%
2	State-owned Commercial Banks	3,273.97	4,018.62	22.74%	15,449.82	16,336.52	5.74%
3	Foreign Commercial Banks	1,404.22	1,657.46	18.03%	918.60	857.63	-6.64%
4	Private Commercial Banks	15,437.38	18,483.19	19.73%	13,994.90	15,324.23	9.50%
5	Islamic Banks	6,151.68	6,059.32	-1.50%	5,724.41	6,422.08	12.19%
	Total	37,326.52	42,834.16	14.76%	60,232.42	63,574.38	5.55%

(Annexure-3)

Comparison of due for recovery and recovery between FY 2024-2025 & FY 2025-2026

(BDT in Crore)

Sl no	Bank Category	Due for Recovery		% increase/ decrease	Recovery		% increase/ decrease
		24-25	25-26		24-25	25-26	
1	Specialized Banks	28,081.28	29,016.44	3.33%	12,634.41	14,826.57	17.35%
2	State-owned Commercial Banks	7,657.31	8,221.30	7.37%	2,849.48	4,096.66	43.77%
3	Foreign Commercial Banks	872.96	1,892.15	116.75%	846.22	1,864.34	120.31%
4	Private Commercial Banks	16,695.62	20,398.34	22.18%	15,533.73	19,423.31	25.04%
5	Islamic Banks	7,064.70	6,497.52	-8.03%	6,160.66	5,416.05	-12.09%
	Total	60,371.87	66,025.75	9.37%	38,024.50	45,626.93	19.99%

(Annexure-4)

Comparison of overdue and classified between FY 2024-2025 & FY 2025-2026

(BDT in Crore)

Sl no	Bank Category	Overdue		% increase/ decrease	Classified Loan		% increase/ decrease
		24-25	25-26		24-25	25-26	
1	Specialized Banks	15,446.87	14,080.91	-8.84%	14,451.03	12,153.58	-15.90%
2	State-owned Commercial Banks	4,805.36	4,150.47	-13.63%	4,196.75	4,680.89	11.54%
3	Foreign Commercial Banks	0.00	0.00	0.00%	0.00	0.00	0.00%
4	Private Commercial Banks	971.72	873.45	-10.11%	744.65	856.46	15.02%
5	Islamic Banks	405.81	702.50	73.11%	355.89	887.54	149.39%
	Total	21,629.76	19,807.33	-8.43%	19,748.32	18,578.47	-5.92%

(Annexure-5)

Bank and sector-wise agri-credit data in July-June of FY 2025-2026 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	7,800.00	5,717.75	44.38	63.24	2,118.40	1,219.22	34.64	160.35	723.31	10,081.29	129.25%	12,214.31	22,129.10
2	Rajshahi Krishi Unnayan Bank	2,420.00	1,675.92	0.00	0.17	348.97	117.01	0.00	59.06	333.05	2,534.18	104.72%	2,612.21	2,504.75
3	Probashi Kallyan Bank	3.00	0.08	0.00	0.00	0.02	0.00	0.00	0.00	0.00	0.10	3.33%	0.05	0.07
	Sub-Total	10,223.00	7,393.75	44.38	63.41	2,467.39	1,336.23	34.64	219.41	1,056.36	12,615.57	123.40%	14,826.57	24,633.92

(Annexure-6)

Bank and sector-wise agri-credit data in July-June of FY 2025-2026 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	845.00	589.66	1.20	0.81	134.88	55.66	0.63	47.99	22.89	853.72	101.03%	729.88	2,978.38
2	Basic Bank Ltd	40.00	19.45	0.00	0.00	10.85	4.35	0.00	0.00	8.31	42.96	107.40%	68.99	64.68
3	BDBL	22.00	6.07	0.27	0.00	12.66	3.94	0.00	0.00	2.07	25.01	113.68%	24.26	43.27
4	JANATA BANK PLC	600.00	313.76	0.02	0.04	271.69	34.09	0.00	76.01	3.59	699.20	116.53%	640.96	3,307.08
5	RUPALI BANK PLC	500.00	168.34	0.28	0.10	43.98	23.79	1.97	236.11	30.09	504.66	100.93%	606.87	531.48
6	SONALI BANK PLC	1,650.00	989.68	0.12	0.00	281.70	267.21	2.40	258.05	93.91	1,893.07	114.73%	2,025.70	9,411.63
	Sub-Total	3,657.00	2,086.96	1.89	0.95	755.76	389.04	5.00	618.16	160.86	4,018.62	109.89%	4,096.66	16,336.52

(Annexure-7)

Bank and sector-wise agri-credit data in July-June of FY 2025-2026 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	36.00	5.36	0.00	0.00	30.52	3.23	0.00	0.00	5.89	45.00	125.00%	61.96	20.92
2	Citi Bank NA	60.00	33.37	0.00	0.00	12.04	7.82	2.07	1.97	3.04	60.31	100.52%	24.00	60.30
3	Commercial Bank of Ceylon	189.00	130.71	3.85	0.00	38.41	15.64	0.00	0.00	1.33	189.94	100.50%	249.78	93.28
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%	19.63	5.09
5	HSBC	469.00	179.52	4.01	0.55	100.52	32.47	7.52	12.53	132.38	469.50	100.11%	518.87	380.10
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%	923.71	255.50
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	30.20	0.00	0.00	11.65	3.55	0.00	0.00	0.31	45.71	101.58%	66.35	10.35
	Sub-Total	1,593.00	944.26	10.60	1.13	352.19	169.33	11.87	16.51	151.57	1,657.46	104.05%	1,864.34	857.63

(Annexure-8)

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

(BDT in crore)

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	32.24	0.00	0.00	17.68	4.87	0.00	0.00	1.14	55.93	22.37%	157.11	149.46
2	Bangladesh Commerce Bank PLC	15.00	7.26	0.00	0.00	11.65	2.69	0.00	0.00	0.34	21.94	146.27%	38.77	50.05
3	Bank Asia PLC	711.00	425.68	0.00	0.00	240.80	83.61	0.00	0.43	36.39	786.91	110.68%	431.64	681.79
4	Bengal Commercial Bank PLC	40.00	27.11	1.55	0.00	14.61	6.06	0.00	0.00	2.75	52.08	130.20%	40.98	73.14
5	BRAC BANK PLC	1,502.00	453.53	0.00	0.00	579.13	396.24	0.00	11.91	83.73	1,524.54	101.50%	1,241.53	1,387.39
6	Citizens Bank PLC	24.00	34.99	0.00	0.47	12.43	7.94	0.00	1.04	0.01	56.88	237.00%	36.17	39.82
7	City Bank PLC	1,105.00	603.34	13.81	12.71	563.16	167.87	0.00	34.36	144.71	1,539.96	139.36%	2,985.50	1,215.52
8	Community Bank Bangladesh PLC	127.00	79.17	1.25	1.13	55.71	24.01	0.00	3.04	1.83	166.14	130.82%	167.45	173.42
9	Dhaka Bank PLC	629.00	360.62	0.16	0.00	175.75	99.97	0.00	0.00	0.00	636.50	101.19%	546.61	458.91
10	Dutch-Bangla Bank PLC	949.00	321.46	44.92	0.26	546.05	56.99	10.87	8.86	6.63	996.04	104.96%	1,198.91	678.75
11	Eastern Bank PLC	1,045.00	690.41	14.05	7.85	274.20	122.29	2.01	14.15	30.99	1,155.95	110.62%	1,088.95	510.30
12	IFIC Bank PLC	463.00	11.57	0.00	0.00	66.55	38.78	0.00	291.00	0.39	408.29	88.18%	229.17	383.49
13	JAMUNA BANK PLC	400.00	236.40	6.92	3.17	81.98	57.90	5.19	6.74	3.64	401.94	100.49%	378.53	486.71
14	MEGHNA BANK PLC	172.00	65.67	0.00	0.17	72.28	36.23	0.00	0.00	0.00	174.35	101.37%	163.78	184.61
15	Mercantile Bank PLC	690.00	332.84	5.18	5.03	132.05	98.11	0.40	13.55	9.19	596.35	86.43%	513.68	622.86
16	MIDLAND BANK PLC	147.00	86.22	0.00	2.97	53.77	18.19	0.00	0.00	0.00	161.15	109.63%	223.78	101.36
17	MODHUMOTI BANK PLC	100.00	47.48	0.00	0.00	43.83	11.86	0.00	0.00	19.74	122.91	122.91%	62.91	103.29
18	Mutual Trust Bank PLC	661.00	380.68	10.72	3.13	246.40	61.87	0.00	9.48	6.42	718.70	108.73%	609.05	747.33
19	National Bank PLC	50.00	38.57	0.00	0.00	39.52	46.12	0.00	0.00	0.00	124.21	248.42%	180.11	353.55
20	National Credit and Commerce Bank PLC	556.00	375.85	0.00	6.35	290.71	89.49	0.00	4.06	20.59	787.05	141.56%	946.31	484.85
21	NRB BANK LTD	142.00	96.26	0.00	4.74	38.37	20.41	0.00	1.00	4.15	164.93	116.15%	22.65	632.08
22	NRBC BANK PLC	376.00	18.12	0.00	0.00	11.36	9.01	0.00	0.00	363.67	402.16	106.96%	364.88	375.58
23	One Bank PLC	493.00	294.04	6.34	17.15	114.55	77.02	0.00	8.35	1.10	518.55	105.18%	414.92	409.31
24	Prime Bank PLC	797.00	532.46	17.55	0.00	179.74	89.87	6.40	12.37	18.83	857.22	107.56%	960.62	201.88
25	Pubali Bank PLC	1,515.00	595.43	10.28	22.93	559.92	295.79	0.00	14.17	18.89	1,517.41	100.16%	1,680.15	1,251.72
26	SBAC BANK PLC	200.00	0.59	0.00	0.00	10.77	5.51	0.00	200.00	0.00	216.87	108.44%	251.85	225.08
27	Shimanto Bank PLC	48.00	0.11	0.00	0.00	11.09	3.66	0.00	0.01	95.71	110.58	230.38%	13.28	161.78
28	Southeast Bank PLC	800.00	8.99	0.00	0.00	16.61	6.13	0.00	0.00	845.06	876.79	109.60%	655.82	801.40
29	The Premier Bank PLC	525.00	333.71	1.65	3.50	106.97	81.63	0.00	3.56	5.20	536.22	102.14%	328.78	481.13
30	Trust Bank PLC	882.00	613.55	0.00	0.03	97.51	114.78	0.00	0.51	99.00	925.38	104.92%	1,141.86	801.87
31	United Commercial Bank PLC	1,254.00	722.69	0.00	0.00	320.91	182.97	0.00	42.29	75.30	1,344.16	107.19%	1,705.71	596.57
32	Uttara Bank PLC	438.00	231.57	5.46	12.07	180.29	62.77	0.02	4.33	28.59	525.10	119.89%	641.85	499.23
	Sub-Total	17,106.00	8,058.61	139.84	103.66	5,166.35	2,380.64	24.89	685.21	1,923.99	18,483.19	108.05%	19,423.31	15,324.23

(Annexure-9)

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

(BDT in crore)

Sl no	Name of Bank	Target	Disbursement: 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	1,057.00	480.61	13.62	9.66	218.79	159.20	82.11	62.52	30.98	1,057.49	100.05%	732.66	950.90
2	Export Import Bank of Bangladesh PLC	580.00	228.00	0.49	1.94	155.53	99.87	0.00	3.27	3.68	492.78	84.96%	650.76	488.05
3	First Security Bank PLC	200.00	35.18	0.00	0.00	7.07	29.47	0.00	0.49	1.35	73.56	36.78%	80.32	173.90
4	Global Islami Bank PLC	28.00	0.22	0.00	0.00	1.42	0.43	0.00	0.00	43.05	45.12	161.14%	69.41	78.23
5	Islami Bank (BD) PLC	3,400.00	783.00	0.15	0.38	1,613.41	986.63	0.02	0.96	0.15	3,384.70	99.55%	3,075.46	3,460.51
6	Shahjalal Islami Bank PLC	648.00	141.99	0.00	0.93	488.97	94.11	0.00	0.00	10.74	736.74	113.69%	338.36	614.87
7	Social Islami Bank PLC	20.00	0.94	0.00	0.00	14.09	18.85	0.00	0.00	0.84	34.72	173.60%	63.12	200.77
8	Standard Bank PLC	458.00	114.66	1.34	1.57	58.52	44.70	0.00	6.43	4.64	231.86	50.62%	390.39	344.32
9	UNION BANK PLC	30.00	0.00	0.00	0.00	1.45	0.90	0.00	0.00	0.00	2.35	7.83%	15.57	110.53
	Sub-Total	6,421.00	1,784.60	15.60	14.48	2,559.25	1,434.16	82.13	73.67	95.43	6,059.32	94.37%	5,416.05	6,422.08

(Annexure-10)

Comparison of disbursement and recovery by BRDB in FY 2024-2025 & FY 2025-2026

(BDT in crore)

	Target	Increase/ Decrease	Disbursement	Increase/ Decrease	Recovery	Increase/ Decrease
2024-2025	1,523.18		1,427.74		1,276.57	
2025-2026	1,486.10	-2.50%	1,334.22	-6.55%	1,311.23	2.71%

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 Target	Disbursement	Recovery	Due for Recovery	Overdue	Outstanding	Classified
1	2016-2017	17,550.00	20,998.70	18,841.16	25,470.19	6,708.11	39,047.57	5,240.78
2	2017-2018	20,400.00	21,393.55	21,503.12	28,664.27	7,210.86	40,601.11	5,645.58
3	2018-2019	21,800.00	23,616.25	23,734.32	30,463.35	6,691.64	42,974.29	4,406.97
4	2019-2020	24,124.00	22,749.03	21,245.24	27,976.98	6,060.23	45,592.86	4,047.54
5	2020-2021	26,292.00	25,511.35	27,123.90	33,659.16	5,865.56	45,939.80	4,035.33
6	2021-2022	28,391.00	28,834.21	27,463.41	35,119.20	5,949.45	49,802.28	3,898.11
7	2022-2023	30,811.00	32,829.89	33,010.09	40,909.56	6,541.39	52,704.45	3,807.97
8	2023-2024	35,000.00	37,153.90	35,571.62	46,330.33	9,368.20	58,119.59	3,876.96
9	2024-2025	38,000.00	37,326.52	38,024.50	60,371.87	21,629.76	60,232.42	19,748.32
10	2025-2026	39,000.00	42,834.16	45,626.93	66,025.75	19,807.33	63,574.38	18,578.47