

Proshika Manobik Unnayan Kendra
Comparative Statement Of Credit Programme

Description	Jan-23	Feb-23	Mar-23	Apr-23
No of ADC	216	216	218	219
No of Branch	383	384	388	396
No of Village/Bosti	8023	8156	8413	8460
No of Union/Ward	1482	1518	1547	1560
No of Group	40,033	41,197	41,739	42,052
No of Group Member	479,444	489,813	502,885	506,269
No of Savings Dep. Member	376,452	376,617	378,613	379,425
Loan Disbursement Amount	1,901,107,541	1,773,685,000	1,846,950,000	1,467,442,000
Loan Realisation(Principal)	1,707,649,490	1,577,026,129	1,673,405,219	1,497,877,129
Service Charge	216,153,164	201,501,655	212,741,593	196,705,059
Total Loan Realisation	1,923,802,654	1,778,527,784	1,886,146,812	1,694,582,188
PSS Collection	224,270,157	206,941,383	216,988,324	173,270,894
ESSP Collection	68,882,791	67,429,925	68,934,377	64,165,984
DBSS Collection	32,543,500	17,740,000	14,952,500	15,795,000
Special Savings	259,039,000	235,981,000	233,642,000	175,491,000
PLSS Collection	12,302,770	13,354,540	13,354,490	13,559,550
Total Savings Collection	597,038,218	541,446,848	547,871,691	442,282,428
PSS Withdrawl	165,234,133	145,478,829	154,567,317	141,996,950
ESSP Withdrawl	46,190,430	37,917,935	43,122,744	34,676,372
DBSS Withdrawl	7,961,210	6,679,200	8,745,850	5,440,900
Special Savings Withdrawl	94,358,600	87,465,400	104,845,400	69,217,400
PLSS Withdrawl	2,658,900	3,569,875	2,529,125	2,192,312
Total Savings Withdrawl	313,744,373	277,541,364	311,281,311	251,331,622
Current Loan Outstanding	10,454,747,257	10,830,550,367	11,202,107,763	11,330,547,632
Risk loan Outstanding	472,983,187	500,832,878	499,133,686	508,669,566
OD Loan Outstanding	361,869,828	366,967,579	376,549,826	389,398,265
Total Loan Outstanding	11,289,600,272	11,698,350,824	12,077,791,275	12,228,615,463
New OD	14,864,954	16,968,011	19,619,374	20,894,040
PSS Balance	3,390,785,305	3,438,576,432	3,513,969,510	3,548,262,992
ESSP Balance	1,350,436,860	1,378,917,000	1,409,057,941	1,442,691,490
DBSS Balance	678,675,616	693,095,396	699,076,256	707,184,350
Special Savings Balance	4,205,335,100	4,355,428,100	4,495,260,600	4,605,774,100
PLSS Balance	126,977,405	135,299,880	147,472,670	157,197,720
Savings Balance	9,752,210,286	10,001,316,808	10,264,836,977	10,461,110,652
Difference	1,537,389,986	1,697,034,016	1,812,954,298	1,767,504,811
Savings Vs Loan Outstanding %	86%	85%	85%	86%
Total Income	220,595,272	205,593,064	216,397,780	200,497,477
Expenditure- Head Office(admin)	15,417,644	11,609,829	11,660,024	19,850,369
Loan to ADC & Farm	2,556,000	1,654,500	5,283,500	4,904,637
Paid to SWF	2,915,000	2,942,200	3,035,000	3,200,000
Expenditure- ADC	132,709,720	128,972,883	142,269,511	162,009,964
Total Expenditure (Cash)	153,598,364	145,179,412	162,248,035	189,964,970
Excess/(Deficit)	66,996,908	60,413,653	54,149,745	10,532,507
Cash In Hand & Bank	181,702,334	206,034,923	195,447,172	262,811,016
No of DW	1,301	1,316	1,342	1,370
Current Portfolio Growth	4%	4%	3%	1%
Return on Portfolio	23%	21%	21%	19%
Outstanding Per DW	8,677,633	8,889,324	8,999,844	8,925,997
Landing Cost Per Taka	0.070	0.073	0.077	0.110