

Proshika Manobik Unnayan Kendra
Comparative Statement of Credit Programme

Description	Jan-22	Feb-22	Mar-22	Apr-22
No of ADC	180	182	184	185
No of Branch	293	300	308	316
No of Village/Bosti	6128	6277	6414	6459
No of Union/Ward	1081	1121	1159	1169
No of Group	28,296	28,553	29,649	30,318
No of Group Member	401,088	403,029	407,131	413,463
No of Savings Dep. Member	263,846	265,867	274,713	280,481
Loan Disbursement Amount	1,219,351,800	1,167,844,000	1,279,248,000	1,220,250,000
Loan Realisation(Principal)	1,066,783,976	997,027,354	1,093,123,568	1,087,733,609
Service Charge	128,594,389	120,165,110	131,025,882	136,651,937
Total Loan Realisation	1,195,378,365	1,117,192,464	1,224,149,450	1,224,385,546
PSS Collection	160,610,143	149,325,809	161,076,414	152,381,470
ESSP Collection	50,524,798	50,944,965	52,204,041	51,830,935
DBSS Collection	24,428,500	22,033,500	21,838,500	14,854,000
Special Savings	201,418,500	170,891,005	178,456,000	167,966,000
PLSS Collection	6,577,590	7,057,820	7,657,650	7,854,750
Total Savings Collection	443,559,531	400,253,099	421,232,605	394,887,155
PSS Withdrawl	112,243,245	104,654,269	124,822,540	104,327,535
ESSP Withdrawl	33,351,888	25,337,499	31,286,193	27,876,582
DBSS Withdrawl	4,990,950	5,613,930	4,874,230	3,229,660
Special Savings Withdrawl	56,208,300	44,602,800	54,299,600	47,734,982
PLSS Withdrawl	575,000	570,060	523,300	535,000
Total Savings Withdrawl	206,794,383	180,208,498	215,282,563	183,168,759
Current Loan Outstanding	6,508,476,072	6,788,392,537	7,114,621,376	7,394,596,931
OD Loan Outstanding	468,832,601	475,149,666	460,270,129	435,042,745
Total Loan Outstanding	6,977,308,673	7,263,542,203	7,574,891,505	7,829,639,676
New OD	32,398,750	31,907,321	29,051,875	6,331,245
PSS Balance	2,530,169,930	2,582,444,572	2,633,890,282	2,680,030,314
ESSP Balance	992,785,797	1,021,255,209	1,059,555,189	1,085,405,249
DBSS Balance	486,644,351	503,462,891	520,954,141	530,382,291
Special Savings Balance	2,567,132,600	2,701,273,600	2,826,022,600	2,945,313,100
PLSS Balance	30,136,280	37,079,070	43,795,390	51,032,080
Savings Balance	6,606,868,958	6,845,515,342	7,084,217,602	7,292,163,034
Difference	370,439,715	418,026,861	490,673,903	537,476,642
Savings Vs Current Loan Outstanding %	95%	94%	94%	93%
Total Income	130,880,313	122,977,590	133,483,073	139,194,041
Expenditure- Head Office(admin)	8,342,963	9,275,118	11,274,159	15,538,736
Loan to ADC & Farm	2,450,000	2,311,000	1,167,000	1,108,400
Paid to SWF	861,400	2,179,200	1,416,800	2,100,000
Expenditure- ADC	84,252,714	81,872,010	87,221,678	111,366,613
Total Expenditure (Cash)	95,907,077	95,637,328	101,079,637	130,113,748
Excess/(Deficit)	34,973,236	27,340,263	32,403,437	9,080,293
Cash In Hand & Bank	154,106,185	163,371,792	143,038,013	158,502,696
No of DW	935	964	980	993
Current Portfolio Growth	4%	4%	5%	4%
Return on Portfolio	22%	20%	21%	21%
CL Outstanding Per DW	6,960,937	7,041,901	7,259,818	7,446,724
Landing Cost Per Taka	0.07	0.07	0.07	0.09