

Proshika Manobik Unnayan Kendra
Comparative Statement Of Credit Programme

| Description | Oct-21 | Nov-21 | Dec-21 |
|--|----------------------|----------------------|----------------------|
| No of ADC | 174 | 175 | 177 |
| No of Branch | 269 | 276 | 284 |
| No of Village/Bosti | 5920 | 6031 | 6129 |
| No of Union/Ward | 1007 | 1033 | 1056 |
| No of Group | 22,966 | 23,729 | 27,136 |
| No of Group Member | 377,314 | 383,496 | 391,670 |
| No of Savings Dep. Member | 236,693 | 243,349 | 250,746 |
| Loan Disbursement Amount | 1,093,406,976 | 1,161,136,000 | 1,147,583,000 |
| Loan Realisation(Principal) | 873,248,709 | 948,055,531 | 935,909,538 |
| Service Charge | 101,127,925 | 110,160,447 | 111,672,315 |
| Total Loan Realisation | 974,376,634 | 1,058,215,978 | 1,047,581,853 |
| PSS Collection | 137,898,808 | 149,202,146 | 144,460,187 |
| ESSP Collection | 44,339,960 | 46,102,981 | 46,433,410 |
| DBSS Collection | 19,379,800 | 18,712,000 | 16,886,500 |
| Special Savings | 150,418,500 | 157,196,000 | 153,977,200 |
| PLSS Collection | 4,562,052 | 9,457,340 | 5,289,020 |
| Total Savings Collection | 356,599,120 | 380,670,467 | 367,046,317 |
| PSS Withdrawl | 97,430,303 | 103,349,995 | 99,258,724 |
| ESSP Withdrawl | 25,253,571 | 25,847,955 | 22,249,653 |
| DBSS Withdrawl | 3,528,353 | 4,111,180 | 4,430,450 |
| Special Savings Withdrawl | 27,599,750 | 39,637,061 | 31,911,300 |
| PLSS Withdrawl | 132,500 | 117,500 | 292,500 |
| Total Savings Withdrawl | 153,811,977 | 172,946,191 | 157,850,127 |
| Current Loan Outstanding | 5,597,779,667 | 5,920,015,877 | 6,231,463,475 |
| OD Loan Outstanding | 495,166,519 | 483,929,759 | 479,650,356 |
| Total Loan Outstanding | 6,092,946,186 | 6,403,945,636 | 6,711,113,831 |
| New OD | 22,615,084 | 23,865,612 | 27,480,708 |
| PSS Balance | 2,394,536,335 | 2,437,501,846 | 2,480,878,886 |
| ESSP Balance | 928,297,033 | 949,680,030 | 955,678,529 |
| DBSS Balance | 438,175,521 | 454,574,371 | 451,240,451 |
| Special Savings Balance | 2,182,170,100 | 2,306,528,100 | 2,408,930,100 |
| PLSS Balance | 13,964,427 | 18,779,510 | 24,865,320 |
| Savings Balance | 5,957,143,416 | 6,167,063,857 | 6,321,593,286 |
| Difference | 135,802,770 | 236,881,779 | 389,520,545 |
| Savings Vs Current Loan Outstanding % | 106% | 104% | 101% |
| Total Income | 103,556,871 | 112,469,541 | 114,318,519 |
| Expenditure- Head Office(admin) | 8,250,439 | 7,717,068 | 10,656,483 |
| Loan to ADC & Farm | 1,946,819 | 2,454,040 | 1,918,230 |
| Paid to SWF | 1,766,000 | 1,875,300 | 2,411,900 |
| Expenditure- ADC | 78,874,619 | 78,507,931 | 78,802,645 |
| Total Expenditure (Cash) | 90,837,878 | 90,554,340 | 93,789,259 |
| Excess/(Deficit) | 12,718,993 | 21,915,201 | 20,529,260 |
| Cash In Hand & Bank | 179,686,126 | 140,334,107 | 103,490,190 |
| No of DW | 864 | 903 | 922 |
| Current Portfolio Growth | 6% | 6% | 5% |
| Return on Portfolio | 20% | 21% | 20% |
| CL Outstanding Per DW | 6,478,912 | 6,555,942 | 6,758,637 |
| Landing Cost Per Taka | 0.07 | 0.07 | 0.07 |