

**Proshika Manobik Unnayan Kendra**  
**Comparative Statement Of Credit Programme**

Description	May-23	Jun-23	Jul-23	Aug-23
No of ADC	220	220	221	222
No of Branch	399	405	412	412
No of Village/Bosti	8,620	8,784	8,863	8,884
No of Union/Ward	1,578	1,639	1,665	1,674
No of Group	42,514	42,809	43,052	44,205
No of Group Member	521,520	525,879	533,146	536,931
No of Savings Dep. Member	382,343	389,021	390,863	366,262
Loan Disbursement Amount	1,945,639,000	1,792,929,000	1,817,770,000	2,005,923,000
Loan Realisation(Principal)	1,827,128,849	1,705,585,259	1,776,963,008	2,000,823,030
Service Charge	228,441,899	217,746,540	226,173,523	246,161,394
<b>Total Loan Realisation</b>	<b>2,055,570,748</b>	<b>1,923,331,799</b>	<b>2,003,136,531</b>	<b>2,246,984,424</b>
PSS Collection	230,936,753	204,867,112	215,725,639	260,042,231
ESSS Collection	72,540,080	67,952,813	72,465,699	79,303,943
TDS Collection	14,815,000	13,396,500	18,264,000	21,416,000
Special Savings (PSSS)	218,394,000	175,855,000	244,102,000	247,697,500
PLSS Collection	14,723,340	14,729,689	15,556,040	23,226,714
<b>Total Savings Collection</b>	<b>551,409,173</b>	<b>476,801,114</b>	<b>566,113,378</b>	<b>631,686,388</b>
PSS Withdrawl	162,645,362	172,680,786	165,501,170	199,878,227
ESSS Withdrawl	48,079,665	41,501,176	43,643,899	49,872,246
TDS Withdrawl	8,111,580	14,755,500	7,362,890	11,021,500
Special Savings (PSSS) Withdrawl	97,234,300	82,746,660	86,620,400	96,213,000
PLSS Withdrawl	4,897,444	3,223,229	3,837,001	4,483,387
<b>Total Savings Withdrawl</b>	<b>316,070,907</b>	<b>311,684,122</b>	<b>303,128,359</b>	<b>356,984,973</b>
Current Loan Outstanding	11,617,379,681	11,892,043,975	12,044,768,814	12,000,705,325
Risk loan Outstanding	554,180,015	555,700,866	613,160,555	936,991,881
OD Loan Outstanding	398,569,279	410,837,357	423,293,857	447,342,127
<b>Total Loan Outstanding</b>	<b>12,570,128,975</b>	<b>12,858,582,198</b>	<b>13,081,223,226</b>	<b>13,385,039,333</b>
<b>New OD</b>	<b>20,301,389</b>	<b>28,620,645</b>	<b>22,104,537</b>	<b>32,560,397</b>
PSS Balance	3,619,473,676	3,651,399,463	3,687,051,342	3,845,294,801
ESSS Balance	1,471,940,097	1,505,230,186	1,533,504,150	1,565,903,877
TDS Balance	723,153,039	728,766,376	729,776,376	728,519,776
Special Savings (PSSS) Balance	4,706,037,600	4,791,082,540	4,959,356,040	5,032,002,696
PLSS Balance	167,894,807	179,904,752	191,898,678	204,133,366
<b>Savings Balance</b>	<b>10,688,499,219</b>	<b>10,856,383,317</b>	<b>11,101,586,586</b>	<b>11,375,854,516</b>
<b>Difference</b>	<b>1,881,629,756</b>	<b>2,002,198,881</b>	<b>1,979,636,640</b>	<b>2,009,184,817</b>
<b>Savings Vs Loan Outstanding %</b>	<b>85%</b>	<b>84%</b>	<b>85%</b>	<b>85%</b>

<b>Description</b>	<b>May-23</b>	<b>Jun-23</b>	<b>Jul-23</b>	<b>Aug-23</b>
Total Income	232,502,337	225,552,793	232,150,225	250,955,023
Expenditure- Head Office(admin)	20,112,865	17,264,452	15,120,380	16,667,153
Loan to ADC & Farm	1,262,000	5,100,000	5,043,859	1,363,295
Paid to SWF	3,170,000	5,550,000	3,300,000	3,400,000
Expenditure- ADC	153,336,650	164,408,615	145,443,005	154,512,521
<b>Total Expenditure (Cash)</b>	<b>177,881,515</b>	<b>192,323,067</b>	<b>168,907,244</b>	<b>175,942,969</b>
<b>Excess/(Deficit)</b>	<b>54,620,822</b>	33,229,726	63,242,981	75,012,054
Cash In Hand & Bank	252,121,990	207,623,641	329,025,980	407,577,441
<b>No of DW</b>	<b>1,396</b>	<b>1,417</b>	<b>1,441</b>	<b>1,413</b>
Portfolio Growth	3%	2%	2%	2%
Return on Portfolio	22%	20%	21%	22%
Outstanding Per DW	9,004,390	9,074,511	9,077,879	9,472,781
Landing Cost Per Taka	0.079	0.092	0.080	0.077