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BANGLADESH BANK
U.S. AGENCY FOR INTERNATIONAL DEVELOPMENT

RURAL FINANCE EXPERIMENTAL PROJECT

CONTINUOUS SURVEY RESULTS

MARCH 1982 - MAY 1982

PUBLIC ADMINISTRATION SERVICE
PROJECT OFFICE : 128, NEW ESKATON ROAD DACCA, BANGLADESH

S. F. AHMED AND CO.,
TEL : 400077/78

RURAL FINANCE EXPERIMENTAL PROJECT

PUBLIC ADMINISTRATION SERVICE
McLEAN, VIRGINIA, U. S. A.

S. F. AHMED & CO.
DACCA BANGLADESH

PROJECT OFFICES: 128, NEW ESKATON ROAD, DACCA TELEPHONES: 400077/8 CABLES: PASFA

REF : B-401/82

DATE: 12-8-82

Mr. Kamaluddin Ahmed
Chief Officer
Agricultural Credit Department
Bangladesh Bank
Dacca.

Dear Mr. Ahmed,

Sub : Third Continuous Survey results, March 1982-May 1982

In compliance of function No. 8.5 of the contract, we enclose herewith the third of the three continuous survey reports. This report covers all outlets during the period from 1st March, 1982 to 31st May, 1982.

Babugong outlet of IRDP could not be covered in time because of non-cooperation of the outlet staffs.

Interviews of a total of 839 (21.61%) borrowers who obtained loans during the period from 1st March, 1982 through 31st May, 1982 and a total of 3616 (16.27%) who had an outstanding balance for likely recovery during the above period have been taken into account to determine the target group ratios for first 1/3 (borrowing) and second 1/3 (recovery) reimbursement to the participating institutions. The two ratios have been shown separately in the report. Data contained in this report was collected and analyzed by the S.F. Ahmed & Company Field Research Staff and will be used in determining disallowances for lending to and recovery from the non-target group with effect from June, 1982.

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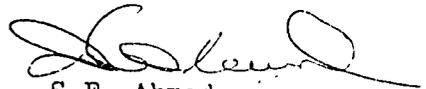
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If you have any question on the above survey, please do not hesitate to contact us.

Yours sincerely,



Wilmot Averill
PAS Representative



S.F. Ahmed
Team Leader

cc : Mr. Claude W. Reece, USAID.

Purpose and objective

The main purpose of this survey is to determine the extent and manner of target group lending, and to look into the eligibility of borrowers. The ultimate objective is to measure the reimbursement required for each outlet.

The Continuous Survey as provided for in the contract has three major purposes:

- (a) To identify the percentage of credit going to target group.
- (b) To conduct a program of continuous Survey throughout the life of the contract as a basis of adjustment for compensation. 3 such surveys are envisaged during the life of the contract.
- (c) To conduct continuous survey with maximum sample size of 20% of any new experimental areas to (i) identify the potential group (ii) assess credit needs (iii) identify development opportunity and constraint and (iv) gather information related to project evaluation.

The second and third continuous surveys address the first and second of the above objectives only. The third objective is being covered in various other surveys such as Baseline, Borrowers Viability, Activity, Institutional, Socio-Anthropological survey's and case studies.

The purpose of this particular section of the continuous survey is to evaluate the percentage of credit reaching the target group and recovery made from the target group and for sample vouching of $\frac{1}{3} + \frac{1}{3}$ reimbursement made to the institutions on the basis of target group borrowing and recovery.

Survey Design

Two sample universes, one (mother universe) including borrowers who are likely to repay their loans between the period for 1st March, 1982 and 31st May, 1982 and the other (baby universe) including all fresh loans made during the above period have been considered to determine the target/non-target ratios for second 1/3 (recovery) and first 1/3 (borrowing) reimbursement to the participating institutions respectively.

Additional questions were asked in the questionnaire to cross check some of the information obtained during the surveys besides discret cross checking with other influential and reliable persons in the same locality. The questionnaire form has been appended to this report.

Simple random sampling technique was used to draw the sample of the survey. In order to achieve 95% confidence interval of the estimates, an optimal sampling formula was used to determine the sample size.

$$n = \frac{60}{1 + \frac{60}{N}}$$

Where N represents the population size and n represents the sample size of the survey.

This survey covered all the new and old outlets. Sample were drawn for interview using Fisher's random sample table. Adequate sample was drawn for each universe at each outlet level subject to the minimum individual sample size of 15 which gave us a total sample size of 839 for mother universe and 3616 for baby universe.

Results

For RFEP a target group borrower is defined as a rural dweller over the age of 18 owning less than 2 acres of cultivable land and having a gross annual cash income of less than Tk. 6000/-. The continuous survey verified this status of the new and repeat loanees as well as the outstanding loanees.

The results of the survey show that 92.01% of all new and repeat loanees for the period from 1st March '82 through 31st May '82 are in the target group as compared to 89% in the previous survey. 3616 of the outstanding loanees from whom likely recovery could be made during the above period were found to belong 89.68% to the target group. For the sake of simplicity, the results were shown separately under the following heads.

Ratios for Borrowing

The overall results of the third survey have been set out in table 1 and the individual institution details have been shown in tables 2 through 10. A comparison of the proportion of the target and non-target group lendings for each institution by outlet for the previous period September '81 - February '82 has been shown in the above tables. Table 11 shows the comparison of institutional results with those of the previous period.

Ratios for Recovery

The overall recovery ratio for this survey has been presented in table 12 which shows that the proportion of target group lending is in the case of Rupali 96%, in the case of Krishi 95%, in the case of Janata 93%, in the cases of Pubali & BSBL 83%, in the case of Sonali 82%, in the case of Uttara 81% and the individual institution details are shown in Tables 13 through 21.

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Table-I
Results of verification of the Target Status of Borrowers to whom advances were made during the period from 1st March 1982 to 31st May 1982

ALL MODEL

Name of Models	Total No. of outlets in operation	Total No. of Borrowers	Sample Size		Borrowers			
			No.	%	Target Group		Non-Target Group	
					No.	%	No.	%
Agrani	09	633	124	19.42	115	95.04	6	4.96
B S B L	13	89	15	16.85	15	100.00	0	0
I R.D.P *	13	303	67	22.11	65	97.01	2	2.99
Janata	11	317	126	39.75	108	85.71	18	14.29
Krishi	16	300	103	34.33	99	96.12	4	3.88
Pubali	04	258	48	18.60	44	91.67	4	8.33
Rupali	07	446	111	24.89	100	90.09	11	9.91
Sonali	10	756	164	21.69	149	90.85	15	9.15
Uttra	05	167	25	14.97	25	100.00	0	0
All Bank	89	3832	839	21.64	772	92.01	67	7.99

Lowest T.G. Ratio 88.48%

Highest T.G. Ratio 100%

Overall REEP Ratio 92.01%

Standard Deviation 4.21

*Excluding one outlets namely Babugonj TCCA (Barisal)

Table-2

Results of verification of the target status of borrowers to whom advances were made during the period from 1st March '82 to 31st May, 1982.

Segment No.	Name of outlet	Total No. of borrower	No. of borrower interviewed	% of borrower interviewed	Target group		Non-target group		Previous Survey cumulative		
					No.	%	No.	%	TG %	NTG%	
					10	Khamar Bazar (Rajshahi)	63	15	23.81	13	86.67
57	Santiniketan Bazar (Chittagong)	84	17	20.24	17	100%	0	0	73.53	26.47	
08	Bhatra (Bogra)	69	15	21.74	14	93.33	1	6.67	93.10	6.90	
29	Baligaon (Dacca)	15	15	100%	15	100%	0	0	47.37	52.63	
19	Sadhuhati (Jessore)	237	36	15.19	36	100%	0	0	100.00	0	
41	Cadet College (Tangail)	No loan was disbursed during the above mentioned period							82.54	17.46	
101	Joyag Bazar (Noakhali)	No loan was disbursed during the above mentioned period							40.00	60.00	
66	Natherpetua (Comilla)	No loan was disbursed during the above mentioned period							84.09	15.91	
45	Chaknagar Bazar (Khulna)	165	23	13.94	20	86.96	3	13.04	66.67	33.33	
(09)	Sub-Total	633	121	19.12	115	95.04	6	4.96			

Lowest TG Ratio 86.67%
 Highest TG Ratio 100.00%
 Overall RREP Ratio 95.04%
 Standard deviation 5.02

Table-3

Results of verification of the target group status of borrowers to whom advances were made during the period from 1st March '82 to 31st May '82.

Segment No.	Name of outlet	Total No. of borrowers	No. of borrower interviewed	% of borrower interviewed	BSBL				Previous Survey cumulative	
					Target group		Non-target group		TG %	NTG %
					No.	%	No.	%		
112	Kumarkhali Panti UCMP	89	15	16.85	15	100.00	0	0	81.25	18.75
111	Jadubhayria (kushita)	No loan was disbursed during the above mentioned period							93.33	6.67
53	Taltali KSS (Barisal)	No loan was disbursed during the above mentioned period							100.00	0
34	Charkalibari (Mymensingh)	No loan was disbursed during the above mentioned period							100.00	0
74	Jhalan(N) Comilla	No loan was disbursed during the above mentioned period							90.91	9.09
36	Parchim Pakutia (Tangail)	No loan was disbursed during the above mentioned period							96.55	3.45
106	Batazor (Barisal)	No loan was disbursed during the above mentioned period							100.00	0
107	Jhalan(S) Comilla	No loan was disbursed during the above mentioned period.							No. loan was disbursed during previous period	
110	Barura UMPCS (Comilla)	No loan was disbursed during the above mentioned period							-Do-	
109	Barura (Mohila)UMPCS Comilla	No loan was disbursed during the above mentioned period							-Do-	
113	Jagannathpur(Jessore)	No loan was disbursed during the above mentioned period							-Do-	
18	Boildaha BKSS (Kushtia)	No loan was disbursed during the above mentioned period							-Do-	
20	Baluhar (Jessore)	No loan was disbursed during the above mentioned period							-Do-	
(13)	Sub-Total	89	15	16.85	15	100.00	0	0		
	Lowest TG Ratio	100%								
	Highest TG Ratio	100%								
	Overall REEP Ratio	100%								
	Standard deviation	8.29								

Table-4

Results of verification of the target group status of borrowers to whom advances were made during the period from 1st March '82 to 31st May, 1982.

IRDP

Segment No.	Name of outlet	Total No. of borrowers	No. of borrower interviewed	% of borrower interviewed	Target group		Non-target group		Previous Survey cumulative	
					No.	%	No.	%	TG %	NTG %
93	Kalara TCCA (Khulna)	66	17	25.76	17	100.00	0	0	100.00	0
23(24)	Dhamrai TCCA Dacca	No loan was disbursed during the above mentioned period							75.00	25.00
68	Daudkandi TCCA Comilla	No loan was disbursed during the above mentioned period							75.00	25.00
69(70)	Onauidagram TCCA Comilla	no loan was disbursed during the above mentioned period							33.33	66.67
13(14)	Natore TCCA Rajshahi	No loan was disbursed during the above mentioned period							100.00	0
54	Burhanuddin TCCA (Barisal)	213	34	15.96	34	100.00	0	0	91.07	8.93
30(31)	Furbadariabad (Jamalpur)	No loan was disbursed during the above mentioned period							100.00	0
49	Moralganj TCCA Khulna	No loan was disbursed during the above mentioned period							60.00	40.00
82	Jhikargacha TCCA Jessore	No loan was disbursed during the above mentioned period							100.00	0
86	Gopalpur TCCA Tangail	24	15	66.67	14	87.50	2	12.50	No loan was disbursed during previous period	
26(27)	Joydebpur TCCA Dacca	No loan was disbursed during the above mentioned period							63.64	36.36
65	Kaliakor TCCA Dacca	No loan was disbursed during the above mentioned period							100.00	0
51(52)	Babuganj TCCA (Barisal)									
13	Sub-total	303	67	22.11	65	97.01	2	2.99		

lowest TG ratio 87.50%, highest TG ratio 100%, overall TG ratio 97.01% standard deviation 18.55
excluding one outlet name Babuganj TCCA (Barisal)

Table-5

Results of verification of the target group status of borrowers to whom advances were made during the period from 1st March'82 to 31st May, 1982

JANATA BANK

Segment No.	Name of the outlets	Total No. of borrowers	No. of borrowers interviewed	% of borrower interviewed	Target group		Non-target group		Previous survey cumulative		
					No.	%	No.	%	TG %	NTG %	
03	Faglarir (Rangpur)	31	14	45.16	14	100.00	0	0	93.33	6.67	
115	Tebunia (Pabna)	17	15	88.24	14	93.33	1	6.67	95.00	5.00	
77	Ramandi (Fushtia)	89	15	16.85	15	100.00	0	0	100.00	0	
21	Jhikaracha (Jessore)	24	15	62.50	15	100.00			93.33	6.67	
114	Kumira (Chittagang)	45	15	34.88	12	80.00	3	20.00	80.00	20.00	
12	Baneswar (Rajshahi)	36	15	41.67	3	20.00	12	80.00	100.00	0	
28	Baidder Bazar Dacca	38	15	39.47	15	100.00	0	0	100.00	0	
105	Bhurgatta (Barisal)	30	15	50.00	13	86.67	2	13.33	73.33	26.67	
115	Rhomerazpur (Khulna)	9	7	77.78	7	100.00	0	0	93.33	6.67	
91	Khankhanapur (Faridpur)	No loan was disbursed during the above mentioned period							100.00	0	
90	Noapara (Sylhet)	No loan was disbursed during the above mentioned period							No loan was disbursed during previous period		
11	Sub-Total	317	126	39.75	103	85.71	18	14.29			

Lowest TG Ratio 20.00%
 Highest TG Ratio 100.00%
 Overall FTEP Ratio 85.71%
 Standard Deviation 20.76

Table-6

Results of verification of the Target group status of Borrowers to whom advances were made during the period from 1st March '82 to 31st May, 1982.

BKB

Segment Number	Name of outlet	Total No. of borrowers	No. of borrowers interviewed	% of borrowers interviewed	Target group		Non-target group		Previous Survey cumulative	
					No.	%	No.	%	TG %	NTG %
75	Thakurgaon(Dinajpur)	5	5	100.00	5	100.00	0	0	100.00	0
04	Rangpur (Rangpur)	No loan was disbursed during the above mentioned period							100.00	0
05	Gaibandha (Rangpur)	24	16	66.67	16	100.00	0	0	94.57	5.43
42	Faridpur (Faridpur)	16	15	93.75	14	93.33	1	6.67	100.00	0
22	Manikganj (Dacca)	57	16	28.07	16	100.00	0	0	100.00	0
16	Pabna (Pabna)	160	25	15.63	24	96.00	1	4.00	97.26	2.74
17	Kushtia (Kushtia)	27	15	55.56	15	100.00	0	0	95.74	4.26
90	Halendah(Jamalpur)	No loan was disbursed during the above mentioned period							83.33	16.67
89	Kotwali(Mymensingh)	No loan was disbursed during the above mentioned period							97.62	2.38
46	Khulna (Khulna)	No loan was disbursed during the above mentioned period							94.74	5.26
88	Narsingdi (Dacca)	No loan was disbursed during the above mentioned period							100.00	0
65	Maijdee Court(Noakhali)	No loan was disbursed during the above mentioned period							94.12	5.88
43	Madaripur (Faridpur)	No loan was disbursed during the above mentioned period							100.00	0
40	Koratia (Tangail)	3	3	100.00	2	66.67	1	33.33	86.36	13.64
73	Khadimnagar (Sylhet)	This outlet has been propped out of operation							0	0
11	Rajshahi (Rajshahi)	8	8	100.00	7	87.50	1	12.50	100.00	0
16	Sub-Total	300	103	34.33	99	96.12	4	3.88		

Lowest TG Ratio 66.67%
Highest TG Ratio 100%

Overall RFEP Ratio 96.12%
Standard Deviation.19.32

Table-7

Results of verification of the target group status of borrowers to whom advances were made during the period from 1st March '82 to 31st May, 1982.

FUBALI BANK

Segment No.	Name of the outlet	Total No. of borrowers	No. of borrower interviewed	% of borrower interviewed	Target group		Non-target group		Previous Survey cumulative		
					No.	%	No.	%	TG %	NTG %	
50	Paburaj (Parisal)	31	15	48.39	15	100.00	0	0	86.67	13.33	
67	Shahbaspur (Jonilla)	113	18	15.93	14	77.78	4	22.22	91.67	8.33	
09	Satihat (Rajshahi)	No loan was disbursed during the above mentioned period							100.00	0	
38	Ellenga (Tanrail)	114	15	15	100.00	0	0	57.58	42.42		
4	Sub- Total	258	42	18.60	44	91.67	4	3.33			

Lowest TG Ratio 77.78%
 Highest TG Ratio 100%
 Overall RPEF Ratio 91.67%
 Standard deviation 18.78

Table-8

Results of verification of the Target group status of Borrower's to whom advances were made during the period from 1st March '82 to 31st May, 1982.

RUPALI BANK

Segment Number	Name of outlet	Total No. of borrowers	No. of borrower interviewed	% of borrower interviewed	Target group		Non-target group		Previous Survey cumulative	
					No.	%	No.	%	TG %	NTG %
81	Kekenhat (Rajshahi)	14	14	100.00	10	71.43	4	28.57	87.50	12.50
48	Mansha Bazar (Khulna)	164	31	18.90	30	96.77	1	3.23	100.00	0
76	Narhatta (Bogra)	31	14	45.16	14	100.00	0	0	100.00	0
96	Rahmatpur (Barisal)	92	15	16.30	14	93.33	1	6.67	100.00	0
102	Khanhat (Ctg.)	16	15	93.75	10	66.67	5	33.33	82.14	17.86
62	Rajgonj Bazar (Noakhali)	4	4	100.00	4	100.00	0	0	93.33	6.67
37	Kalihati (Tangail)	125	18	14.40	18	100.00	0	0	98.67	1.33
07	Sub-Total	446	111	24.89	100	90.09	11	9.91		

Lowest TG Ratio 66.67%

Highest TG Ratio 100%

Overall RREP Ratio 90.09%

Standard Deviation 18.04

Table-9

Results of verification of the Target group status of Borrowers to whom advances were made during the period from 1st March '82 to 31st May, 1982.

SONALI BANK

Segment Number	Name of outlet	Total No. of borrowers	No. of borrower interviewed	% of borrower interviewed	Target group		Non-target group		Previous Survey cumulative	
					No.	%	No.	%	TG %	NTG %
79	Court Building (Rajshahi)	15	15	100.00	15	100.00	0	0	100.00	0
104	Barfala Bazar (Chittagong)	25	15	60.00	13	86.67	2	13.33	81.40	18.60
103	Jotpurkulia (Chittagong)	53	15	28.30	14	93.33	1	6.67	68.42	31.58
97	Fultala (Khulna)	05	05	100.00	05	100.00	0	0	No loan was disbursed during previous period.	
55	Sitakunda (Chittagong)	49	15	30.61	8	53.33	7	46.67	46.67	53.33
44	Shahapur (Khornia) (Khulna)	240	45	18.75	44	97.78	1	2.22	97.78	2.22
01	Birgonj (Dinajpur)	249	34 + 4 (4 Non response)	15.26	31	81.58	3	7.89	95.00	4.17
80	Tilla Board (Pabna)	120	20	16.67	19	95.00	1	5.00	96.88	3.12
68	Gouripur Bazar (Comilla)	No loan was disbursed during the above mentioned period							74.36	25.64
35	Kuliarchar (Mymensingh)	No loan was disbursed during the above mentioned period							59.26	40.74
10	Sub-Total	756	164	21.69	149	90.35	15	9.15		

Lowest TG Ratio 53.33%
 Highest TG Ratio 100%
 Overall RREP Ratio 90.85%
 Standard Deviation 17.58

Table-10

Results of verification of the target group status of Borrowers to whom advances were made during the period from 1st March '82 to 31st May, 1982.

UTTARA BANK

Segment Number	Name of outlet	Total No. of borrowers	No. of borrower interviewed	% of borrower interviewed	Target group		Non-target group		Previous Survey cumulative	
					No.	%	No.	%	TG %	NTG %
39	Tangail (Tangail)	167	25	14.97	25	100.00	0	0	53.33	46.67
89	Atia (Tangail)	No loan was disbursed during the above mentioned period							80.00	20.00
64	Feni (Noakhali)	No loan was disbursed during the above mentioned period							66.67	33.33
33	Mymensing (Mymensing)	No loan was disbursed during the above mentioned period							80.00	20.00
25	Joydebpur Bazar(Dacca)	No loan was disbursed during the above mentioned period							86.67	13.33
05	Sub-Total	167	25	14.97	25	100.00	0	0		

Lowest TG Ratio 100%
 Highest TG Ratio 100%
 Overall RFEP Ratio 100%
 Standard Deviation. 8.29

Table-I

Comparison of results of verification of the Target Group Status of Borrowers from
1st March 1982 to 31st May 1982
with the previous survey

ALL MODEL

Model (Bank)	Results as of 28th February 1982		Results as of 31st May 1982	
	Target group (%)	Non-Target Group (%)	Target Group (%)	Non-Target Group (%)
Agrani	82	18	95	5
B.S.B.L	94	6	100.00	0
I R D P	85	15	97	3
Janata	94	6	86	14
Krishi	96	4	96	4
Pubali	81	19	92	8
Rupali	95	5	90	10
Sonali	79	21	91	9
Uttara	75	25	100.00	0
All Banks	89	11	92	8

Standard deviation 16.38

Table-12

Results of verification of the Target Status of Borrowers from whom recovery was likely to be made during the period from 1st March'1982 to 31st May'1982

Name of Models	Total No. of outlets in operation	Total No. of Borrowers	Sample size		Target Group		Non-Target Group	
			No.	%	No.	%	No.	%
Agrani	9	3106	478	15.39	397	83.05	81	16.95
B S B L	13	1179	286	24.25	262	91.61	24	8.39
I R D P	13	1436	240	16.71	215	89.58	25	10.42
Janata	11	1439	265	18.41	247	93.20	18	6.80
Krishi	16	6763	1052	15.58	990	95.13	62	4.87
P ubali	4	1238	184	14.86	169	91.85	15	8.15
Rupali	7	2205	357	16.19	343	96.07	14	3.93
Sonali	10	4294	652	15.18	537	82.36	115	17.64
Uttara	5	565	102	18.05	83	81.37	19	18.63
All Models	88	22225	3616	16.27	3243	89.68	373	10.32

Lowest T. CRatio 81.37
 Highest T. CRatio 95.13
 Overall RFEP Ratio 89.68
 Standard Deviation 5.98

* Excluding one outlet name Babugong TCCA(Barisal)

Table 13
Results of verification of the Target Group status of borrowers from whom recovery was like to be made during the period from 1st March 1982 to 31st May 1982

Augrani Bank								
Segment No.	Name of Outlet	Total No of borrowers	No. of borrowers interviewed	% of borrowers interviewed	Target Group		Non-Target Group	
					No.	%	No.	%
1 0	Khamar Bazar (Rajshahi)	215	34	15.81	27	79.41	7	20.59
57	Santinikaton Bazar (Chittagong)	480	72	15.00	53	73.61	19	26.38
0 8	Bhatra (Bogra)	279	41	15.00	38	92.68	3	7.32
2 9	Baligaon (Dacca)	283	42	15.00	30	71.43	12	28.57
1 9	Sadhuhati (Jessore)	589	90	15.00	90	100.00	0	0
4 1	M. Jadet College (Tangail)	520	78	15.00	62	79.48	16	20.59
1 01	Joyag Bazar (Noakhali)	35	15	42.82	10	66.66	5	33.37
6 6	Nathepetoa (Comilla)	320	48	15.00	39	81.25	9	18.75
4 5	Chuknagar Bazar (Khulna)	385	58	15.06	48	82.76	10	17.24
9 (9) Sub-Total		3106	478	15.39	397	83.05	81	16.95
6 Lowest T.G. Ratio				66.66%				
Highest T.G. Ratio				100.00%				
Overall RFEP Ratio				83.05%				
Standard Deviation				9.33				

Table 14

Results of verification of the Target Status of borrowers from whom recovery was likely to be made during the period from 1st March 1982 to 31st May 1982.

Segment No.	Name of Outlet	Total No. of Borrowers	B S B L		B S B L		Non-Target Group	
			Sample size		Target Group			
			No.	%	No.	%	No.	%
112	panti UmPCS(Kustia)	221	33	15.00	28	84.85	5	15.15
111	Jadubaira(Kustia)	73	15	20.54	13	86.66	2	13.37
53	Taltoli(Borissal)	25	15	60.00	12	80.00	3	20.00
34	Char Kalibari(Mymensingh)	16	16	100.00	16	100.00	0	0
74	Jhalam(N)Comilla	204	36	17.64	33	94.19	3	5.81
36	Parchim Pakutia(Tangail)	178	28	15.73	25	95.74	3	4.26
1 06	Batazor(Barissal)	66	18	27.27	17	94.44	1	5.56
107	Jhalam(S)Comilla	No outstanding						
110	Barura UmPCS	No outstanding						
109	Barura(Mohila) UmPCS(Comilla)	No outstanding						
113	Jagannathpur (Jessore)	125	20	16.02	18	90.00	2	10.00
18	Loildaha(Kustia)	3	3	100.00	3	100.00	0	0
20	Baluhara(Jessore)	268	41	15.00	35	85.37	6	14.63
(13)	Sub - Total	1179	286	24.25	262	91.61	24	8.39
	Lowest T.G.Ratio	80.00%						
	Highest T.G.Ratio	100.00%						
	Overall RFEP Ratio	91.61%						
	Standard Deviation	8.93						

Table 15

Results of verification of the Target Status of borrowers from whom recovery was likely to be made during the period from 1st March 1982 to 31st May 1982

I. R. D. P.

Segment No.	Name of outlet	Total No. of borrowers	Sample size		Target Group		Non-Target Group	
			No.	%	No.	%	No.	%
93	Kalaroa (Khulna)	108	16	15.00	16	100.00	0	0
23(24)	Dhamrai (Dacca)	109	17	15.60	12	70.59	5	29.41
68	Daudkandi (Comilla)	108	17	15.74	15	88.23	2	11.77
69(70)	Chuaddagram (Comilla)	250	37	14.80	31	83.73	6	16.27
13(14)	Nator (Rajshahi)	98	15	15.31	15	100.00	0	0
54	Burhanuddin TCCA (Barisal)	95	15	15.78	15	100.00	0	0
85	Kaliakar (Dacca)	130	21	16.15	18	85.71	3	14.29
49	Moralgonj TCCA (Khulna)	31	15	48.39	12	80.00	3	20.00
82	Jhikorgacha (Jessore)	139	21	15.00	21	100.00	0	0
86	Chopalpur TCCA (Tangail)	78	15	19.23	12	80.00	3	20.00
51(52)	Babugonj TCCA (Barisal)							
26(27)	Joydebpur (Dacca)	61	16	26.23	14	87.50	2	12.50
30(31)	Purbadaribad (Jamalpur)	229	35	15.28	34	97.14	1	2.86
(13)	Sub-Total	1436	240	16.71	215	89.58	25	10.42
*	Lowest T.G. Ratio			70.59%				
	Highest T.G. Ratio			100.00%				
	Overall R EP Ratio			89.58%				

Table 16

Results of verification of the target status of borrowers from whom recovery was likely to be made being the period of 1st March'82 to May, 1982.

JANATA BANK

Segment Number	Name of outlet	Total number of borrowers	Sample size		Target group		Non-target group	
			Number	%	Number	%	Number	%
03	Faglapir (Rangpur)	65	15	23.07	14	93.33	1	6.67
78	Tebunia (Pabna)	125	20	16.00	19	95.00	1	5.00
114	Kumira (Chittagong)	102	18	17.64	17	94.44	1	5.66
77	Bamandi (Kushtia)	309	46	14.88	45	97.82	1	2.12
21	Jhikargacha (Jessore)	280	42	21.43	41	98.33	1	1.67
12	Baneswar (Rajshahi)	72	43	59.72	36	83.72	7	16.28
28	Bayder Bazar (Dacca)	120	18	15.00	17	94.44	1	5.66
105	Bhurghatta (Barisal)	75	18	24.00	16	90.00	2	10.00
115	Bhramarajpur (Khulna)	90	15	16.61	14	93.33	1	6.67
91	Khankhanapur (Faridpur)	201	30	14.92	28	93.33	2	6.67
90	Noapara (Sylhet)	No outstanding	-	-	-	-	-	-
(11)	Sub-Total	1439	265	18.41	247	93.20	18	6.80

Lowest T.G. Ratio 83.72%
Highest T.G. Ratio 98.33%
Overall RFEP Ratio 93.20%
Standard Deviation 8.67%

Table 17

Results of varification of the target group borrowers from whom recovery was likely to be made during the period from 1st March'82 to 31st May'82.

BKB

Segment Number	Name of outlet	Total number of borrowers	Sample size		Target group		Non-target group	
			Number	%	Number	%	Number	%
90	Malendah (Jamalpur)	866	130	15.01	114	87.69	16	12.31
40	Koratia (Tangail)	754	113	15.00	88	78.38	25	21.62
75	Thakurgoan (Dinajpur)	190	30	15.79	30	100.00	0	0
05	Gaibandha (Rangpur)	459	69	15.00	65	95.00	4	5.00
42	Faridpur (Faridpur)	421	63	15.00	62	98.42	1	1.58
22	Manikgonj (Dacca)	477	72	15.00	70	96.91	2	3.19
04	Rangpur (Rangpur)	310	47	15.16	47	100.00	0	0
16	Pabna (Pabna)	445	67	15.00	66	98.10	1	1.90
17	Kushtia (Kushtia)	500	75	17.33	75	100.00	0	0
11	Rajshahi (Rajshahi)	435	82	18.85	78	95.12	4	4.88
89	Kotwali (Mymensingh)	295	50	16.95	49	98.00	1	2.00
46	Khulna (Khulna)	230	36	15.65	35	97.22	1	2.78
88	Narsingdi (Dacca)	350	54	15.43	53	98.15	1	1.85
65	Maijdee Court (Noakhali)	450	68	16.89	62	92.11	6	7.89
43	Madaripur (Faridpur)	570	85	15.00	85	100.00	0	0
73	Shalutikor (Sylhet)	11	11	100.00	11	100.00	0	0
(16)	Sub-Total	6763	1052	15.55	990	95.13	62	4.87
	Lowest T.G. Ratio	78.69%		Overall T.G. Ratio	95.13			
	Highest T.G. Ratio	100.00%		Standard Deviation	8.57			

Table 18

Results of verification of the target status of borrowers from whom recovery was likely to be made during period from 1st March '82 to 31st May, 1982

PUBALI BANK

Segment Number	Name of outlet	Total number of borrowers	Sample size		Target group		Non-target group	
			Number	%	Number	%	Number	%
09	Satihah (Rajshahi)	193	27	13.99	27	100.00	0	0
38	Elenga (Tangail)	535	80	14.95	74	92.50	6	7.50
50	Babuganj (Barisal)	150	23	15.00	20	89.66	3	10.34
67	Shahbazpur (Comilla)	360	54	15.00	48	90.28	6	9.72
(4)	Sub-Total	1238	184	14.86	169	91.85	15	8.15

Lowest T.G. Ratio	89.66%
Highest T.G. Ratio	100.00%
Overall REEP Ratio	91.85%
Standard Deviation	4.75%

Table 19

Results of verification of the target status of the borrowers from whom recovery was likely to be made during the period from March '82 to 31st May, 1982.

RUPALI BANK

Segment Number	Name of outlet	Total number of borrowers	Sample size		Target group		Non-target group	
			Number	%	Number	%	Number	%
102	Khans hat (Chittagong)	455	68	14.95	63	92.65	5	7.35
37	Kalihati (Tangail)	845	126	15.00	126	100.00	0	0
76	Narhatta (Bogra)	120	18	15.00	16	93.10	2	6.90
96	Rahmatpur (Barisal)	300	45	15.00	44	98.11	1	1.89
48	Manshabazar (Khulna)	286	65	22.73	63	96.92	2	3.08
81	Kakon hat (Rajshahi)	70	15	21.42	12	78.57	3	21.43
62	Rajgong Bazar (Noakhali)	129	20	15.00	19	95.65	1	4.35
(7)	Sub-Total	2205	357	16.19	343	96.07	14	3.93

Lowest T.G. Ratio 78.57%

Highest T.G. Ratio 100.00%

Overall RFEP Ratio 96.07%

Standard Deviation 8.29

Table 20

Results of verification of the target status of borrowers from whom recovery was likely to be made during the period from 1st March'82 to 31st May, 1982.

SONALI BANK

Segment Number	Name of outlet	Total number of borrowers	Sample size		Target group		Non-target group	
			Number	%	Number	%	Number	%
80	Zilla Board (Pabna)	500	75	14.40	70	94.44	5	5.56
68	Gouripur Bazar (Comilla)	355	54	13.52	38	71.90	16	29.10
35	Kuliarchar (Mymensingh)	438	65	14.84	41	63.08	24	36.92
01	Birganj (Dinajpur)	460	71	15.43	63	88.73	8	11.27
56	Sitakunda (Chittagong)	401	63	15.00	46	73.02	17	26.98
44	Shahapur (Khornia)(Khulna)	518	78	15.00	76	97.43	2	2.56
97	Fultola (Khulna)	318	48	15.00	47	98.25	1	1.75
103	Jotpukuria (Chittagong)	615	93	15.12	73	78.89	20	21.11
104	Morfula Bazar (Chittagong)	515	78	15.00	58	74.36	20	25.64
79	Court Building (Rajshahi)	174	27	15.00	25	92.50	2	7.50
(10)	Sub Total	4294	652	15.18	537	82.36	115	17.64
	Lowest T.G. Ratio		63.08%					
	Highest T.G. Ratio		97.01%					
	Overall RREP Ratio		82.36%					
	Standard Deviation		9.13					

Table 21

Results of verification of the target status of borrowers from whom recovery was likely to be made during the period from 1st March '82 to 31st May, 1982.

UTTARA BANK

Segment Number	Name of outlet	Total number of borrowers	Sample size		Target group		Non-target group	
			Number	%	Number	%	Number	%
39	Tangail (Tangail)	200	30	15.00	24	82.50	6	17.50
99	Atia (Tangail)	104	16	15.38	15	93.75	1	6.25
64	Feni (Noakhali)	155	23	15.00	20	90.91	3	9.09
25	Joydebpur (Dacca)	68	18	26.47	9	50.00	9	50.00
33	Mymensing(Mymensing)	37	15	40.54	15	100.00	0	0
(5)	Sub-Total	565	102	18.05	83	81.37	19	18.63

Lowest T.G. Ratio	50.00%
Highest T.G. Ratio	93.75%
Overall RFEP Ratio	81.37%
Standard Deviation	9.72