

SASATI S.K.U.S. Ltd.

SHG Loan

SHG কমপক্ষে ৫ জন এবং সবচেয়ে বেশি 20 জন নিয়ে একটা Group করে। প্রতি Member এর কাছে কমপক্ষে 20 টাকা, (উর্ধসীমা নেই) জমা নেওয়া হয়।

1. Loan issue : Group এ ছয় মাস পর যে টাকা জমা পড়ে তার দুই গুন টাকা Loan দেওয়া হয়।
তারপর জমা টাকার তিন গুন Loan পাবে, তারপর জমা টাকার চার গুন,
সর্বোচ্চ ১,৫০,০০০ টাকা (পরে পরিবর্তন যোগ্য)।
2. Rate of interest : Due 10% , Overdue ১২%
3. Interest Method : simple interest Yearly
4. Interest Mode :
5. Loan year Limit : 1 year
6. Interest Calculation : দিন গুনে

1. Question: Group এ হিসাব রাখবে না Individual ? Both Ans:- Group wise

SHG Loan:

- Interest Calculation is simple days wise.
- **Over due Calculation is after final date of loan repayment.**

EXAMPLE :

Loan Account No: SGL-1

Principal amount : 12,000/-

Issuing Date : 1-4-2013

Period: 12 month

last repayment Date: 1-4-2014

Rate of Interest : 10%

rate of Over Due interest : 12%.

CASE 1: If he comes on 15-05-2013

days= 15-05-2013-1-4-2013= 45 days.

Due Interest:= $12,000 \times 45 \text{ Days} \times 10 / (365 \times 100) = 148$ (round figure)

Now he pays Rs. 2148.00

balance due principal : 10,000/=

overdue principal: 0

balance due Interest:0

balance over due Interest:0

CASE 2: If he comes on 28-10-2013

days= 28-10-2013-15-05-2013=166 days.

Due Interest:= $10,000 \times 166 \text{ Days} \times 10 / (365 \times 100) = 455.00$

Now he pays Rs. 250.00

Balance due principal : 10,000/=

Overdue principal: 0

Balance due Interest:205

Balance over due Interest:0

CASE 3: If he comes on 1-05-2014

days= 1-04-2014-28-10-2013=155 days.

Due Interest:= $10,000 \times 155 \text{ Days} \times 10 / (365 \times 100) = 425 + 205 (\text{previous due interest}) = 630.00$

Over due days: 1-05-2014- 1-04-2014=30days

Overdue interest: $10000 \times 30 \text{ days} \times 12 / (365 \times 100) = 99.00$

Now he pays Rs. 1929.00 (Break Up 1st OD Int.=99.00 2nd Due Int.=630.00 3rd OD Principal 1200

Balance due principal: 0

Overdue principal: 8800.00

Balance due Interest:0/-

Balance over due Interest:0/=

SHG LOAN:

OPERATION	REPORT
1. Next A/c 2. Existing 3. Issue 4. Repay 5. Statement 6. Report	1. Main Menu of SHG Loan 2. 2. SHG Group List 3. Total Deposit of SHG Group 4. Total Loan Information 5. Member List 6. SHG Loan Closed Account List 7. Due Loan List 8. Overdue Loan List 9. Deposit List of RI in SHG 10. Deposit List of RD in SHG 11. Deposit List of FD in SHG 12. Deposit List of SB in SHG 13. SHG Closing Account List