

Particulars	2nd Quarter Ending 2067/68	Upto Previous Quarter Ending	Previous Year This Quarter Ending
Total Capital and Liabilities (1.1 to 1.7)	2,906,541	2,742,847	2,085,966
Paid up capital	350,801	350,801	165,000
Reserve and Surplus	73,101	107,013	68,851
Debenture and Bond	-	-	-
Borrowings	90,000	110,000	117,736
Deposits (a.+ b.)	2,309,315	2,094,663	1,610,909
a.Domestic Currency	2,309,315	2,094,663	1,610,909
b.Foreign Currency			
Income Tax Liability	-	-	-
Other Liabilities	83,324	80,370	123,470
Total Assets (2.1 to 2.7)	2,906,541	2,742,847	2,085,966
Cash and Bank Balance	256,026	304,014	126,861
Money at Call and Short Notice	-	-	-
Investments(Net)	62,742	12,742	32,742
Loans and Advances(Net) (a+b+c+d+e)	2,442,307	2,268,115	1,807,919
a. Real Estate Loan	944,435	891,035	718,665
1. Residential Real Estate Loan	100,542	86,039	69,909
2. Business Complex & Residential Apartment Construction Loan	788,220	732,888	576,032
3. Income generating Commercial Complex Loan	-	-	-
4. Other Real Estate Loan (Including Land Purchase & Plotting)	55,673	72,109	72,724
b. Margin Type Loan	167,027	182,930	104,302
c.Term Loan	1,078,028	991,722	876,076
d. Overdraft Loan/TR Loan/WC Loan	95,672	79,404	38,126
e. Others	157,146	123,024	70,749
Fixed Assets	83,098	83,985	31,642
Non Banking Assets(Gross)	315	315	-
Other Assets	62,053	73,676	86,801
Profit and Loss Account	Up to This Quarter	Upto Previous Quarter Ending	Previous Year This Quarter Ending
Interest Income	191,636	92,279	113,102
Interest Expense	124,420	60,899	65,676
	67,217	31,380	47,426
Fees,Commision and Discount	2,952	5,078	9,485
Other Operating Income	11,702	1,651	6,374
Foreign Exchange Gain/Loss(Net)	-	-	-
	81,870	38,109	63,285
Staff Expenses	17,162	9,858	13,637
Other Operating Expenses	18,601	8,527	12,693
	46,107	19,723	36,955
Provision for Possible Losses	19,609	21,298	15,818
	26,498	(1,575)	21,138
Non Operating Income/Expenses(Net)	1,193	-	-
Write back of Provision for Possibile Loss	5,918	4,392	5,526

	33,609	2,817	26,664
Extraordinary Income/Expenses(Net)	(314)	(11)	(9)
	33,295	2,806	26,654
Provision for Staff Bonus	3,027	255	2,423
Provision for Tax	9,080	765	7,269
	21,187	1,785	16,962
Ratios	End of This Quarter	End of Previous Quarter	End of Previous Year This Quarter
Capital Fund to RWA	17.31%	19.74%	13.11%
Non Performing Loan(NPL) To Total Loan	0.97%	1.25%	0.95%
Total Loan Loss Provision to Total NPL	202.40%	178.82%	205.42%
Cost of Funds	11.87%	11.34%	8.68%
Credit to Deposit Ratio	0.00%	90.90%	98.87%

EFFECTIVE INTEREST RATES			
Saving Deposits	Interest Rate	Interest Basis	
Normal Saving Deposit	6.00%	On Daily Balance	
Special Deposit	5.50%	On Daily Balance	
Corporate Deposit	7% to 10%	On Daily Balance	
Shareholder Saving	8.00%	On Daily Balance	
Special Call Deposit	10.50% to 12.50%	On Daily Balance	
Share Investment Saving	6.00%	On Daily Balance	
Salary Saving	8.00%	On Daily Balance	
United Flexi Deposit	5.50% to 8.00%	On Daily Balance	
Nawa Nari Saving Deposit	10.00%	On Daily Balance	
Anubhavi Saving	10.00%	On Daily Balance	
Staff Saving	9.00%	On Daily Balance	
Fixed Deposit	Monthly	Quarterly	Maturity
3 Months	-	-	10.00%
6 Months	-	-	10.50%
9 Months	-	-	11.00%
1 Years	11.00%	11.50%	12.00%
2 Years	11.50%	12.00%	12.50%
3 Years	12.00%	12.50%	13.00%
4 Years	12.25%	12.75%	13.50%
5 Years	12.50%	13.00%	14.00%
Above Five Years	Mutually Negotiable		
Anubhavi Fixed Deposit	NA	12.00%	NA
Corporate Fixed Deposit (1 Year)	NA	13.00%	13.50%
Prime Deposit	Additional upto 1%		
On Loans and Advances	Interest Rate		
Housing Loan	17.50%-18.50%		
Real Estate Loan	17.50%-18.50%		
Personal & Educational	17.50%-19.00%		
Loan Against Share	18.00%-18.50%		

4 Wheelers Loan/Heavy Equipment Loan	15.50%-19.00%
2 Wheelers Loan	15.50%-17.50%
SME Loan	17.00%-18.00%

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