

Particulars	3rd Quarter Ending 2067/68	Upto Previous Quarter Ending	Previous Year This Quarter Ending
Total Capital and Liabilities (1.1 to 1.7)	3,084,766	2,906,541	2,389,897
Paid up capital	350,801	350,801	185,625
Reserve and Surplus	88,091	73,101	76,428
Debenture and Bond	-	-	-
Borrowings	30,000	90,000	174,277
Deposits (a.+ b.)	2,539,394	2,309,315	1,832,449
a.Domestic Currency	2,539,394	2,309,315	1,832,449
b.Foreign Currency			
Income Tax Liability	-	-	-
Other Liabilities	76,479	83,324	121,118
Total Assets (2.1 to 2.7)	3,084,766	2,906,541	2,389,897
Cash and Bank Balance	323,391	256,026	150,961
Money at Call and Short Notice	-	-	-
Investments(Net)	62,742	62,742	42,742
Loans and Advances (a+b+c+d+e+f)	2,571,409	2,442,307	2,056,791
a. Real Estate Loan	166,190	169,617	152,763
1. Residential Real Estate Loan (Except Personal Home Loan upto Rs.60 Lacs)	110,517	113,944	80,087
2. Business Complex & Residential Apartment Construction Loan	-	-	-
3. Income generating Commercial Complex Loan	-	-	-
4. Other Real Estate Loan (Including Land Purchase & Plotting)	55,673	55,673	72,677
b. Personal Home Loan of Rs.60 Lacs or less	618,538	601,463	546,590
c. Margin Type Loan	155,530	167,027	130,817
d.Term Loan	1,128,882	1,078,028	963,099
e. Overdraft Loan/TR Loan/WC Loan	125,732	95,672	62,379
f. Others	376,537	330,500	201,142
Fixed Assets	82,228	83,098	32,133
Non Banking Assets(Gross)	5,470	315	4,466
Other Assets	39,525	62,053	102,804
Profit and Loss Account	Up to This Quarter	Upto Previous Quarter Ending	Previous Year This Quarter Ending
Interest Income	298,991	191,636	181,922
Interest Expense	197,548	124,420	110,520
	101,443	67,217	71,402
Fees,Commision and Discount	4,607	11,212	4,611
Other Operating Income	18,406	3,441	19,837
Foreign Exchange Gain/Loss(Net)	-	-	-
	124,455	81,870	95,850
Staff Expenses	28,545	17,162	20,678
Other Operating Expenses	27,452	18,601	19,543
	68,458	46,107	55,629
Provision for Possible Losses	27,198	19,609	26,886
	41,261	26,498	28,743
Non Operating Income/Expenses(Net)	1,193	1,193	-

Write back of Provision for Possible Loss	6,273	5,918	5,526
	48,727	33,609	34,269
Extraordinary Income/Expenses(Net)	(442)	(314)	(38)
	48,285	33,295	34,231
Provision for Staff Bonus	4,390	3,027	3,112
Provision for Tax	13,169	9,080	9,336
	30,727	21,187	21,784
Ratios	End of This Quarter	End of Previous Quarter	End of Previous Year This Quarter
Capital Fund to RWA	16.35%	17.31%	11.92%
Non Performing Loan (NPL) To Total Loan	0.95%	0.97%	1.24%
Total Loan Loss Provision to Total NPL	204.45%	202.40%	179.50%
Cost of Funds	12.37%	11.87%	10.17%
Credit to Deposit Ratio (Calculated as per NRB Directives)	0.00%	91.14%	100.46%

EFFECTIVE INTEREST RATES w.e.f. 16th Falgun 2067

Saving Deposits	Interest Rate		
Normal Deposit	6.00%		
Special Deposit	5.50%		
Corporate Deposit	7% to 10%		
Shareholder Saving	8.00%		
Special Call Deposit	10.50% to 12.50%		
Share Investment Saving	6.00%		
Salary Saving	8.00%		
United Flexi Deposit	5.50% to 8.00%		
Nawa Nari Saving Deposit	10.00%		
Anubhavi Saving	10.00%		
Avasar Bachat Khata	9.00%		
Komal Jeevan Khata	10.00%		
Business Account	8.50%		
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 Depositors	Additional upto 1%		
On Loans and Advances	Interest Rate		
Housing Loan	17.50%-18.50%		
Real Estate Loan	17.50%-18.50%		

Personal Loan	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 / Business Loan	17.00%-18.00%

United Finance Limited

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Branch Office:

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