

Civil Bank Limited**Base Rate**

For the month of Falgun 2073

S.N.	Particulars	Percent
a	Cost of fund	7.29%
b	Cost of CRR	0.49%
c	Cost of SLR	0.22%
d	Operating Cost	1.70%
e	Return on Assets	0.75%
Base Rate (Total of a to e)		10.44%