

**Civil Bank Limited****Base Rate**

For the month of Baisakh 2074

<b>S.N.</b>	<b>Particulars</b>	<b>Percent</b>
a	Cost of fund	7.15%
b	Cost of CRR	0.48%
c	Cost of SLR	0.24%
d	Operating Cost	1.74%
e	Return on Assets	0.75%
<b>Base Rate (Total of a to e)</b>		<b>10.36%</b>