

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

For the month of Ashwin 2074

<b>S.N.</b>	<b>Particulars</b>	<b>Percent</b>
a	Cost of fund	8.11%
b	Cost of CRR	0.52%
c	Cost of SLR	0.25%
d	Operating Cost	1.93%
e	Return on Assets	0.75%
<b>Base Rate (Total of a to e)</b>		<b>11.55%</b>