

Garima Bikas Bank Limited

Base Rate

For the **Fiscal Year 2075/76**

**Month of Shrawan 2075**

<b>S.N.</b>	<b>Particulars</b>	<b>Percent</b>	<b>Remarks</b>
1	Cost of fund	8.09%	
2	Cost of CRR	0.35%	
3	Cost of SLR	0.25%	
4	Operating Cost	1.94%	
5	Return on Assets	0.75%	
<b>Base Rate (Total of 1 to 5)</b>		<b>11.39%</b>	

**Month of Bhadra 2075**

<b>S.N.</b>	<b>Particulars</b>	<b>Percent</b>
1	Cost of fund	7.88%
2	Cost of CRR	0.34%
3	Cost of SLR	0.22%
4	Operating Cost	1.76%
5	Return on Assets	0.75%
<b>Base Rate (Total of 1 to 5)</b>		<b>10.96%</b>

<b>Spread Rate for the Month of Bhadra 2075</b>	<b>6.76%</b>
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**Other months of 2075/76**

<b>S.N.</b>	<b>MONTH</b>	<b>BASE RATE</b>	<b>NET SPREAD RATE</b>
1	Ashwin 2075	11.88%	6.34%
2	Kartik 2075	12.09%	6.01%
3	Mangsir 2075	12.06%	5.66%
4	Poush 2075	11.39%	5.39%
5	Magh 2075	11.52%	5.37%
6	Falgun 2075	11.28%	5.34%
7	Chaitra 2075	11.13%	4.99%
8	Baisakh 2076	11.20%	4.9%
9	Jestha 2076	10.94%	4.85%
10	Ashadh 2076	11.09%	4.81%