

Garima Bikas Bank Limited

Base Rate

For the Month of Bhadra 2074

| S.N. | Particulars | Percent | Remarks |
|------------------------------------|------------------|---------------|---------|
| 1 | Cost of fund | 7.99% | |
| 2 | Cost of CRR | 0.44% | |
| 3 | Cost of SLR | 0.20% | |
| 4 | Operating Cost | 2.33% | |
| 5 | Return on Assets | 0.75% | |
| Base Rate (Total of 1 to 5) | | 11.70% | |