

# SUNRISE BANK LIMITED

## BASE RATE (For Baishakh 2074)

### Section 1 (Cost of Fund)

*Amount in Rs*

Average Deposit	56,403,603,992
Interest on LCY Deposit Baishakh 2074)	346,631,276
Average Borrowing	-
Interest on LCY Borrowing	-
<b>Cost of Fund excluding Capital (COD without CRR effect)</b>	<b>7.24%</b>

### Section 2 (CRR Cost)

CRR Average	3,401,880,239
Cost of Fund	7.24%
<b>Average Amt available for investment</b>	<b>49,613,792,253</b>
Average Deposit (Section 1)	56,403,603,992
Average Borrowing (Section 1)	-
Less: SLR for Baishakh 2074	6,789,811,739
<b>CRR Cost</b>	<b>0.50%</b>

### Section 3 (Cost of SLR)

Net SLR Amount	3,387,931,500
Cost of Fund	7.24%
Average Govt Securities yield	3.680%
Average Amt available for investment	49,613,792,253
<b>Cost of SLR</b>	<b>0.24%</b>

### Section 4 (Cost of Operating Expenses)

Total Operating Expenses (Full Year Averaged)	912,967,449
Multiplier provided by NRB	85%
Average Amt available for investment	49,613,792,253
<b>Cost of Operating Expenses Annualised</b>	<b>1.56%</b>

*\* Operating Expenses includes Staff Cost & Other Operating Cost.*

### Section 5 (Return on Assets)

<b>Fixed by NRB</b>	<b>0.75%</b>
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<b>Base Rate for the Bank</b>	<b>10.29%</b>
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