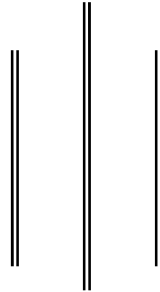


**PORTFOLIO ANALYSIS OF INVESTMENT
PATTERN OF
COMMERCIAL BANKS
IN
NEPAL**

A Thesis



Submitted by:

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Submitted to:

**Shankar Dev Campus
Faculty of Management
Tribhuvan University**

***In Partial fulfillment of the requirements for the
Degree of Masters of Business Studies (MBS)***

**Katmandu
February 2009**

VIVA-VOCE SHEET

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OF
COMMERCIAL BANKS
IN
NEPAL**

And found the thesis to be the original work of the student and written
according to the prescribed format. We recommend the thesis to be
accepted as partial fulfillment for the Degree of
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Declaration

I hereby declare that the work reported in this thesis entitled

PORTFOLIO ANALYSIS OF INVESTMENT PATTERN

OF

COMMERCIAL BANKS

IN

NEPAL

Submitted to Shanker Dev Campus, Faculty of Management, Tribhuvan University is my original work for the partial fulfillment for the Degree of Master of Business Studies (M.B.S.) under Supervision of Dr. Shilu Bajrachharya, lecturer of Shanker Dev Campus, Putalisadak, Kathmandu.

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Has been prepared as approved by this Department in
the prescribed format of the Faculty of Management.
This thesis is forwarded for examination.

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(Campus Chief)

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I have tried to cover all the possible matters that I felt, important to sum up the "Portfolio Analysis of Investment Pattern of Commercial Banks in Nepal". I am hopeful that this task will be helpful to the students of business studies and to those who want to make further researchers under this topic.

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ABBREVIATIONS

A.D.	:	Anno Domini
A/C	:	Account
AGM	:	Annual General Meeting
ATM	:	Automatic Teller Machine
B.S.	:	Bikram Sambat
CAPM	:	Capital Assets Pricing Model
CBs	:	Commercial Banks
CDs	:	Certificate of Deposit
Co.	:	Company
CRR	:	Cash Reserve Ratio
CV	:	Coefficient of Variation
EBL	:	Everest Bank Limited
FY	:	Fiscal Year
GDP	:	Gross Domestic Product
Govt.	:	Government
HBL	:	Himalayan Bank Limited
i.e.	:	That is
IFIC	:	International Finance Investment and Commercial Bank
IMF	:	International Monetary Fund
JVBs	:	Joint Venture Banks
LC	:	Letter of Credit
Ltd.	:	Limited
Mkt.	:	Market
MSCI	:	Morgan Stanley Capital International
NEPSE	:	Nepal Stock Exchange
NIBL	:	Nepal Investment Bank Limited
NPAT	:	Net Profit After Tax
NRB	:	Nepal Rastra Bank
NYSE	:	New York Stock Exchange
OLS	:	Ordinary Least Squares
P&D	:	Purchase and Discount
PV	:	Present Value

Pvt.	:	Private
R&R	:	Risk and Return
RBB	:	Rastriya Banijya Bank
RWA	:	Risk Weighted Assets
SCBL	:	Standard Chartered Bank Limited
SEBO	:	Securities Board
TBs	:	Treasury Bills
TOI	:	Total Outside Investment
TU	:	Tribhuvan University
US	:	United States