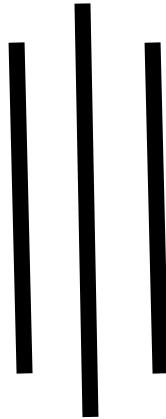


**“A Study on Premium Collection, Investment Position  
and Returns of Nepal Life Insurance Co. Ltd. (NLIC)”**

*Submitted By:*

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*A Thesis Submitted to:*  
**Office of the Dean  
Faculty of Management  
Tribhuvan University**

*In partial fulfillment of the requirements for the degree of  
Master of Business Studies (M.B.S)*

**October, 2010  
Birgunj**

# **RECOMMENDATION**

This is to certify that the thesis:

*Submitted by:*

**NEER BAHADUR SHRESTHA**

*Entitled:*

**“A Study on Premium Collection, Investment Pattern and Returns  
of  
Nepal Life Insurance Company Ltd.”**

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

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Mr. Lalan Dwibedi  
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## VIVA VOCE SHEET

We have conducted the viva-voce examination of the thesis presented

By

**NEER BAHADUR SHRESTHA**

*Entitled:*

**“A Study on Premium Collection, Investment Pattern and Returns  
of  
Nepal Life Insurance Company Ltd.”**

And found the thesis to be original work of the student written according to  
prescribed format. We recommended the thesis to be accepted as partial  
fulfillment of the requirements of the degree of

**Master Degree of Business Studies (M.B.S.)**

### Viva-Voce Committee

Head of Research Department .....

Member (Thesis Supervisor) .....

Member (External Expert) .....

Date:.....

## **DECLARATION**

I here by declare that the work reported in this thesis entitled “**A Study on Premium Collection, Investment Pattern and Returns of Nepal Life Insurance Company Limited**”, submitted to Thaku Ram Multiple Campus, Birgunj Faculty of Management, Tribhuvan University, is my original work done in the form of partial fulfillment of the requirement for the Degree of Master’s of Business Study (MBS) under the supervision of Mr. Lalan Dwibedi of Thakur Ram Multiple Campus.

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## **ACKNOWLEDGEMENT**

This research study is conducted on the topic “A Study on Premium Collection, Investment Pattern and Returns of Nepal Life Insurance Co. Ltd. as a partial fulfillment of the requirement of the degree of Master of Business Studies (MBS) from Tribhuvan University. The main contribution of the study lies in explaining and exploring the facts prevailing in the present situation at premium collection, investment pattern and returns relation to NLIC co. ltd. In addition, this study will enhance the existing investor’s knowledge and gives framework for the new investors. Furthermore, it helps the insurer, insured, investors and stakeholders, mainly, the investors who are interested in insurance market.

For the valuable guidance throughout the study period, firstly, I express my gratitude towards my respected supervisor Mr. Lalan Dwibedi, Head of Research Department Mr. Rajeshwar Pd. Acharya and Mr. Deepak Shakya of Thakur Ram Multiple Campus. This study couldn’t be possible in time without their profound suggestions and motivation. I also thank Mr. Manoj Kumar Bhattarai and all staffs of NLIC for their kind cooperation in providing the necessary data and information.

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October, 2010

**NEER BAHADUR SHRESTHA**

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## Abbreviations

A.D.	:	
B.S.	:	Bikram Shambat
B.F.D	:	Bank Fixed Deposit
C.V.	:	Coefficient of Variation
Cor. Sec.	:	Corporate Securities
F.F.D	:	Finance Fixed Deposit
F.Y.	:	Fiscal Year
G.S.B.	:	Government Securities Board
Govt.	:	Government
i.e.	:	That is
M.B.S.	:	Master of Business Studies
Misc.	:	Miscellaneous
MOF	:	Ministry of Finance
N.G.	:	Nepal Government
NIC	:	Nepal Insurance Company Ltd.
NLGI	:	National Life and General Insurance Company Ltd.
NLIC	:	Nepal Life Insurance Company Ltd.
R.B.S.	:	Rastriya Beema Sansthan
S.D.	:	Standard Deviation