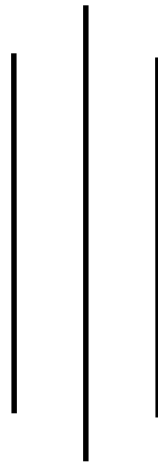


# SOURCES AND USES OF FUNDS OF COMMERCIAL BANKS OF NEPAL



By:

**Jyoti Nidhi Tiwari**

T.U. Regd. No. : 7-2-227-14-2004

Roll No.45-064

A Thesis

Submitted to:

**Office of Dean**

Faculty of Management

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In partial fulfillment of the requirements for the degree of

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

**Kathmandu**

**January, 2012**



Tribhuvan University  
**SARASWATI MULTIPLE CAMPUS**

Lekhanath Marg  
Thamel, Kathmandu  
Nepal.

Phone No.  
00977-1-4412272

E-mail:  
saraswoti-2016@hotmail.com

Ref. No. ....

**VIVA VOCE SHEET**

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

JYOTI NIDHI TIWARI

entitled

**SOURCES AND USES OF FUNDS OF COMMERCIAL BANKS OF NEPAL**

and found the thesis to be the original work of the student written accordance with the prescribed format. We recommend the thesis to be accepted as partial fulfillment of the requirements for

**Master's Degree in Business Studies (M.B.S.)**

**Viva-Voce Committee**

Chairperson, Research Committee :.....

Member (External Expert) :.....

Member (Thesis Supervisor) :.....

Member :.....

Member :.....

Member :.....

Date:.....



Tribhuvan University  
**SARASWATI MULTIPLE CAMPUS**

Lekhanath Marg  
Thamel, Kathmandu  
Nepal.

Phone No.  
00977-1-4412272

E-mail:  
saraswoti-2016@hotmail.com

Ref. No. ....

**RECOMMENDATION**

This is to certify that the thesis:

Submitted by

**JYOTI NIDHI TIWARI**

entitled

**SOURCES AND USES OF FUNDS OF COMMERCIAL BANKS OF NEPAL**

has been prepared as approved by this department in the prescribed format of  
Faculty of Management.

This thesis is forwarded for examination.

-----  
Dr. Sateesh Kumar Ojha  
(Thesis Supervisor)

-----  
Bijaya Prakash Shrestha  
(Chairman)

-----  
Rajaya Laxmi Khadka  
(Campus Chief)

# TRIBHUVAN UNIVERSITY

Faculty of Management

Saraswoti Multiple Campus

## DECLARATION

I hereby declare that the work reported in this thesis entitled “Sources and Uses of Funds Commercial Banks of Nepal” submitted to Saraswoti Multiple Campus, Faculty of Management, Tribhuvan University, is my original work done in the form of partial fulfillment of the requirement for the Master of Business Studies under the supervision of, Dr. Sateesh Kumar Ojha, Saraswoti Multiple Campus.

.....

Mr. Jyoti Nidhi Tiwari  
Researcher

T.U. Registration No: 7-2-227-14-2004

## Acknowledgement

I have tried my best to make my research work simple to understand. As the number of commercial banks has increased heavily, I have tried to study on the sources and uses of funds of commercial banks in Nepal. The study has tried to find out the sources of funds and their uses by the commercial banks in the competitive banking industry.

Many colleagues and pupils have helped in the process of preparing my report. First of all I would like to thank my guide, ***Dr. Sateesh Kumar Ojha***, who helped me in the every steps of the preparation of this thesis.

At this moment I would also like to thank all the librarians of Saraswoti Multiple Campus

Jyoti Nidhi Tiwari

Researcher

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## **Abbreviations**

BAFIA	Bank and Financial Institutions Act
Bal.	Balance
B.S.	Bikram Sambat
CBs	Commercial Banks
CD	Credit Deposit
CRR	Cash Reserve Ratio
F/Y	Fiscal year
GON	Government of Nepal
Govt.	Government
L.C.	Letter of Credit
NGO	Non-Government Organization
NRB	Nepal Rastra Bank
Pvt.	Private
Rs.	Ruppes
T.T.	Telegraphic Transfer
US	United States
WTO	World Trade Organization