

**INTEREST RATE BEHAVIOUR OF COMMERCIAL
BANKS AND FINANCE COMPANIES**

By:

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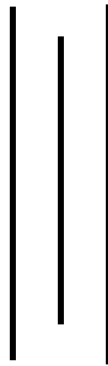
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*In partial fulfillment of the requirement for the Degree of
Master of Business Studies (M.B.S)*

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RECOMMENDATION

This is to certify that the Thesis

Submitted by:

SURAJ DAHAL

Entitled:

INTEREST RATE BEHAVIOUR OF COMMERCIAL BANKS AND FINANCE COMPANIES

*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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Reader, Ruchila Pandey
(Thesis Supervisor)

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(Campus Chief)

VIVA-VOCE SHEET

We have conducted the viva –voce of the thesis presented

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INTEREST RATE BEHAVIOUR OF COMMERCIAL BANKS AND FINANCE COMPANIES

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 of the requirement for

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

Viva-Voce Committee

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TRIBHUVAN UNIVERSITY

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DECLARATION

I hereby declare that the work reported in this thesis entitled **“INTEREST RATE BEHAVIOUR OF COMMERCIAL BANKS AND FINANCE COMPANIES”** submitted to Office of the Dean, Faculty of Management, Tribhuvan University, is my original work done in the form of partial fulfillment of the requirement for the Master Degree in Business Studies (M.B.S.) under the supervision of **Reader, Ruchila Pandey** of Shanker Dev Campus.

.....

Suraj Dahal

Researcher

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This research study “*Interest Rate Behaviour of Commercial Banks and Finance Companies*” which is a partial fulfillment for the Degree of Master of Business Studies (MBS) under the course designed by the Faculty of Management, T.U., is based on the prescribed research format involving the use of qualitative and quantitative model to explain the relationship between interest rates prevailed in the Nepalese Financial Market and their determining factors. Since, there was lack of such study relating to interest, it is hoped that this study will add one brick on the wall and will be beneficial to other researchers, students and teachers rate and their impact on prevailed interest rates taking the views and experiences of various activities.

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Suraj Dahal

ABBREVIATIONS

\$	Dollar
ATM	Automated Teller Machine
B.S.	Bikram Sambat
BFL	Birgunj Finance Company Limited
D.f.	Degree of Freedom
F.Y.	Fiscal Year
GDP	Gross Domestic Product
HBL	Himalayan Bank Limited
HMG	His Majesty Government
Ltd.	Limited
MFL	Mahalaxmi Finance Limited
NA	Not Available
NABIL	NABIL Bank Limited
NEPSE	Nepal Stock Exchange
NMB	Nepal Merchant and Banking Finance Co. Ltd
NRB	Nepal Rastra Bank
Rs.	Rupees
Viz	Namely