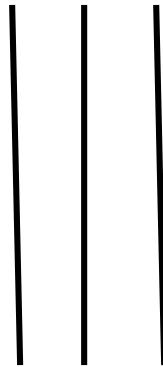


CASH MANAGEMENT OF DEVELOPMENT BANKS IN NEPAL

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A Thesis Submitted to:

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DEVELOPMENT BANKS IN NEPAL**

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*And found the thesis to be the original work of the student written according to
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fulfillment of the requirement for
Masters degree in business studies(MBS)*

VIVA-VOICE COMMITTEE

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DECLARATION

I hereby declare that this thesis entitled “**Cash Management of Development Banks in Nepal (with special reference to Vibor Development Bank Ltd. and Development Credit Bank Ltd.)**” submitted to Post Graduate Campus, faculty of Management, Tribhuvan University, is my original work done in the form of partial fulfillment of the requirement for the Master’s Degree in Business Studies (M.B.S.) Under the guidance and supervision of Dr. Khagendra Acharya.

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ABBREVIATIONS

AD:	Anno Dominie
ATM:	Automatic Teller Machine
BS:	Bikram Sambat
CAs:	Current Assets
CB:	Cash and Bank Balance
CL:	Current Liability
CRR:	Cash Reserve Ratio
CV:	Coefficient of Variance
DCBL:	Development Credit Bank
DDC:	Dairy Development Corporation
DR:	Debt Ratio
EBIT:	Earning Before Interest and Tax
EBL:	Everest Bank Ltd.
EPF:	Employee Provident Fund
FSRP:	Financial Sector Reform Program
FY:	Fiscal year
HCCL:	Himal cement Company Ltd.
IDBI:	Industrial Development Bank of India
JVB:	Joint Venture Bank
KTM:	Kathmandu
MSS:	Mean sum of square
NABIL:	Nepal Arab Bank Ltd.
NBBL:	Nepal Bangladesh Bank Ltd.
NBCL:	Nepal Battery Company Ltd.
NBL:	Nepal Bank Ltd.
NEPSE:	Nepal Stock Exchange
NIBL:	Nepal Investment Bank Ltd (Previously Nepal Indosuez Bank Ltd.)
NLL:	Nepal Lever Ltd.

NPAT:	Net Profit after Tax
NRB:	Nepal Rastra Bank
NSCL:	Nepal Co-operative Society Ltd.
NTC:	Nepal Telecommunication Corporation
NTDC:	Nepal Tea Development Corporation
PEs:	Public Enterprises
QA:	Quick Assets
QR:	Quick Ratio
RBS:	Rastriya Beema Sansthan
ROA:	Return on Assets
ROE:	Return on Equity
S.E.:	Standard Error
SD:	Standard Deviation
SDR:	Saving Deposit Ratio
ss:	Sum of squares
TAs:	Total Assets
Td:	Total debt
TD:	Total Deposit
TU:	Tribhuvan University
VDBL:	Vibor Development Bank
WC:	Working Capital