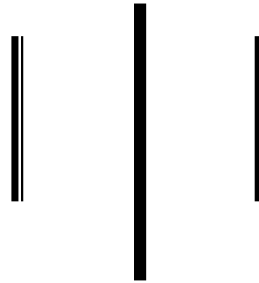


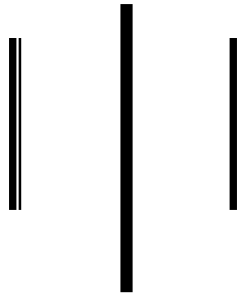
**Interest Rates Structure and Its Relation with Deposits,
Inflation and lending in Nepal**

By

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**A Thesis Submitted to
Office of DEAN
Faculty of Management
Tribhuvan University**



*In partial fulfillment of requirement for the degree of
Master of Business Studies (MBS)*

**Biratnagar, Nepal
September, 2009**



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RECOMMENDATION

This is to certify that the thesis

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Dipendra Shrestha

Entitled

**Interest Rates Structure and Its Relation with Deposits,
Inflation and Lending in Nepal**

*has been prepared as approved by this department in the prescribed
format of Faculty of Management. This thesis is forwarded for
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VIVA VOCE SHEET

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**Interest Rates Structure and Its relation with Deposits,
Inflation and Lending in Nepal**

*and found that the thesis to be original work of the student and written
accordingly to the prescribed format. We recommend the thesis to be accepted
as partial fulfillment of the requirement for
Master Degree in Business (M.B.S)*

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DECLARATION

I hereby declare that the work report in this thesis entitled “Interest Rates Structure and It’s Relation With Deposits Inflation and Lending in Nepal” submitted to the office of Dean, 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 under the supervision of **Mr. Ram Prakash Upadhya**

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.....
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List of Abbreviation

| | | |
|--------|---|-----------------------------|
| A.D. | = | Anno Domini |
| B.S. | = | Bikram Sambat |
| CD | = | Credit Deposit |
| CPI | = | Consumer Price Index |
| d.f. | = | Degree of Freedom |
| EBL | = | Everest Bank Ltd |
| e.t.c | = | Etcetra |
| e.g. | = | Example |
| FIFO | = | First in First Out |
| Fig. | = | Figure |
| FY | = | Fiscal Year |
| GDP | = | Gross Domestic Product |
| HMG | = | His Majesty Government |
| i.e. | = | That is |
| KBL | = | Kumari Bank Ltd |
| LIFO | = | Last in First Out |
| Ltd. | = | Limited |
| MBL | = | Machhapurchhre Bank Ltd |
| MD | = | Money Demanded |
| NGO | = | Non Government Organization |
| NRB | = | Nepal Rastra Bank |
| No. | = | Number |
| p. | = | Page |
| p.p | = | pages |
| Pvt. | = | Private |
| RBB | = | Rastra Banijya Bank |
| Rs. | = | Rupees |
| SCBL | = | Standard Chartered Bank Ltd |
| T.U | = | Tribhuvan University. |
| T-Bill | = | Treasury Bills |
| Viz | = | Namely |