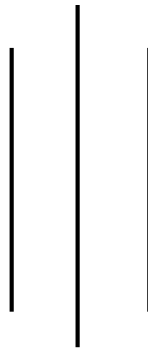
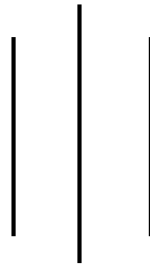


**A study on
FUNDING GAP ANALYSIS
of
Siddhartha Bank Ltd.
&
Himalayan Bank Ltd.**



By:
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A Thesis
Submitted to :
Office of the Dean
Faculty of Management
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*in partial fulfillment of the requirement for the Degree
of Master of Business studies (M.B.S)*

Biratnagar, Nepal
2013



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RECOMMENDATION

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Entitled:

**A STUDY ON FUNDING GAP ANALYSIS OF SIDDHARTHA BANK
LIMITED AND HIMALAYAN BANK LIMITED "**

(With Reference of SBL & HBL)



***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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VIVA-VOCE SHEET

**We have conducted the viva –voce Examination of the thesis
presented**

By

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

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Member (External Expert)

Date:.....

DECLARATION

I declare that the work reported in this entitled "**A STUDY ON FUNDING GAP ANALYSIS OF SIDDHARTHA BANK LIMITED AND HIMALAYAN BANK LIMITED** " submitted to office of the Dean , Faculty of management ,Tribhuwan University, is my original work done in the form of partial fulfillment of the requirement for the master's Degree in Business Studies(MBS) under supervision of pro. Dr. Yadav Raj Koirala.

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ABBREVIATIONS

ΔNII	Changes in NII
ΔNIM	Changes in NIM
B.S.	Bikram Sambat
B/S	Balance Sheet
CBs	Commercial Banks
CDS	Certificate of Deposits
F/Y	Fiscal Year
Govt.	Government
HBL	Himalayan Bank Limited
HR	Higher Rate
i.e.	That is
IEA	Interest Earning Assets
IPL	Interest Paying Liabilities
ISA	Interest Sensitive Assets
ISL	Interest Sensitive Liabilities
LR	Lower Rate
Ltd.	Limited
MBS	Masters of Business Studies
N R B	Nepal Rastra Bank
NII	Net Interest Income
PVT.	Private
T.U	Tribhuvan University
V _o	Value of Equity
VRA	Variable Rate assets
VRL	Variable Rate Liabilities

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