

**A COMPARATIVE STUDY ON INVESTMENT POLICY OF
JOINT VENTURE BANKS IN NEPAL
(NABIL, SCBNL and HBL)**

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RECOMMENDATION

This is to certify that the thesis:

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Entitled
**"A Comparative Study on Investment Policy of
The Commercial Banks in Nepal**

**(Nabil Bank Limited, Standard Chartered Bank Nepal Limited and Himalayan
Bank Limited)"**

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DECLARATION

I hereby declare that the work reported in this thesis entitled "**A Comparative Study on Investment Policy of Commercial Banks in Nepal (Nabil, SCBNL and HBL)**" submitted to the Central Department of Management, Tribhuvan University is my original work. It is done in the form of partial fulfillment of the requirements for the Master Degree in Business Studies under the supervision and guidance of Prof. Dr. Jaya Krishna Pathak of Central Department of Management, Tribhuvan University.

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LIST OF ABBREVIATIONS

A.D	: Anno Domini
B.S	: Bikram Sambat
C. A.	: Current Asset
C. L.	: Current Liabilities
C.V	: Coefficient of Variance
CBS	: Central Bureau of Statistics
COM	: Commercial
DMUs	: Decision Making Units
F/Y	: Fiscal Year
HBL	: Himalayan Bank Limited
JVBs	: Joint Venture Banks
L/C	: Letter of Credit
LTD	: Limited
NABIL	: Nabil Bank Limited
NIDC	: Nepal Industrial Development Corporation
OBS	: Off Balance Sheet
P.Er	: Probable Error
PVT	: Private
ROA	: Return on Assets
ROE	: Return on Equity
S.D	: Standard Deviation
SCBNL	: Standard Chartered Bank Nepal Limited