

# **INVESTMENT POLICY OF COMMERCIAL BANKS**

**(A COMPARATIVE STUDY OF EVEREST BANK LIMITED  
AND NABIL BANK LIMITED)**

**A Thesis**

**Submitted To:**

**Office of the Dean**

**Faculty of Management**

**Tribhuvan University**

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**In Partial Fulfillments of the Requirements for the Degree of  
Master in Business Studies (MBS)**

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# RECOMMENDATION

This is to certify that this thesis

Submitted by:

**Kabita Khanal**

Entitled:

Investment Policy of Commercial Banks

(Comparative Study of Everest Bank Ltd and NABIL Bank Ltd)

*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 of Faculty of Management. We recommend the thesis to be accepted as partial fulfillment of the requirements for the Master's Degree in Business Studies (MBS).

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## **DECLARATION**

I hereby declare that research work reported as thesis entitled “Investment Policy of Commercial Banks (A Comparative Study of Everest Bank Ltd and NABIL Bank Ltd)” submitted to the Faculty of Management, Central Department of Management, Tribhuvan University, is my original work. It is carried out as the partial fulfillment of the requirements for the degree in Master of Business Studies (MBS) under the supervision and guidance of Professor Dr. Bal Krishna Shrestha, Faculty of Management, Central Department of Management, Tribhuvan University, Kirtipur.

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## LIST OF ABBREVIATIONS

ATM	-	Automatic Teller Machine
ARPC	-	Annual Rate Percentage Change
Borr	-	Borrowing
B.S.	-	Bikram Sambat
CA	-	Current Assets
CBCAR	-	Cash and Bank Balance to Current Assets Ratio
CBTDR	-	Cash and Bank Balance to Total Deposit Ratio
CL	-	Current Liabilities
CR	-	Current Ratio
C. V	-	Co-efficient of Variation
Depart.	-	Department
EBL	-	Everest Bank Limited
F/Y	-	Fiscal Year
FA	-	Fixed Assets
GDP	-	Gross Domestic Product
Govt.	-	Government
HBL	-	Himalayan Bank Limited
i.e.	-	That is
ISCAR	-	Investment on Government Securities to Current Assets Ratio
JVBs	-	Joint Venture Banks
LACAR	-	Loan and Advances to Current Assets Ratio
Mgmt.	-	Management
NRB	-	Nepal Rastra Bank
NP	-	Net Profit
RLA	-	Return on Loan and Advances
RTA	-	Return on Total Assets
SC	-	Share Capital

S.D	-	Standard Deviation
TF	-	Total Fund
TI	-	Total Investment
TITDR	-	Total Investment to Total Deposit Ratio
TU	-	Tribhuvan University
UK	-	United kingdom
WTO	-	World Trade Organization