

**A STUDY ON FUND ACCUMULATION & MOBILIZATION
OF PASHCHIMANCHAL DEVELOPMENT BANK LIMITED
BUTWAL, RUPANDEHI**

By :

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This is to certify that Mr. Santosh Karki has prepared the thesis entitle, **“A Study on Fund Accumulation & Mobilization of Pashchimanchal Development Bank Limited Butwal, Rupandehi.** It embodies his original & independent work. I am fully satisfied with his work in terms of its literature review, research methodology, presentation & analysis of data & overall research work.

This Thesis has been prepared in the form as required by the faculty of the management for the partial fulfillment of the Degree of Masters in Business Studies (M.B.S.)

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"A Study on Fund Accumulation & Mobilization of Pashchimanchal Development Bank Limited Butwal, Rupandehi" is found to be the original work of the student and written according to the prescribed format. We recommend this thesis to be accepted as partial fulfillment of the requirement for Master Degree of Business Studies (M.B.S.)

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DECLARATION

I hereby, declare that the work reported in this thesis entitled “**A Study on Fund Accumulation & Mobilization of Pashchimanchal Development Bank Limited Butwal, Rupandehi**” submitted to Office of the Dean, Faculty of Management, Tribhuvan University, is my original work done for the partial fulfillment of the requirement for the Masters of Business Studies (MBS) under the supervision of Santosh Lal Shrestha, Lecturer of Tribhuvan Multiple Campus, Palpa.

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ABBREVIATIONS

ADB/N	Agricultural Development Bank
BAFIA	Bank and Financial Institution Act
BFI	Bank and Financial Institutions
EBT	Earning Before Tax
C.A.	Current Assets
C.L.	Current Liabilities
F. Y	Fiscal Year
GDP	Gross Domestic Production
Hisef	Himalayan Securities and Finance Ltd
KAFL	Kathmandu Finance Limited
L/C	Letter Of Credit
Ltd.	Limited
MBS	Master of Business Studies
NABIL	Nepal Arab Bank Limited
NBBL	Nepal Bangladesh Bank Limited
NIDC	Nepal Industrial and Development Corporation
NPA	Non Performing Assets
NPAT	Net Profit after Tax
NPL	Non Performing Loan
NRB	Nepal Rastra Bank
P.E.	Probable Error
PDBL	Pashchimanchal Development Bank Limited
SMEs	Small and Medium Size Industries
T.U.	Tribhuwan University