

CHAPTER-1

INTRODUCTION

1.1 Background of the Study

The development of any country depends upon its economic development. Thus the primary goal of any country including Nepal is rapid economic development to promote the welfare of the people and the nation as well Nepal being a least developed country is trying to embark upon the path of economic development by economic growth rate and developing all sectors of economics.

Even through the process of economic development depends upon various factors however economists are now convinced that capital formation and its proper utilization plays a paramount role for rapid economic development.

Banks play vital role in economic development of developing countries like Nepal .it is a resource mobilization institute which accepts deposit from various sources and invests such accumulation resources in the field of agriculture, trade, commerce, industry, tourism etc. The banking sector is largely responsible for collecting household saving in terms of different types of deposit and regulating it is the society by lending in different sectors of economy. Successful formation and effective implementation of investment policy is the prime requisite for the successful performance of bank Good investment policy creates positive impact on economic development of the country for the reason ,bank devotes a significant portion of their assets portfolios to another major category of learning assets like investments in securities, these typically include government corporate bonds and notes, other firm of debt securities and certain limitless kinds of stock permitted by law. Risk Free Assets are safe, marketable and liquid instruments to invest. Treasury bills, treasure bond and notes, municipal notes and bond etc are the Risk free assets which are practices worldwide.

1.1.1 Overview of the Present Economy

The performance of the Nepalese economy remained less than satisfaction in 2007/08. The actual Economy growth remained below the targeted level. Unfavorable weather condition coupled with uneasy security situation affected the economic unfavorable. As a result, GDP growth rate decelerated from the previous year's level. The tourism sector too continued to suffer because of internal as well as external disturbance. The performance of Nepalese economy in terms of real GDP growth rate of agriculture GDP dropped to 4.2% in 2007/2008. The growth rate of agriculture GDP dropped to a 4.2% in 2007/2008 from 4.6% in 2006/07. Likewise the growth in non-agriculture GDP decelerated from 3.4% in 2006/07 to 3.1% in 2007/08.

In 2007/08, average annual consumer inflation registered a rise of 9.6% higher than the last year's level of 5.7%. The increase in the price index exceeding the last year's level was mainly attributable to the repeated upward revision in the price of petroleum products, and an unexpected rise in the price of rice.

Regarding performance of the commercial Bank increased by 10.2% in 2007/08 compared to growth of 5.9% in 2006/07. As percentage of GDP such asset/liabilities of commercial banks increased from 62.4% in 2006/07 to 63.8% in 2007/08. The deposit collection of the commercial banks remained weak in 2007/08 compared to that 2006/07 due mainly to slow a down in the economic growth and economic activities as well as lower rate of interest provided by the commercial banks. Total deposit registered a growth of 7.7% in 2007/08 compared to a higher growth of 14.7% in 2006/07. Loan and advance of the commercial banks increased by 14.3% in 2007/08 compared to a growth of 2006/07. Banks intermediation function improved significantly in 2006/07 to 84.8% in 2007/08.

1.1.2 Historical Development of Banking

History tells us that it was the merchant who first evolved the system of banking by trading in commodities than money. Reviewing the history we can find that present day banker has three ancestors of particular notes. These are merchant

lender and the goldsmith. Lending and borrowing are almost as old as money itself but modern banking showed its seed in medieval Italy.

The history of banking development we cannot forget the bank of casa Den San Giorgio in Genoa which was established in 1157 and the bank of Genoa was established in 1148 .In 1401the bank of Barcelona was established in Barcelona .In fact Modern bank started to take rapid speed in forming & functioning from 17th century during this period bank of Milan ,Bank of Florence and Bank of state George were established in Holland like wise in 1609 bank of Amsterdam was established in Holland like wise in 1610 Bank of Hamburg was established in Germany and the Bank of England was established in England.

The evolution of the organized financial system in Nepal has a more recent history than in other countries of the world. Banking history of Nepal is about decade. The concept of Banking system was introduced in Nepal with the establishment of Nepal Bank Ltd in 1937 A.D It was established to help government [policy to develop economic and business activities in the country .After realizing the need of another bank later in 1956 the central bank named as the Rasta Bank was set up in 1966AD foreign Banks were invited to operate in Nepal. The financial scenario has changed with the introduction of the joint venture Banks in 1984. The number of commercial Banks has been increase since then various financial institute like JVB, Domestic commercial banks development banks finance company, co-operate insurance corporation, Nepal stock Exchange have come into existence to cater the financial needs of the country thereby assisting financial development of the company.

After restoration of democracy in the country in 1990, government highlighted the agenda of economy liberalization. Liberalization policies were announced and emphasized to invite FDI in banking sector of Nepal. Therefore the development of commercial banks in Nepal is categorized in three phases on the basis of financial institution policies adopted by the country from time to time they are

Commercial banks prior to 1980's

Commercial banks of 1980's

Commercial banks of 1990's

There are only two commercial banks to 1980's they are Nepal Bank Ltd and Rastriya Banijya Bank. all the three commercial banks of 1980's were established as JVBs. Latest six commercial banks were established by the private sector of Nepal. Consequently the names of some banks are also changed Nepal Arab banks ltd is now known as Nabil Bank ltd .Similarly Nepal Grind lays Bank ltd.Nepal Indosuez Bank ltd and Nepal Bank of Ceylon Ltd, are now known as Standard chartered Bank Nepal Ltd .Nepal Investment Bank Ltd and Nepal Credit and commerce Bank Ltd respectively

Taking an overview of financial institution providing Banking facility in Nepal there are 25 commercial Banks ,38Development Banks, 5 rural development banks, 71 saving and credit co-operative societies, 74 finance companies, 12 Micro credit Development Banks and 47 financial intermediary (FINGOs) licensed by NRB.

A list of the commercial Banks with their established date and head office is given in Table.

Table 1.1
List of Licensed commercial Banks in Nepal

S.N	Name of commercial Bank	Estd. Date (A.D.)	Head office	Paid up Capital
1	Nepal Bank Ltd	1937/11/15	Katmandu	380.5
2	Rastriya Banijya Bank	1966/01/23	Katmandu	1172.30
3	Agriculture Development Bank Ltd.	1968/01/02	Kathmandu	9278.00
4	NABIL Bank Ltd	1984/07/16	Kathmandu	689.20
5	Nepal Investment Bank Ltd	1986/02/27	Kathmandu	1203.00
6	Standard Chartered Bank Nepal Ltd	1987/01/30	Kathmandu	620.80
7	Himalayan Bank Ltd	1993/01/18	Kathmandu	1013.50
8	Nepal SBI Bank Ltd	1993/07/07	Kathmandu	874.50
9	Nepal Bangladesh Bank Ltd.	1933/06/05	Kathmandu	744.10
10	Everest Bank Ltd	1994/10/18	Kathmandu	831.40
11	Bank of Kathmandu Ltd	1995/03/12	Kathmandu	603.10
12	Nepal Credit and Commercial Bank Ltd	1996/10/14	Siddharthan-agar	1275.80
13	Lumbini Bank-Ltd.	1998/07/17	Narayangarh	750.00

14	Nepal Industrial & Commercial Bank	1998/07/21	Biratnagar	792.00
15	Machhapuchhre Bank Ltd.	2000/10/03	Pokhara	821.70
16	Kumari Bank Ltd.	2001/04/03	Kathmandu	900.00
17	Laxmi Bank Ltd.	2002/04/03	Birgunj	732.00
18	Siddhartha Bank Limited	2002/12/24	Birgunj, Parsa	790.00
19	Global Bank Ltd.	2007/01/02	Kathmandu	700.00
20	Citizens Bank International Ltd.	2007/06/21	Birgunj, Parsa	560.00
21	Prime Bank Ltd.	2007/09/24	Kathmandu	700.00
22	Sunrise Bank Ltd.	2007/10/12	Kathmandu	700.00
23	Bank of Asia Nepal Ltd.	2007/10/12	Kathmandu	700.00
24	Development Credit Bank Ltd.	2001/01/23	Kathmandu	301.00
25	NMB Bank Ltd.	1996/11/26	Kathmandu	1000.00

Source: NRB

1.1.3 Introduction of Commercial Banks of Nepal

Commercial banks are the main institutions, which are meant to collection and utilization of small-scattered savings of the people. The commercial banks utilize the collected resources by financing production, contribution and consumption and even to the need of the government. Commercial banks credit in the desired sectors constitutes the significant part of their activities. The accepting of deposits from individuals and institution and providing loans to the needy person and business are its two important functions.

Other functions of the banks are payment of subscriptions, insurance of credit instructions, purchase and sale of securities, remittance of money and assistance in foreign trade etc.

In the developing countries like Nepal, there is always shortage of the fund for the development activities. There is need of development in all sectors. It is not possible to handle and develop all the sectors by the government alone at a time. Private sectors also can't undertake large business because the per capita income of the people is very low.

In the context of Nepal commercial banks are the only financial institutions , which can play very important role in the resource mobilization for the economic development of the country. Commercial banks occupies greater role in the economic development by generating the savings towards the desired sector from one place to another, communicating with its branches and agencies in different parts of the country and the world and advising to the commercial people.

Banks collected money from those who have it to spare or who are saving it out of their income and lend this money out to those who require it.

Commercial banks are the only institutions that accept demand deposit, their role is to furnish short –terms funds to business, agriculture and the government. But these days they have become like departmental; stores of finance. Their functions include substantial activity in the granting of intermediate term credit through term loan and long-term credit through leasing and the acquisition of the government bonds and mortgage. Other services include acceptance of time and saving deposit and the making consumer level.

Commercial banks is a corporation which accepts demand deposits subjects to check and make short term loans to business enterprises, regardless of the scope of its other services.

Bank is a financial intermediary accepting deposits and granting loans and offering the widest menu of services of any financial institutions.

Commercial banks are organized in the form of joint stock Company, primarily for the purpose of earning a profit. They can be neither of the branches banking type, as we see in most of the countries, with large network of branches, or of unit banking type, as we see in the United States, where banks operations are confined to a single office or a few branches within strictly limited areas. Although the commercial banks attract deposits of all kinds-current, savings and fixed –their resources are chiefly drawn from current deposits, which are repayable on demand. So they attach much important to the liquidity of their investments and such they

specialize in satisfying the long-term credit needs of business other than the long term.

1.1.4 Investment on Risk Free Assets

Investments are the employment of funds with the aim of achieving additional income or growth in value. It involves the commitment of resources that have been saved or put away from current consumptions, in the hope that some benefits will accrue in the future. Investments involve long term commitment and waiting for a reward .An investments involves the sacrifice of current rupees. The sacrifice takes place in the present and certain while the reward comes later and uncertain.

Investment generally involves real asset such as land building machinery automobiles factories etc. and financial asset is a piece of paper representing an indirect claim to real assets held by someone else. Yet not all funds can be allocated to loans. Banks have learned to devote a significant portion of their assets portfolios to another major category of assets. These typically includes government bonds and notes corporate bonds and notes other forms of the debt securities and certain limited kinds of stock permitted by law.

Risk Free Assets are most liquid, quick marketable and safe instruments to invest by commercial banks. Risk Free Assets involve treasury bills and notes treasury bonds municipals and local government bonds etc.

Fiscal policy encompasses the taxations, expenditure and debt management of the government. It is used to pursue nation economic goal, full employment, price stability and economic growth. When government expenditure exceeds revenues this deficit must be financed. In order to do so the government issues variety of securities. This variety helps the government to trap the different sources of funds that are available in the money and capital market.

In Nepal, the government issued the first time securities treasury bills in the fiscal year 1961/62, and the fiscal year 1973/74, the government for the first time

floated (long-term) for mobilizing saving to finance the country's development programmed for giving compensation of forest and the birta land.

1.1.5 Introduction of Commercial Banks under Study

In this section, general introduction of the banks under study is presented to furnish for the easy reference.

A. NABIL Bank Ltd.

NABIL Bank Ltd is the first joint venture commercial bank in Nepal, which was established in 1984 under company act 1964. Dubai Bank Ltd was the initial foreign joint venture partner with 50% equity investment. The investment .the share owned by DBL was transferred to Emirates Bank International Ltd (EBIL) Dubai. Later on EBIL sold its entire stock to national Bank Ltd. Bangladesh (NBLB). Hence 50% of equity shares of Nabil Bank Ltd. Is held by NBLB and out of another 50 % shares, financial institution has taken 20% and remaining 30% were issued to general public of Nepal

NBLB is managing the bank in accordance with the technical service agreement signed between Nabil and the foreign partner bank on June 1995. At present,16 branches of the Bank are operating in the difference parts of the country. Authorized capital and paid up capital of Nabil Bank Limited are Rs.1500 Million and Rs.689.20 million respectively

B. Everest Bank Ltd.

Everest Bank Ltd was established in 1994 with the objective of extending professionalism in banking service .Its joint venture partner is Punjab National Bank (PNB),India that maintains 3700 branches in India and 200foreign correspondents around the world .PNB as century old tradition of successful banking and known for its financial strength in India. Professionals from PNB currently manage the bank under techno service agreements signed between the two institutions. Everest Bank Ltd, thus has the advantage of the banking expertise since the joining of PNB as the

partner of the share, Nepalese promoter 50% and residual are allocated to general public. The Bank is operating in the Bank is Rs.980 million and paid up capital is Rs.831.40 million.

C. Bank of Kathmandu Ltd.

Bank of Kathmandu Ltd. Was established in 1995 in collaboration with SIAAM commercial Bank PCC Thailand under company act 1964. The major objective of the Bank was to operate commercial banking activities throughout the country with the approval of NRB.

The SIAMM commercial Bank diluted its holding to the Nepalese citizen in 1988. Hence Nepalese public hold by financial institutions (0.9%) and organized institution (1.38%). Authorized capital and paid up capital Rs.1000 million and Rs.603.10 million respectively. The bank is presently operating its 8 branches in different parts of the country.

D. Nepal Industrial and Commercial Bank Ltd.

Nepal Industrial and commercial Bank Ltd was incorporated on 21st July 1998 A.D. with the slogan of complete financial solution and commenced its business on 21st July 1998.

Its authorization capital is Rs.1000 million and paid up capital is Rs.500 million. It is the first bank established economic policy of the Government of Nepal. It is pure Nepalese Bank from the Investment point of view. Its head office is in Biratnagar , the commercial capital in Nepal. The Banks operates with their objective of providing full range of quality banking services to both the business community and general public.

NIC Bank has been promoted by a group of prominent Nepali entrepreneurs and leading industrial houses. The share composition of the Bank is 65% by the promoter, 5% of RBB and 30% of general public. Now it 33000 share holders and the Bank is listed in NEPSE

The bank has opened 8 branches including 2 in Kathmandu and one each in Biratnagar, Dharan, Birtamod, Biragujn, Janakpur and Pokhara with in 10 years of establishment. The Bank was honored on January 5, 2002 by the finance minister by conferring on it "commercially important person" in acknowledgement on being amongst the top ten tax payers of the Nation

The Bank has launched NIC cash card, which is based on smart choice technology and 26 ATM's counters in the capital. Any branch banking facility is also available in its Banking service.

1.2 Statement of the Problem

Financial system of Nepal is still in its preliminary stage of development small and fast growing financial sector composes of commercial bank and other financial institutions like development banks, financial company's co-operative, insurance companies etc. so far a financial service in the country is uneven. In some region of country fast and advance banking services are available while other regions are fully deprived of banking services. At present, there are altogether 25 commercial bank in Nepal .There are 6 joint venture banks in collaboration with the foreign investment partner and remaining 19 banks are fully owned by Nepalese investors. Most of the commercial banks are established during late eighties and early nineties due to liberalization of the financial units comprises of 74 finance companies, 50 development banks (including 12 rural micro finance development banks), 71 licensed co-operative societies and 47 non governmental organization.

The country is going through an economic down turn .The atmosphere in the markets is gloomy .The overwhelming view among businessmen is that the market is not expanding. Industries are suffering from an increasing pile of inventories. Construction activities are not taking place .According to Nepal Rastra Bank, Government revenue collection has significantly declined.

At present Nepalese commercial bank's don't seem to be capable to invest their fund in more profitable sectors where there is risk .They are found to be more

interested in investing in risk free and liquid sectors eg. treasury bills, development bonds, National saving certificate etc.

Under such situation the present study will try to analyze the investment in risk free assets by commercial banks and their yields on risk free assets. Therefore this study will deal with the following issues.

- What is the trend of investment on long-term risk free assets by commercial Bank?
- What is the trend of Investment on short-term risk free assets by commercial Bank?
- What is the proportion of the investment on risk free assets on total investment?
- Whether the yield from investment on risk free assets to the commercial banks is significant or not?
- Which is the better to the commercial banks to invest on short-term or long-term risk free assets based on the yields?

1.3 Objectives of the Study

The general objective of this study is to analyze the commercial banks investment on risk free assets. The other specific objectives of the study are as follows:

- a. To study the trend of investment on long-term and short-term risk free assets of the selected commercial banks.
- b. To analyze the yields from investment in risk free assets to the commercial banks.
- c. To evaluate the proportion of investment made on risk free assets by the banks.

- d. To make relevant suggestion and practical ideas and materialized recommendation based on finding of the study.

1.4 Significance of the Study

Commercial banks have Pivotal role in collection of dispersed small savings and transforming them into meaningful capital investment. The success and prosperity of banks relies heavily upon the successful investment of the collected resources productive sector of the economy. Successful formulation and effective implementation of investment policy is the prime requisite for the successful performance of the bank. Good investment policy makes positive impact and economic development of the country.

Risk free assets are the important area for the commercial banks to invest their fund in risk less securities. Commercial banks devote a significant portion of their assets portfolios to risk free assets. Risk free assets are safe, marketable and liquid instrument to invest their fund. Therefore an independent study in this sector is significant to give information about the government security market by analyzing the trend of investment and their yield. This study gives the information about short term securities i.e. government bonds. This study analyzes the trend of investment on long-term and short term risk free assets. Similarly it analyzes the yield from investment on risk free assets. This study is not only to fulfill MBS level Course of TU but also to make useful to the commercial banks. It will be beneficially all concerned government bodies also.

1.5 Limitations of the Study

The study is simply a partial fulfillment of MBS degree which has to be finished within limited period. Hence this study is not comprehensive study and it focuses to analyze certain aspects of commercial Bank .The study focuses only on trend of investment on long -term and short-term government securities position of investment on government securities and yields from the investment on government. Hence this study is not far from several limitations of its own kind, which are presented below;

1. This study concentrate only on those factors have which are related to government securities.
2. Simple tools, measure and techniques have been used for the analysis of the data.

3. This study is mainly based on secondary data collected from different sources and the study periods begins from 2001/02 to 2007/08. Hence this study covers 7 years period.
4. Even the financial statements of all commercial Banks published by them are not ready available. By considering this fact, only four banks eg Nabil Bank Ltd, Everest Bank Ltd, Bank of Kathmandu, and Nepal Industrial & Commercial Bank are taken of the study

1.6 Organization of the Study

The whole study has been divided into 5 chapters. First is introduction chapter, which includes general back ground statement of the problem, objective of the study, significant of the problem objective of the study significance of the study, limitation of the study and organization of the study

Second chapter deals with review of available literatures in the field of the study being conducted. This includes review of the theories of the concerned topic, review of books and review of various empirical studies.

Third chapter explains the research methodology employed to conduct the study and tools and techniques used in analysis of the data as well. This chapter includes research design sources of data population and sample methods of data analysis and various financial and statistical tools

Fourth chapter is devoted to the presentation, analysis and interpretation of the study through definite course of research methodology. This chapter also contain major finding of the study.

Fifth chapter and the last chapter are containing a conclusive and suggestive chapter. It includes summary of the study, conclusion of the main finding and recommendation for further improvement.

Besides these, bibliography and appendices are also presented at the end of the thesis. Similarly acknowledgment, table of contain, list of table, list of diagram, abbreviations are included in the front of the thesis report.

CHAPTER-2

REVIEW OF LITERATURE

2.1 Introduction

This chapter is divided into two parts. The first part deals with conceptual and theoretical review of investment, investment alternative, government budget and deficit financing, government securities market and gives general information regarding various long-term and short-term instruments for investment on government securities. In the second part, reviews of related studies are presented.

2.2 Conceptual Review

In this section, conceptual and theoretical review of investment, investment alternative, government budget and deficit financing, risk-free assets like treasury bill, treasury notes and bonds, municipal obligations etc. are presented.

2.2.1 Concept of Investment

The simple meaning of investment is to employ available funds to generate more money in the future. An investment involves the sacrifice of current rupees for future rupees. The sacrifice takes place in the present and certain, the reward comes later and is uncertain. Investment involves real assets or financial assets. Real assets are tangible, material things such as buildings, automobiles, machinery, factories and textbooks. Real assets are generally less liquid than financial assets. Financial assets are pieces of paper representing an indirect claim to real assets held by someone else. Investment is the employment of funds with the aim of achieving additional income or growth in value. It involves the commitment of resources that have been saved or put away from current consumption in the hope that some benefits will accrue in the future. Investment involves long-term commitment and waiting for a reward. "The word investment brings forth a vision of profit, risk, speculation and wealth".¹

¹ Cheney, John M. & Mosses, Edward A. (1992), *Fundamentals of Investment*, New York: West Publishing House, New York, USA. P-6

According to Sharpe, Alexander and Bailey, 'an investment in its broadest sense means the sacrifice of certain present value for (possible uncertain) future value'²

According to Donald E Fisher and Ronald J. Jordan, "An Investment is a commitment of funds made in the expectation of some positive rate of return.' If the Investment is properly under taken, the return will be commensurate with the risk the investor assume.'³

Frank and Reilly has defined investment in such away, 'an investment may be defined as the current commitment of funds for a period of time to derive a future flow of funds, that will compensate the investment unit for the time funds are committed, for the expected rate of inflation and also for the uncertainty involved in the future flow of the fund.'⁴

In the words of Gilman and John, "Investment is any vehicle into which funds can be placed with the expectation that will preserve or increase in value and generate positive return.'⁵

According to Jack Clark a franc is. Investment in its broadest sense means the sacrifice of current dollars for future dollars.'⁶

From the definition given above, it is clear that an investment means to trade a known rupee amount today for some expected future stream of payments or benefits.

A commercial bank must always mobilize its fund and other deposits to profitable, secured and marketable sector so that it earns a handsome amount of profit as well as it should be secured and can be converted into cash as per the requirement.

2 Sharp, W.F., Gordon, J.A. and Jiffery V.B., (2000), *Investment*, Fifth Edition, Prentice Hall of India Pvt. Ltd., New Delhi, India.

3 Fisher, D.E. and Jordan, R.J., *Security Analysis and Portfolio Management*, Prentice Hall of India Pvt. Ltd., New Delhi, India.

4 Frank and Reilly, (1972), *Investment*, The Dryden Press, CBS Publishing, Japan Ltd.

5 Gitman, L.J. and Joehnk, (1990), *Fundamental of Investing*, 4th Edition, New York, USA.

6 Francis, J.C., (2003), *Investments Analysis and Management*, Eleventh England Edition, McGraw Hill Inc., New York, USA.

The investment process describes how an investor should go about making decision with regard to what marketable securities to invest in how extensive the investment should be and when the investment should be made. A five step procedure for making these decisions the best forms of investment process.

1. Set investment policy
2. Perform security analysis
- 3 Construct a portfolio
- 4 Revise the portfolio
5. Evaluate the performance of the portfolio

2.2.2 Investment Alternatives:

These are various alternatives for investor,

1. Equity security

- a. Common stock
- b. Preferred stock
- c. Construct the portfolio
- d. Revise the portfolio
- e. Evaluate the performance of the portfolio.

2. Short term Debt Securities

- a. Negotiable certificates of deposit
- b. Commercial paper
- c. Bankers acceptances

3. Intermediate and long term debt securities

- a. Government securities
 1. Treasury notes
 2. Treasury bonds
 3. Saving bonds
- b. Agency securities

- c. Municipally Securities
 - 1. Revenue bonds
 - 2. General obligation bonds
- d. Corporate bonds

4. Derivative Securities.

- a. options
- b. commodity futures
- c. Financial futures
- d. option on futures
- e. Rights
- f. Warrants

5. Hybrid Securities

- a. Convertible preferred Stock
- b. Convertible Bond

6. Real Assets

- a. precious metal
- b. Real estate
- c. collectibles

7. International Investments

- a. Multinational corporation
- b. Foreign stocks traded on a locked exchange
- c. American depository Receipts (ADR)

8. Other Investment Alternative

- a. pension fund
- b. Mutual fund
- c. closed end companies

2.2.3 Government Budget and Deflect Finance

The Government has two ways to finance current spending. It can collect funds through taxes and it can print money to pay for its purchases. Thus the basic idea behind the government budget constraint is that to increase spending the government must either (1) raise tax revenue (2) Borrow funds by externally or internally or (3) print money. Internal borrowing is made by issuing risk free assets with different maturities

Two Schools of thought exist on the question that it does make any differences to the economy that government choose to finance its spending by borrowing instead of raising taxes. The traditional Keynesian view is that deficit financing is more expansionary than tax financing, because taxpayers don't recognize that government debt is simply deferred tax liabilities and that taxes will some day be raised to pay for the accumulated debt. Another view called the Ricardian view is that borrowing and tax financing are equivalent.

When government expenditure exceeds revenue, deficit must be financed. So government has to issue government bond to fulfill long-term need of the government and treasury bill for short-term needs.

2.2.4 Risk Free Assets Market

When governments spend more than they currently raise in taxes, they must borrow. Historically, the main cause of government borrowing has been wars from the late middle ages wars began to grow in scale and in scope increasingly the outcome was determined less by military skill than by financial strength. Many financial innovations have been response to an urgent need to finance a war.

The first public issue of risk free assets took place in Holland in 1542 to raise the necessary funds the government of Holland issued Various securities the interest to be funded from excise and property taxes enacted for the purpose. Some of these securities were transferable and therefore suitable for resale and there developed a limited secondary market. Similarly, the first English risk free assets were issued in 1693. In 1694, it chartered the bank of England to buy risk free assets in 1790. The idea was copied from these countries world wide market.

Risk free assets are important not only for their size, risk free assets play a special role in the economy. The interest rate on risk free assets is the risk-free rate against which all other interest rates are measured. In many countries the central bank regulation the quantity of money by buying and sell risk free assets.

Following are generally accepted instruments of the risk free assets.

1. Treasure bills
2. Short-term Treasury notes and bonds.
3. Short-term municipal obligation
4. Saving bonds

Treasury bills, short term treasury notes and short-term municipal obligation are money market instrument. Money market is the mechanism through which holder of temporary cash surpluses meet holder of temporary cash deficits. It is designed on the one hand , to meet the short-term cash requirements of corporation, financial institutions and governments, providing a mechanism for granting loans as short as overnight and as long as a year to maturity.

Similarly treasury notes and bonds, municipal bonds and saving bonds are capital market instruments. The capital market is the market for long term finance .In it ,investors hand over money today in exchange for promises of money far in the future. The long delay in repayment magnifies the two basic problems of lending. First it increase risk the longer the time to repayment the greater the opportunity for the borrower to misbehave .Second, it reduces liquidity the longer the time to repayment itself as a source of liquidity.

2.2.5 Risk Free Assets for Short-term Investment

Securities can be classified into three categories according to their maturity.

1. Short-term securities

Short-term securities are those securities with an original maturity of one year or less.

2. Mid-term Securities

Mid-term securities are securities with an original maturity of one to ten years.

3. Long-term Securities

The Long-term securities with over ten years of original maturity are long-term securities.

But somewhere, the securities are classified into two classes according to their maturity. They are short terms securities with the maturity of one year or less and long-term securities with over one year in original maturity.

2.2.5.1 Treasury Bills

One of the most popular among all short-term investment is the treasury bill. Treasury bills are direct obligations of the government. By law they must have an original maturity of one year or less.

Treasury bill one of the popular money market instruments issued on a discount yield basis. They bear no interest, the yield being the difference between the purchase price and the redemption value.

There are different types of treasury bills. Regular-series bills are issued routinely week or month in auctions. Bills issued in regular series have original maturities of three months (13 weeks). On the other hand irregular-series bills are issued only when year (52weeks). On the other hand irregular-series bills are issued only when the treasury has special cash need. These instruments include strip bills and cash bill and cash management bills. A package offering of bills requiring investors to bid for an entire series of different bill maturities is known as strip bill. Investors who bid successfully must accepted bills at their bid price each week for several weeks

running. Cash management bills, on the other hand, consist simply of responded issues of bills, on the other hand, consist simply of a bill normally occurs when there is an unusual or unexpected need for cash⁷.

Government auctions Treasury bills in the money market to meet the short-term credit needs. Such auction is made very often each week and it includes the sales of Treasury notes and bonds as well. In our own country, we very often read Treasury bill auction in newspaper either for 91 days or less at a discount. In accordance with National debt act 2017 and national debt by law based on National Debt Rastra Bank can assist government in mobilizing resources by issuing 91, 180 or 364 days Treasury bill. The amount of treasury bill auctioned varies from a time. It is one of the short-term funding alternatives for the government to meet government budget deficit. It makes best use of the excess liquidity available in the economy and thereby encourages the smooth and stabilized growth of the monetary and overall financial system in the economy⁸.

In our country, Treasury bill commands a major share of the market in the absence of the market for other short-term securities. Investors in treasury bills are mainly commercial banks. As per Nepal Rastra Bank's bulletin commercial banks are found to invest Rs.36,154.30 million out of total T-bill investment of Rs.49,429.60 million during the 4th quarter of 2005/06⁹. Other investors are mainly finance companies and other non-banking financial institutions. However individual investors find the yield on Treasury bills not attractive although as a matter of safety and for marketability purpose some big investors do invest in Treasury bills.

Key Advantages and Disadvantages of Treasury Bills

Following are key advantages of Treasury bills purchase by banks.

1. Safety and high liquidity
2. Ready Marketability
3. Ready collateral for borrowing
4. May be pledged as securities.

⁷ Manohar, K. Shrestha and Bhandary (2004), *Financial Markets and Institution*, Asmita Books and Publishers and Distributors, Kathmandu, p.19

⁸ Op.Cit, p.92

⁹ Banking and Financial Statistics, Vol.43, NRB

Following are key disadvantages of Treasury bills purchase by banks.

1. Low yields relative to other financial instruments.
2. Taxable income.

2.2.5.2 Short-Term Treasury Notes and Bonds

At the time they are issued, Treasury notes and Treasury bonds have long maturities: 1 to 10 years for notes and over 10 years for bonds. However, when these securities come within one year of maturity, they are considered money market instruments. While Treasury notes and bonds are more sensitive to interest rate risk and less marketable than Treasury bills, their expected returns (yields) are usually higher than for bills with greater potential for capital gains. Treasury notes and bonds are coupon instruments, which means they promise investors a fixed rate of return, through the expected return may fall below and climb above the promised coupon rate due to fluctuation in the security's market price.

However, short-term treasury notes and bonds are popular short-term investment securities; it is not found the practice of the securities in Nepal.

Key advantages and disadvantages of short-term Treasury notes and bonds.

1. Safety
2. Good collateral for borrowing
3. Good resale market
4. Offer yields usually higher than bill yields.

Following are key disadvantages of short-term Treasury notes and bonds.

1. More price risk than Treasury bills.
2. Taxable gains and incomes.

2.2.5.3 Short-Term Multiple Obligation

State and local governments including countries, cities and special districts, issued a wide variety of short-term debt instrument to cover temporary cash shortages. Two of the most common are tax-anticipation notes (TANs), issued in lieu of expected future tax revenues, and revenue-anticipation notes (RANs), issued to cover

expenses of special projects, such as the construction of a toll bridge, highway, or airport in lieu of expected future revenues from those projects¹⁰.

However, in developed countries, short-term multiple obligations are important means to raise money for local government bodies, the practice of this security has not entered in our country Nepal.

Following are advantages and disadvantages to the investing banks to invest on short-term municipal obligations.

Advantage

1. Tax-exempt interest income

Disadvantage

1. Lack of secondary market
2. Taxable capital gain

2.2.6 Risk Free Assets for Long-term Investment

Securities with more than one year maturities are traded in capital, market. Those securities are classified as long-term securities according to its maturity. most popular long-term securities are Treasury notes and bonds municipal notes and bonds and saving bonds, Development bonds, National, saving certificates and special bonds are the long-term government securities prevailing in Nepal.

2.2.6.1 Treasury Notes and Bonds

Among the safest and most liquid long-term investments that banks can make are Treasury notes and bonds. Treasury notes are direct obligation of the government with an original maturity of one to ten years. Similarly, Treasury bonds are also direct obligations of government over 10 years of original maturities. Treasury notes and bonds are more sensitive to interest rate risk and less marketable than Treasury bills, their expected returns (yields) are usually higher than for bills with

¹⁰ Ibid, p.313

greater potential for capital gain. Treasury notes and bonds are coupon instruments, which means they promise investors a fixed rate of return.

Following are the main advantage and disadvantages of treasury notes and bonds purchases by bank.

Advantages

1. Safety
2. Good resale market
3. Good collateral for borrowing
4. May be pledged as security

Disadvantages

1. Low yields relative to term private securities
2. Taxable capital gain and income.

On February 12, 1964, the government of Nepal first time floated development bond of Rs. 13.10 million carrying on interest rate of 6 percent per year with a maturity period of five years. at the same period, the government issued compensation bond for land acquisition with the interest rate of 3 percent per annum with the maturity period of 10 years amounting Rs. 407 thousands and composition bonds for land acquisition with one percent interest rate per annum with the maturity period of 20 years amounting Rs. 5.56 million. The other component of the borrowing was form Nepal Rastra Bank as guaranteed Rs. 500 million that year. Similarly in 1991, the government started to borrow by issuing CB pass and other bonds, which amounted to Rs. 8478.10 million in that year¹¹. Now there are development bonds, National saving certificates and special bonds as the long-term securities issued by the government of Nepal.

2.2.6.2 Municipal Bond

State and local government bodies like district development committees and municipalities also issue bonds to meet their financial needs. The securities issued by

¹¹ Ghimire, Ramesh Raj (2004), *A Study on Problems and Prospects of Government Debt in Nepal*, An unpublished MBS Thesis, TU.

these local government bodies are known as municipal bonds. Municipals basically include all fixed income financial instruments issued by a government unit other than federal government. So far no local government bodies in Nepal gave issued such securities. In developed countries, municipal bonds are important means to raise money for local government bodies. it is also popular among high tax bracket investors because of tax exemption on municipal bonds. There are two major types of municipal bonds; general obligation and revenue bonds. General obligation municipal bonds are backed by taxing power of the municipality, it means the tax revenue of the municipality principal payment. revenue bonds are issued to finance capital expenditure for publicly owned utilities such as water, electricity or gas. Therefore, revenue bonds are backed by revenue from designated project. International donors encourage developing local government with sufficient funds to support various development programs¹².

Following are key advantages and disadvantages of municipal bond to invest by the banks.

Advantages

1. Tax exempt interest income
2. High credit quality
3. Liquidity and marketability of selected securities.

Disadvantages

1. Volatile market
2. Some issues have limited resale possibilities.
3. Taxable capital gains.

2.3 Review of Related Studies

In this section thesis relating to commercial bank's investment on government securities are reviewed. General objectives and findings of related studies are presented as follows:

¹² Shrestha, Manohar, K. and Bhandary, Dipak K. (2004), *Financial Markets and Institution*, Asmita Books and Publishers and Distributors, Kathmandu.

Mr. Gokul Shrestha, in this thesis paper entitled, "*A Study on Analysis of Investment Portfolio of Joint venture Banks in Nepal*¹³", has made an effort to evaluate the investment portfolio of joint venture banks by analyzing the risk and return and trend of investment and by evaluating the financial performance in term of investment strategies. He had made following conclusions regarding investment on government securities.

1. There is little risk on investment securities. It is proved by the analysis that low risk on investment on government securities. Proper investment on various securities such as treasury bills, national saving certificates, development bonds etc. and fixed income percentage rate that help to variability of return.
2. Loan and advance to total deposit ratio of all JVBs is higher than government securities total deposits more effectively on loan and advances, then invest on government securities and very nominal part in share and debentures.
3. The JVBs give second priority to government securities, in an average 21.44% of total investment is invested in government securities.
4. Investment on various assets like government securities, loan and advance and share debenture are also increasing per year. Investment of joint venture banks on government securities is increasing more rapidly than others.
5. Joint venture are also able to raise the amount of investment on government securities with rise in the volume of total deposit.

Mr. Niraj Kumar Pahadi, in this thesis paper entitled "**Analysis of Deposit and Investment Portfolio of Commercial Banks**¹⁴" has made an effort to measure the performance of individual banks by using utilization the risk and return. He had made the conclusion that one of the avenue of banking sector; treasury is not gaining momentum growth. With the slowdown in the overall economic activities along with lack of demand for developing funds from government, resulting in high liquidity in the banking sector, 91 days and 364 days treasury bill rates

¹³ Shrestha, Gokul (2006), *A Study on Analysis of Investment Portfolio of Joint Venture Banks in Nepal*, an unpublished MBS thesis, TU.

¹⁴ Pahadi, Niraj Kumar (2004), *Analysis of Deposit and investment Portfolio of Nepalese Commercial Banks*, An unpublished MBS Thesis, T.U.

been hovering in the level of 1% and 2.5% respectively. Other government securities condition is the same. That's why; the commercial banks are sinking the investment in the government securities significantly. The present scenario shows that banks invest in treasury operation less than 10 percent of the total investment portfolio.

Mr. Parsuram Prasad Paudel, in his thesis entitled "*A Comparative Study on Investment Behaviour Adopted by Nabil and Limited and Himalayan Bank Limited*¹⁵" has made an effort to present investment behaviour of the banks comparatively and to examine SWOT analysis of both banks relating to their investment. He had concluded following relating to investment on government securities.

1. The investment aspects of both banks are satisfactory. Government securities should not be ignored for investing which deserves certainty in payment, maturity risk etc.
2. Nabil has not invested in government bond.
3. Comparatively, Nabil is in first position for investing in government securities than HBL. Average investment in government securities by Nabil is also higher.
4. Comparatively, Nabil seems lower to invest than HBL. But its investment seems to be high yielding as compared to HBL. Thus investment policy seems to be aggressive compared to HBL.
5. HBL is interested to invest on government bond, which has positively growth rate too.

Mr. Tika Bhattarai, in his thesis entitled "*A Study on Deposit and Investment Problems of Nepalese Commercial Banks*¹⁶" has made an effort to review the investment position of the commercial banks. In the thesis, he had concluded that the increasing deposits are idle in the banks and in turn, they are investing their funds in the sector as government securities at maximum of 4% interest rate while the cost

¹⁵ Paudel, Parsuram Prasad, (2005), *A Comparative Study on Investment Behaviour Adopted by Nabil bank Limited and Himalayan bank Limited*, An unpublished MBS thesis, T.U.

¹⁶ Bhattarai, Tika (2006), *A Study on Deposit and Investment Problems of Nepalese Commercial Banks*, An unpublished MBS Thesis, T.U.

of fund they are veering is 6% but it is better than nothing for the commercial banks. Since investment on government securities is better than nothing for the commercial banks. Since investment on government securities is better but higher ratio indicates unstable position of investment. In his thesis, he had recommended the banks to invest in some profitable sectors like providing loan to developing industries as tourism industries etc. rather than government securities because such securities yield the lowest interest rates of a particular maturity due to low risk feature.

Mr. Ramesh Rasik Paudel , in her thesis entitled "*A Study on Commercial Banks Investment on Government Securities*"¹⁷ has made an effort to evaluate the investment and advance portfolio of the joint venture banks. In her thesis, she had concluded that JVBs seem to be unable to grasp the opportunities by making suitable combination of investment portfolio, from the resources in loan and advance. Secondly they mobilized their funds on government securities. The trend analysis of JVBs shows that total investment, total deposit, investment on government securities, investment on loan and advances and investment on share and debenture are in increasing trend. In comparison increasing ratio of government securities is higher than loan and advances and share and debenture. It reveals that the investment on government securities is increasing more rapidly than loan and advances and share and debenture.

¹⁷ Paudel, Ramesh Rasik,(2007), *A Study on Commercial Banks Investment on Government Securities*, An unpublished MBS Thesis, T.U.

CHAPTER- 3

RESEARCH METHODOLOGY

3.1 Introduction

Research is to find out to gain knowledge about a phenomenon. Here re means repeatedly or again and again, search says to investigates or to find. Thus, combine researching repeatedly is called research, which includes searching new facts, knowledge, principles and theories in scientific way likewise; research needs various methodologies, tools, techniques etc.

Methodology is the research method used to test the hypothesis. Research methodology is a systematic way to solve the research problems. it describes the methods and process applied in the entire aspects of the study. It refers to the variables sequential steps (along with a rational of each step) to be adopted by a researcher in studying a problem with certain objectives in view¹⁸.

Thus the overall approach to the research is presented in this chapter. This chapter contains the research design, population and sample size, sample selection procedure, data collection procedure, data processing, use of tools and techniques etc.

3.2 Research Design

Research design is the plan , structure and strategy of investigation conceived so as to obtain answers to research questions and to control variance. This research design is a plan to obtain the answer of the research question through analysis of data. It is the specification of methods and procedures for acquiring the information needed. In this study, historical and comparative research design is adopted along with trend analysis

3.3 Variables

A variable is a symbol to which numerals or values are assigned. So the variables can take on values. This research intends to identify the factors that affect

¹⁸ Kothari, C.R. (1994), *Research Methodology: Methods and Techniques*, New Delhi: Vikash Publication, p.19
13 S.P. Gupta (1990), *Statistical Methods*, New Delhi: Sultan Chand & Sons Publications, P.E-7-2.

the investment on government securities by commercial bank. Thus, investment on government securities is known as dependent variable, which is affected by many others variables. The entire factor that affect the investment on government securities like investment portfolio management, security problem, investment opportunities and other rules , regulations and directives regarding investment etc are the independent variables.

3.4 Population and Sample

The population refers to the organizing of the same nature on its services and product in general. This study intends to identify the factors relating to the investments on risk free assets by Commercial Banks. So the population of the study is all commercial bank prevailing in Nepal i.e 25 commercial banks of Nepal. In this study 4 sample banks are taken into consideration among those 25 commercial banks on the basis of Bank of the year” Award. The sample covers 16% of the total population.

3.5 Sources and Nature of Data

The study is based on the secondary data. The secondary data are used to analyze the historical trend. Similarly they are used to analyze the different ratios regarding investments on Risk free Assets. The data regarding interest rates are used to analyzed the yield trend.

The major source of secondary data are magazines , web-sites of Nepal Rastra Bank, official publications, annual reports of the commercial banks , publication of security board of Nepal, unpublished studies and reports , researchers , journals , bulletins of different authorities , other related news papers, publications and web-sites.

3.6 Data Collection Techniques

The study is mainly based on secondary data. To collect necessary data, published materials are viewed in various spot. Books of by different authors, unpublished thesis reports, journals , magazines , internet web-sites, AGM reports of commercial banks, bulletins published by NRB are major sources of data .to collect these secondary data, the researchers visited campus library of Nepal commerce

campus including on line library, TU central library, SEBO\N library and NRB library. Different web- sites were searched to collect necessary information for the study.

3.7 Data Analysis Tools

The data collected from various sources leads to the logical conclusion, only if the appropriate tools and techniques are adapted to analysis such data. The collected data has no meaning if such data are not analyzed. To analyze the data in this research, researcher has used some statistical and financial tools, which are explained here separately.

Statistical Tools

Statistical tools are the measures or the instruments to analyze the collected data from different sources. In statistics, there are numerous statistical tools to analyze data of various natures. In this study, the researcher has used the following statistical tools to analyze the data.

Average (Mean)

An average is a single value related from a group of values to represent them in some way, a value, which is supposed to stand for whole group of which it is part, as typical of all the values in the group.¹³ There are various types of averages. Arithmetic mean (A.M. simple and weighted), median, mode, geometric mean, harmonic mean, are the major types of averages. The most popular and widely used measure representing the entire data by one value is the A.M. The value of the A.M. is obtained by adding together all the items and by dividing this total by the number of items or observations.

Mathematically,

Arithmetic Mean (A.M) is given by, $\bar{X} = \frac{\sum X}{n}$

Where,

\bar{X} = Arithmetic Mean

$\sum X$ = Sum of all the values of the variable X

n = Number of observations

Standard Deviation

The standard deviation measures the absolute dispersion. The greater the standard deviation, greater will be the magnitude of the deviation of the values from their mean. A small standard deviation means a high degree of uniformity of the observations as well as homogeneity of a series and vice versa.

Mathematically,

$$\text{Standard Deviation } (\dagger) = \sqrt{\frac{1}{n} \sum (X - \bar{X})^2}$$

Coefficient of Variation

The standard deviation is absolute measures of dispersion: where as the coefficient of variation (C.V) is a relative measure. To compare the variability between two or more series, CV is more appropriate statistical tool.

Mathematically,

$$\text{Coefficient of Variation (CV)} = \frac{\dagger}{\bar{X}} \times 100$$

Trend analysis

Trend analysis is a significant tool of horizontal financial analysis. It is a dynamic method to indicate the changes in terms of financial statement. Trend analysis helps to identify the controllable items of given period and future forecast can be made for ongoing concern. It is one of the useful tool in making a comparative study if the financial statement of the number of years. It makes easy to identify the changes in an item or in a group of items over a period of time and to draw the conclusion regarding the changes there on.

Under this topic, trend of different ratios are forecasted for nest five years. The projections are based on the following assumptions.

The main assumption is that other things will remain unchanged.

The banks will remain the present position.

The economy will remain in the present stage.

NRB will not change its guidelines to commercial banks.

The forecast will be true only when the limitation of least square methods is carried out.

Least Square Method:

This is one of the most commonly used methods to describe the trend. This is the mathematical method.

The straight line trend between the dependent variable 'y' and independent variable 'x' (i.e. time) is representing by equation $Y_c = a+bx$

Where,

Y_c = estimated value of Y for any given value of independent variable X.

a = y-intercept of value of 'y' when $x=0$ (i.e. $a = \frac{\sum Y}{n}$)

b = slope of the trend line or amount of change in 'y' per unit change in 'x'
(i.e. $b = \frac{\sum XY}{\sum X^2}$)

3.7.2 Financial Tools

Financial tools are also the measures or the instruments to analyze the collected data from different data from different sources. In this study, the researcher has used the following financial tools to analyze the data.

3.7.2.1 Financial Ratio Analysis

Financial Ratio Analysis is a tool, through which economic and financial position of organization can be fully X-rayed. It is the indicated quotient of two mathematical expressions, and as the relationship between two or more things. Therefore, to find out the position of investment in government securities of sampled commercial banks, the following ratios are examined.

(i) Investment on Risk Free Assets to Total Investment Ratio

This is designed to measure part of the bank's investment on risk less assets on total investment. This ratio is obtained by dividing total investment on Risk free assets by total investment.

$$\text{Investment to total investment ratio} = \frac{\text{Investment on Risk Free Assets}}{\text{Total Investment}} \times 100$$

(ii) Investment on Treasury Bills to Total Investment Ratio

This ratio is designed to measure what is the portion of investment on treasury bills on total investment. This ratio is obtained by dividing investment on Treasury bill by total investment.

$$\text{Investment on Treasury Bills to Total Investment Ratio} = \frac{\text{Investment on Treasury Bills}}{\text{Total Investment}} \times 100$$

(iii) Investment on Government Bond to Total Investment Ratio

Investment on Government bond to total investment ratio shows the percentage of investment on government bond on total investment. This ratio is measured by dividing the investment on government bond by total investment.

Investment on Government Bond to

$$\text{Investment Ratio} = \frac{\text{Investment on Government Bond}}{\text{Total Investment}} \times 100$$

(iv) Total Investment to Total Deposit Ratio

This ratio shows the percentage of total investment on total deposit. The ratio is obtained by dividing total investment by total deposit. The formula of the ratio is presented as follows:

$$\text{Total Investment to Total Deposit Ratio} = \frac{\text{Total Investment}}{\text{Total Deposit}} \times 100$$

(v) Investment on Risk Free Assets to Total Deposit Ratio

This ratio is measured to know the investment on risk assets on total depository liabilities. The ratio is obtained by dividing total investment on risk free assets by total deposit.

Investment on Risk free Assets to Total

$$\text{Deposit Ratio} = \frac{\text{Investment on Risk Free Assets}}{\text{Total Deposit Ratio}} \times 100$$

(vi) Investment on Treasury Bills to Total Deposit Ratio

This ratio shows the percentage of investment on short-term risk free asses i.e. treasury bills on total depository liabilities. The ratio is measured by dividing investment on treasury bills by total deposit. The ratio can be presented using following formula.

Investment on Treasury Bills to

$$\text{Total Deposit Ratio} = \frac{\text{Investment on Treasury Bills to Total Deposit Ratio}}{\text{Total Deposit Ratio}} \times 100$$

(vii) Investment on Government Bond to Total Deposit Ratio

Investment on government bond to total deposit ratio is measured to determine the percentage of investment on long-term risk free government security to total deposit liability. This ratio is obtained by dividing investment on government bond by total deposit. Following formula is used to measured the ratio.

Investment on Government Bond to

$$\text{Total Deposit Ratio} = \frac{\text{Investment on Government Bond}}{\text{Total Deposit Ratio}} \times 100$$

viii) Investment on Treasury Bills to Total Investment on Risk Free Assets Ratio

This ratio is measured to find out the portion of investment on short term Risk free Assets to total risk free investment. The ratio is obtained by dividing investment on treasury bills by total investment on government bond. To measure the ratio following formula is used.

Investment on Treasury Bills to Total Investment on

$$\text{Risk Free Assets} = \frac{\text{Investment on Treasury Bills}}{\text{Total Investment on Risk Free Assets}} \times 100$$

ix) Investment on Government Bond to Total Investment on Risk Free Assets Ratio

This ratio is designed to measure the percentage of investment on long-term risk free assets on total government investment. The ratio is obtained by dividing investment on government bond by total investment on Risk free Assets.

Investment on Government Bond to Total Investment

$$\text{on Risk Free Assets Ratio} = \frac{\text{Investment on Government Bond}}{\text{Total Investment on Risk Free Assets}} \times 100$$

CHAPTER-4

DATA PRESENTATION AND ANALYSIS

4.1 Introduction

This Chapter deals with the presentation analysis and interpretation of statistical data to carry out the research work. Here the study present the collected data for various financial and statistical tools. The analysed data and result are presented clearly by using tables and graphs. Each of the result is interpreted in each topics and subtopics.

4.2 Financial Ratio Analysis

Financial ratio analysis is a tools through which economic and financial position of organization can be fully to x-rayed. It is the indicated quotient of two mathematical expressions and as the relationship between two or more things. Therefore to find out the position of investment in government securities of sample commercial banks, the followings ratio are examined.

4.2.1 Investment on Risk free Assets to Total Investment Ratio

This ratio is designed to measure part of the banks investment on risk free assets on total investment. This ratio is obtained by dividing total investment on risk free assets by total investment.

Comparative analysis of investment on risk free assets to total investment ratio is shown in the following table.

Table: 4.1
Investment on risk free assets to total investment ratio.
(Ratios in %)

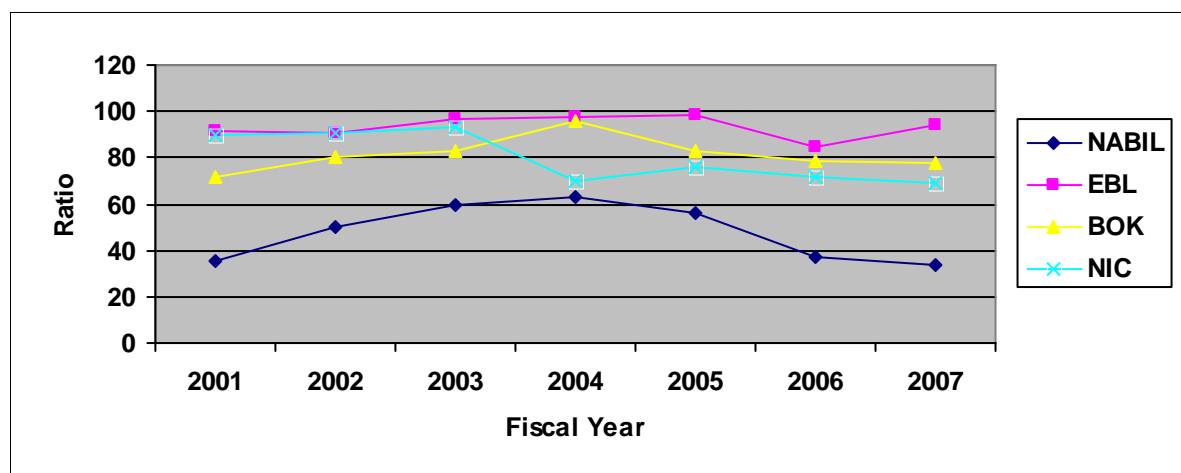
Year	Banks			
	NABIL	EBL	BOK	NIC
2001	35.47	91.27	71.65	90.19
2002	50.26	90.89	80.10	90.26
2003	59.50	96.70	83.18	93.23
2004	62.93	97.27	95.74	70.16
2005	56.54	98.65	82.61	75.93
2006	37.24	84.46	78.69	71.51
2007	53.69	94.39	77.86	69.03
Mean	50.80	93.38	81.42	80.04
S.D.	9.51	2.54	2074	9.33
CV	0.1872	0.0272	0.0343	0.1166

Source: Appendix -I

From the table 4.1 it is depicted that the ratio of investment on risk free assets to total investment of NABIL is fluctuating in increasing trend. The value is more fluctuated from its average ratio. The highest ratio is 62.93% in the year 2004 and the lowest is 35.47% in year 2001. Compared to other bank EBL has the highest average ratio of 93.38. The value is consistent to average ratio too. It has highest ratio of 98.65 in the years 2005 the book has invested average 81.42% in risk free assets. The highest ratio is 95.74% in years 2004 and the lowest is 71.65% in year 2001. The ratios are consistent from the average ratio the ratio of NIC is fluctuating in decreasing trend. It has highest ratio of 93.23% in 2003 and the lowest ratio of 69.03 in years 2007. With the help of figure 4.1, it is seen more clearly.

Figure 4.1

Investment on Risk Free Assets to Total Investment Ratio



4.2.2 Investment on Treasury Bills to Total Investment Ratio

This ratio is designed to measure the position of investment on short term government securities i.e. treasury bills on total investment. This ratio is obtained by dividing investment on Treasury bill by total investment.

In the table: 4.2 Comparative analysis on treasury bills to total investment ratio is presented.

Table: 4.2

Investment on Treasury bills to total Investment ratio

(Ratios in %)

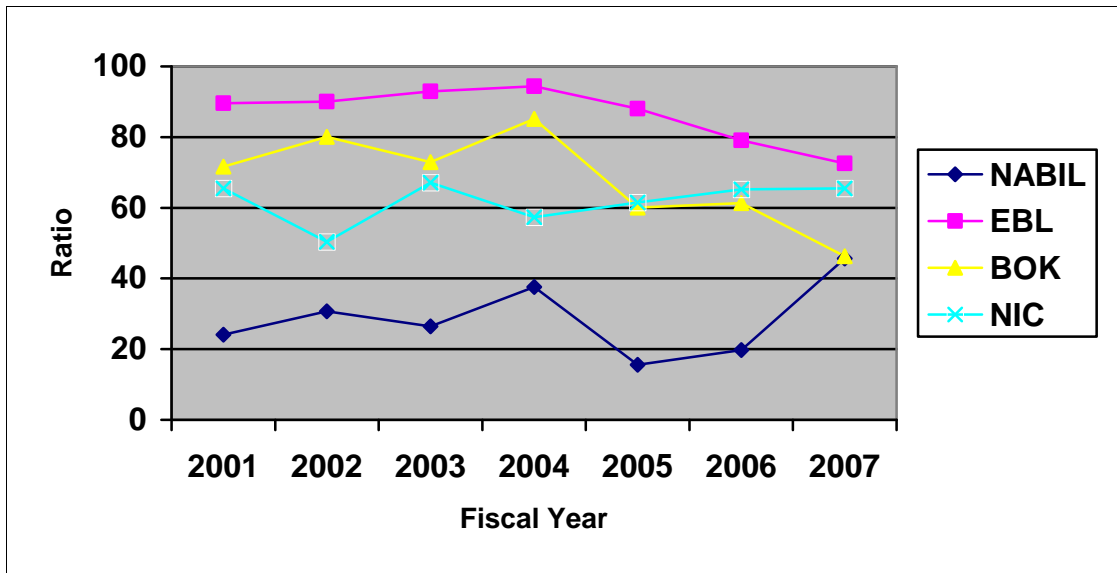
Year	Banks			
	NABIL	EBL	BOK	NIC
2001	24.11	89.60	71.65	65.50
2002	30.70	90.01	80.01	50.39
2003	26.42	92.95	72.88	67.14
2004	37.58	94.34	85.17	57.30
2005	15.57	88.01	60.01	61.54
2006	19.78	89.60	71.65	65.50
2007	45.62	72.51	46.32	65.53
Mean	28.54	86.64	68.21	61.79
S.D.	9.4	7.28	11.88	4.72
CV	0.3294	0.084	0.1742	0.0764

Source: Appendix II

In the above table 4.2 it is presented the fact of investment on treasury fill to total investment ratio the ratio of EBL has the highest among the banks under study. The average ratio of EBL is 86.64% and the value is consistent to average ratio. The ratio of NABIL is scattered from its average ratio. It has 45.62% investment in treasury fill to total investment in 2007 which is highest ratio. It has invested average 28.54% in treasury fill, which is the least ratio among the banks under study. The ratio of BOK is scattered from the average ratio and fluctuated in decreasing trend. The highest ratio is 85.17% in the year 2004 and lowest ratio is 46.32% in the year 2007. The ratio are deviated from average ratio by 11.88% NIC has average ratio of 61.79%. It has highest ratio and lowest ratio of 67.14% and 50.39% respectively. The ratios are more homogenous among the banks under study which is 4.72% with the help of the following figure, it is seen more clearly.

Figure 4.2

Investment on Treasury Bills to Total Investment Ratio



4.2.3 Investment on Government Bond to Total Investment Ratio

This ratio is measured to know the portion investment on government bond on total investment. The ratio is obtained by dividing investment on government bond by total investment.

Table 4.3
Investment on Government Bond to Total Investment Ratio
(Ratios in %)

Year	Banks			
	NABIL	EBL	BOK	NIC
2001	10.91	1.66	0	24.69
2002	19.12	0.88	0	39.87
2003	32.51	0.91	10.30	26.09
2004	25.35	2.93	10.56	12.86
2005	40.97	10.64	22.59	14.39
2006	17.46	5.38	17.35	5.65
2007	8.07	21.87	31.54	3.50
Mean	22.05	6.33	13.19	18.15
S.D.	10.73	7.04	10.64	11.79
CV	0.4866	101121	0.8067	0.6496

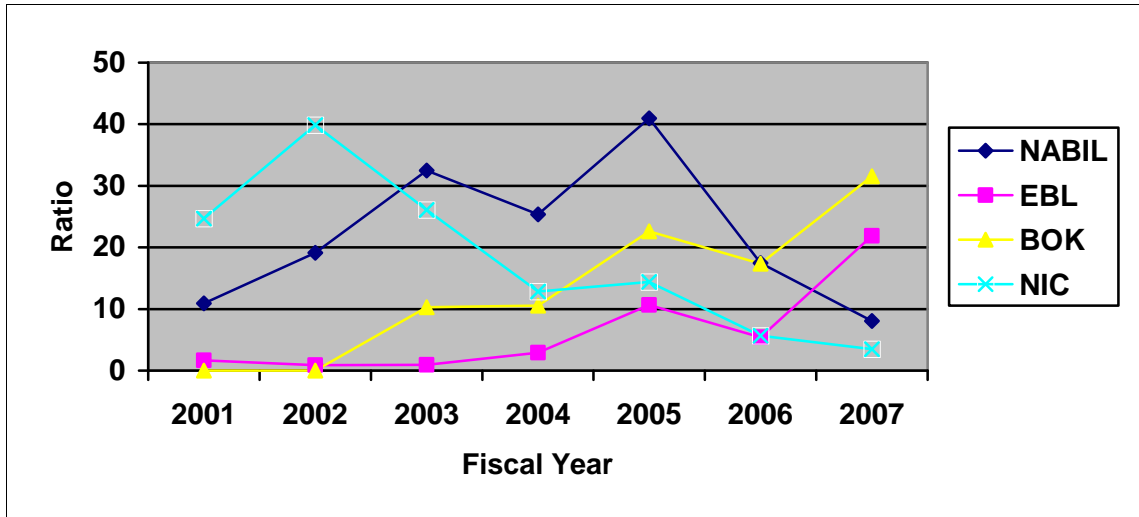
Source: Appendix III

From the table 4.3 it is revealed that EBL and BOK have invested fewer amounts in government bond. The ratios of investment on government bond to total investment of BOK in nil first 2 years and EBL is a few amounts in first 4 years of the study period respectively. It means BOK didn't invest in government bond in the years 2001 and 2002. BOK has invested in average 13.19% in government bond in average NABIL has invested 22.05% in government bond. The deviation from the average ratio of the bank is 10.73%. NIC has average ratio 18.15%. The highest ratio is 39.87% in tears 2002. NABIL has invested large amount on government bond and EBL has invested a

few amount on government bond among the banks under study with the help of figure 4.3. it is seen clearly.

Figure: 4.3

Investment on Government Bond to Total Investment Ratio



4.2.4 Total Investment to Total Deposit Ratio

This ratio shows the percentage of total investment on total deposit. The ratio is obtained by dividing total investment by total deposit.

In the table 4.4, comparative analysis of total investment to total deposit ratio of the sample banks NABIL, EBL, BOK and NIC presented.

Table: 4.4
Total investment to total deposit ratio

(in %)

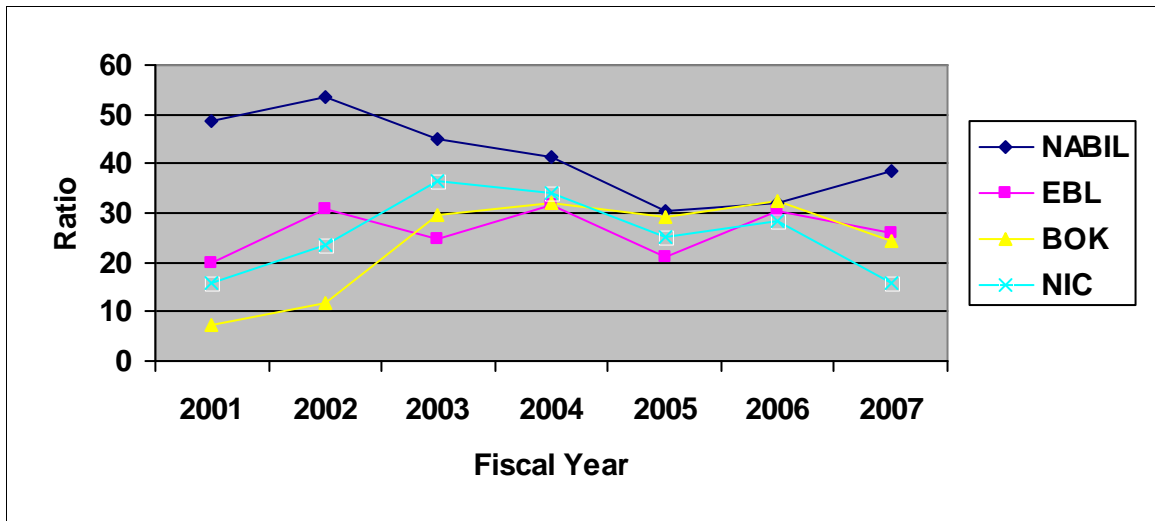
Year	Banks			
	NABIL	EBL	BOK	NIC
2001	48.64	19.71	7.33	15.86
2002	53.35	31.00	11.81	23.41
2003	447.88	24.71	29.44	36.68
2004	41.39	31.44	32.00	34.21
2005	30.24	21.08	29.06	25.20
2006	31.94	30.44	32.39	28.28
2007	38.37	26.01	24.24	15.88
Mean	41.26	26.36	23.75	24.28
S.D.	7.46	4.01	9.20	7.44
CV	0.1808	0.1521	0.3874	0.3064

Source: Appendix IV

In table 4.4 total investments to total deposit ratio is presented. The percentage of total investment in total deposit of NABIL is in average 41.26% which is the highest ratio among the banks under the study. BOK has made investment of 23.75% which is the lowest ratio among the banks. The ratio of the EBL is more consistent but the ratio of BOK is scattered form the respective average value average ratio of EBL and NIC are 26.36% and 24.28% respectively The highest total investment to total deposit ratio of NABIL is 53.35% in 2002, EBL is 31.44% in 2004, BOK IS 32.39% in 2006 and NIC is 36.68% IN 2003. The lowest ratios of the NABIL, EBL.BOK and NIC are 30.24% in 2005. 19.71% in 2001, 7.33% IN 2001 and 15.86% in 2001 respectively. These are clearly presented in the following figure.

Figure 4.4

Total Investment to Total Deposit Ratio



4.2.5 Investment on Risk Free Assets to Total Deposit Ratio

This ratio is measured to know the portion investment on risk free assets on total depositary liabilities. The ratio is obtained by dividing total investment on risk free assets by total deposit.

In the following table 4.5 comparatively analysis of investment on risk free to total deposit ratio of the sample banks NABIL, EBL, BOK, and NIC is presented below.

Table 4.5
Investment on risk free assets to total deposit ratio
(Ratios in %)

Year	Banks			
	NABIL	EBL	BOK	NIC
2001	17.25	17.99	5.26	19.30
2002	26.81	28.18	9.46	19.22
2003	26.71	23.89	24.49	34.30
2004	26.05	30.59	30.74	24.00
2005	16.55	20.80	24.00	19.13
2006	11.89	25.71	25.49	20.04
2007	20.60	24.64	18.87	10.97
Mean	20.84	24.54	19.76	20.28
S.D.	5.18	3.46	8.36	6.71
CV	0.2486	0.1410	0.4231	0.3309

Source: Appendix V

From the above table 4.5 it is revealed that investment on risk free assets to total deposit ratio of EBL is the highest among the banks. Average ratio of the banks is 24.54%. The banks have invested maximum 30.59% in the years 2004 and minimum 17.99% in 2001. It has more homogeneity in the ratio of NABIL is 11.89% in 2006. BOK has average ratio of 19.76%. It has invested between 30.64% in 2004 and 5.26% in 2001. The ratio of BOK is more scattered from its average ratio so it has standard deviation is 6.71%. It has invested maximum 34.30% in 2003 while minimum 10.97% in 2007. These facts are presented in figure 4.5 more clearly.

4.2.6 Investment on Treasury Bills to Total Deposit Ratio

This ratio shows the percentage of investment on short term risk free assets i.e. treasury bills to total depository liabilities. The ratio is measured by

dividing investment on treasury bills by total deposit Comparative analysis of investment on treasury bills to total deposit ratio of the sample banks NABIL, EBL, BOK and NIC is presented in the table 4.6.

Table 4.6
Investment on Treasury Bills to Total Deposit Ratio
(Ratios in %)

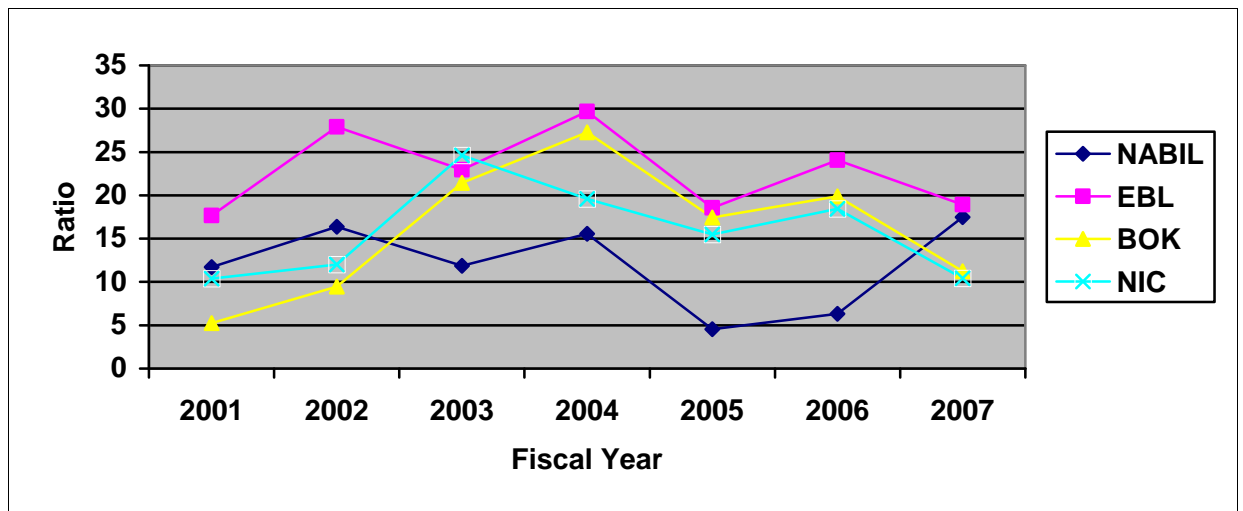
Year	Banks			
	NABIL	EBL	BOK	NIC
2001	11.73	17.66	5.26	10.39
2002	16.38	27.90	9.46	12.00
2003	11.86	22.96	21.45	29.63
2004	15.56	29.66	27.26	19.60
2005	4.56	18.56	17.44	15.50
2006	6.32	24.07	19.87	18.44
2007	17.5	18.39	11.2	10.41
Mean	11.99	22.82	15.99	15.85
S.D.	4.46	3.99	6.95	4.73
CV	0.372	0.1748	0.4346	0.2984

Source: Appendix VI

In table 4.6 investments in treasury bills to total deposit ratio is depicted. EBL has the highest average ratio of 22.82%. The banks has invested between 29.66% in the years 2004 and 17.66% in the years 2001. The ratios of EBL are dispersed by 3.99% from its average ratios BOK has invested 15.99% in treasury bills the highest and lowest ratios of BOK are 27.26% in the years 2004. and 5.26% in 2001. The C.V. of 0.4346 of the banks shows the inconsistency of the ratio from its average ratio. The average ratio of NIC is 15.85% and the ratios are 4.73% scattered from its average ratios. The banks has invested maximum 24.63% in 2003 and minimum 10.39% in 2001 similarly NABIL has invested in average 11.99% of total deposit in treasury bills which

is the least investment among the banks under study. The highest ratio of the banks is 17.5% in years 2007 and lowest ratio is 4.56% in 2005. The ratio of the banks is dispersed by 4.46% from the average ratio following figure presented the ratios in graphic from more clearly.

Figure 4.6
Investment on Treasury Bills to Total Deposit Ratio



4.2.7 Investment on Government bond to total Deposit Ratio.

Investment on government bond to total deposit ratio is used to determine the percentage of investment on long term risk. Free government security to total deposit liability. This ratio is obtained by dividing investment on government bond by total deposit.

In the following table 4.7 comparative analysis of investment on government bond to total deposit ratio of the sample banks NABIL, EBL, BOK and NIC is presented.

Table 4.7
Investment on Government Bond to Total Deposit Ratio
(Ratios in %)

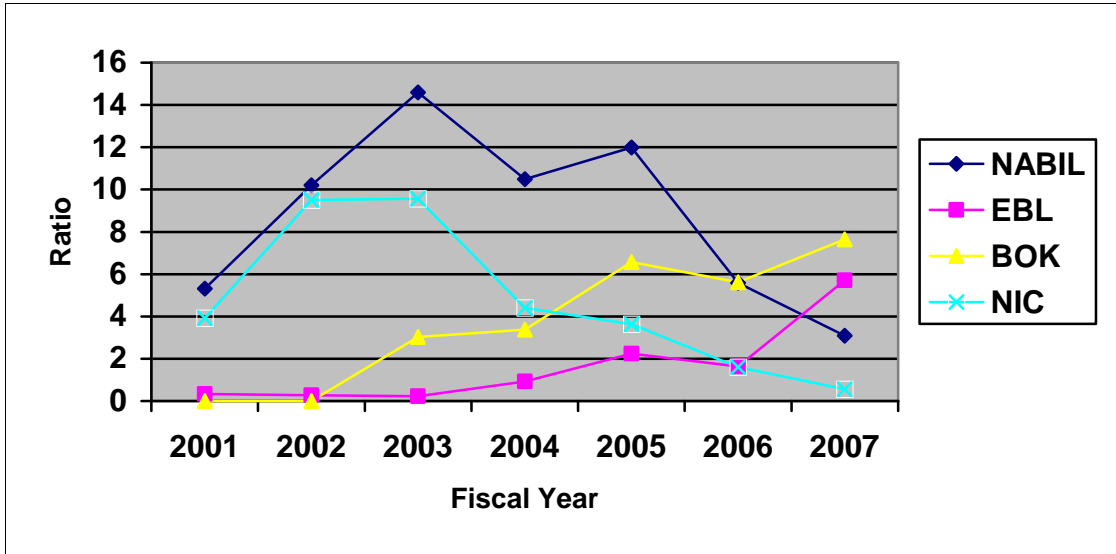
Year	Banks			
	NABIL	EBL	BOK	NIC
2001	5.31	0.33	0	3.92
2002	10.2014.59	0.27	0	9.5
2003	14.59	0.22	3.03	9.57
2004	10.49	0.92	3.38	4.40
2005	11.99	2.24	6.57	3.63
2006	5.58	1.64	5.62	1.60
2007	3.09	5.71	7.64	0.56
Mean	8.75	1.62	3.75	4.74
S.D.	3.68	1.75	2.72	3018
CV	0.426	1.0802	0.7253	0.6709

Source: Appendix VII

Investment on government bond to total deposit ratio is presented in table 4.7. NABIL has the highest average ratio of 8.75% among the banks under study. The highest ratio of NABIL is 14.59% in the years 203 and the lowest ratio is 3.09% in the years 2007. The ratios are dispersed by 3.68% from the average ratio. EBL has invested less than 1 % in government bond in the first 4 years of study period. It has invested in government bond 1.62% in average. And ratios are not consistent from its average ratios, which is shown by C.V. BOK has not invested in first 2 years of study period. It has average 3.75% investment in government bond. The highest ratio of the bank is 9.57% in 2003 and lowest ratio is 0.56% in 2007. With the help of figure 4.7, these facts can be seen more clearly.

Figure 4.7

Investment on Government Bond to Total Deposit Ratio



4.2.8 Investment on Treasury Bills to Total Investment on Risk free Assets Ratio

This ratio measures the position of investment on short-term government securities to the total risk free investment. The ratio is obtained by dividing investment on treasury bills by total investment on Risk free securities.

Comparative analysis of investment on Treasury bill to total investment on risk free assets ratio of the sample banks NABIL, EBL, BOK and NIC is presented in the table 4.8

Table: 4.8
Investment on Treasury Bills to Total Investment on Risk Free Assets
Ratio

(Ratios in %)

Year	Banks			
	EBL	BOK	NIC	NABIL
2001	98.18	100	72.63	67.97
2002	99.03	100	62.43	61.09
2003	99.06	87.62	72.01	44.40
2004	96.99	88.97	81.67	59.72
2005	89.21	72.65	81.04	27.53
2006	93.63	77.96	91.55	53.12
2007	76.83	59.49	94.93	84.97
Mean	93.28	83.81	78.04	56.97
S.D.	6.53	13.27	10.15	16.53
C.V.	0.0700	0.1583	0.1301	0.2901

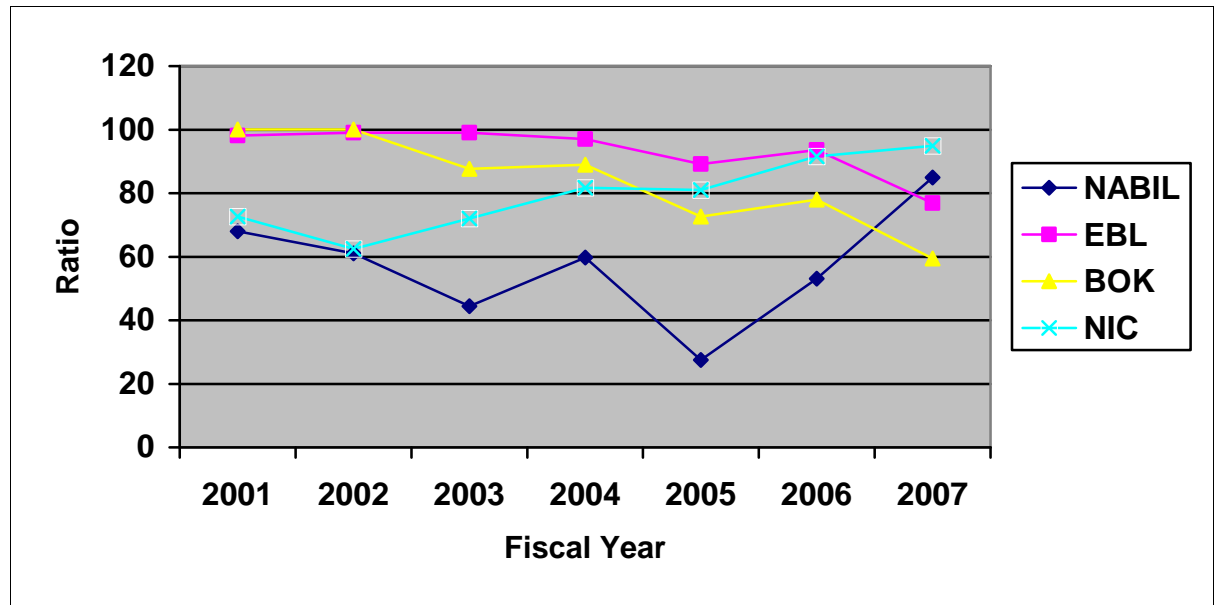
Source: Appendix VIII

Table 4.8 is presented to show the ratio of investment in treasury bills to total investment on Risk free assets. The average ratio of EBL is 93.28% which is the highest ratio among the banks under study. And ratios are consistent to its average ratio than other banks. NABIL has invested in average 56.97% in treasury bills on total investment on Risk free investment which lowest average ratio among the banks under study. The highest and lowest ratio of the bank is 84.97% in 2007 and 27.53% in the year 2005 respectively. The ratios are dispersed by 16.53% from the average ratio. BOK has invested on Treasury bill 100% in first two years of study period. It has average ratio of 83.81% and the ratios are scattered by 13.27% from the average ratio. Similarly, NIC has average ratio of 78.04% in the year 2007, it has invested 94.93% in treasury bills which is highest amount under the study period and

lowest ratio of the bank is 62.43% from the average ratio. With the help of the following figure, it can be seen very clearly.

Figure: 4.8

Investment on Treasury Bills to Total Investment on Risk Free Assets Ratio



4.2.9 Investment on Government Bond to Total Investment on Risk Free Assets Ratio

This ratio is used to measure the percentage of investment on long-term government securities on total government investment. The ratio is obtained by dividing investment on government bond by total investment on risk free assets.

Comparative analysis of investment on government bond to total investment on government bond to total investment on risk free assets ratio of the sample banks NABIL, EBL, BOK and NIC is presented in table 4.9

Table: 4.9**Investment on Government Bond to Total Investment on Risk Free Assets Ratio****(Ratios in %)**

Year	Banks			
	NABIL	EBL	BOK	NIC
2001	30.75	1.82	0	27.37
2002	38.05	0.97	0	49.40
2003	54.63	0.94	12.38	27.99
2004	40.28	3.01	11.03	18.33
2005	72.47	10.79	27.35	18.96
2006	46.88	6.37	22.04	7.94
2007	15.03	23.17	40.51	5.07
Mean	42.58	6.72	16.19	22.15
S.D.	16.64	7.41	13.62	13.63
C.V.	0.3908	1.1026	0.8413	0.6153

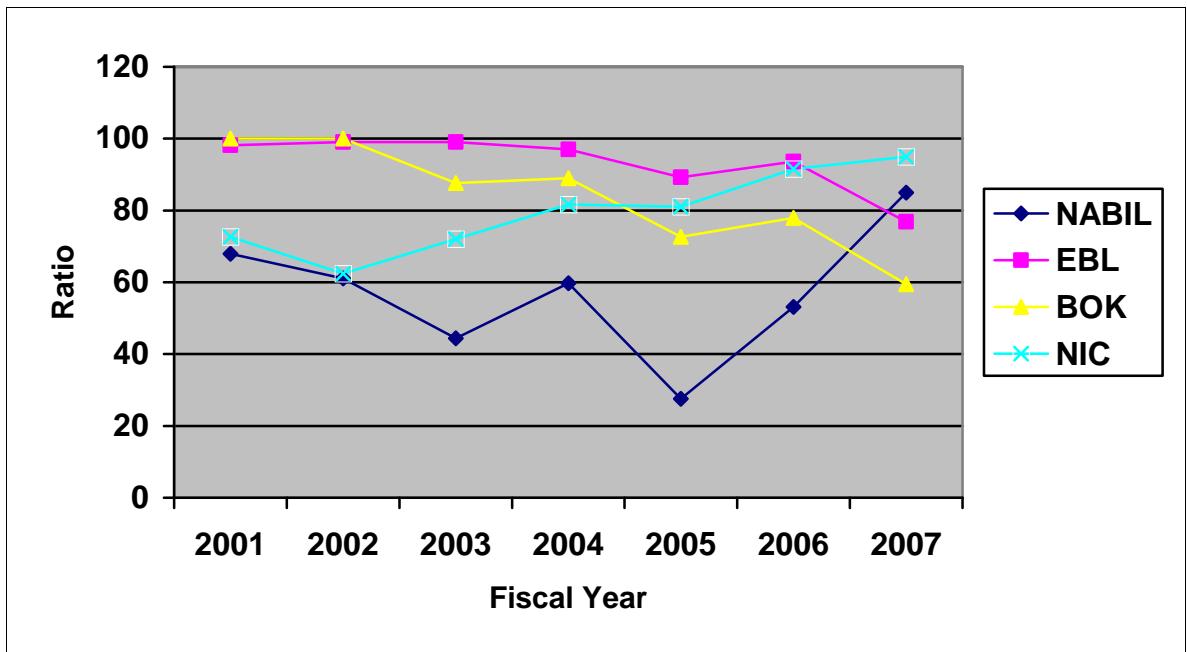
Source: Appendix IX

Table 4.9 is presented to show the percentage of investment in government bond on total investment of government bond on total investment bond on the first 2 years of the study period. So the ratios are 0 in these years. It has the average ratio of 16.19% and standard deviation is 13.62%.

NABIL has invested 42.58% in average on government bond. The highest ratio is 72.47 % in 2005 and the lowest ratio is 15.03% in 2007. The ratios are 16.64% scattered from the average ratio. EBL has invested a few amounts on government bond in first 4 years. The average ratio of bank is 6.72%. The highest and lowest ratios are 23.17% in 2007 and 0.94% in 2003 respectively. Similarly, NIC has invested, in average, 22.15% in government bond. It has highest ratio is 49.40 and lowest ratio is 5.07%. These facts are presented graphically in figure 4.9 to make clearer.

Figure: 4.9

**Investment on Government Bond to Total Investment on Risk Free Assets
Ratio**



Least Square Linear Trend Analysis

Tend analysis has been a very useful and commonly applied statistical tool to forecast the future events in quantitative terms. On the basis of tendencies in the dependent variables in the part periods, the future trend is predicted. This analysis takes the historical data as the basis for forecasting. This method of forecasting the future trend is based on the assumptions that the past tendencies of the variable are repeated in the future, i.e. the past events affect the future events significantly.

The future trend is forecasted by using the following formula.

$$Y_c = a + bx$$

Where,

Y_c = the dependent variable

a = the origin i.e. arithmetic mean

b = the slope coefficient i.e. rate of change

x = the independent variable i.e. year

Trend Analysis of Investment on Risk Free Assets to Total Investment Ratio

Under this topic, an effort has been made to calculate the trend value of investment on risk free assets to total investment ratio of Nabil, EBL, BOK and NIC comparatively under seven years study period and projected the trend for next five years.

The table 4.10 presents the trend values of investment on risk free assets to total investment ratio.

Table 4.10
Trend of Investment on Risk Free Assets to Total Investment Ratio
(Ratios in %)

Years	Banks			
	Nabil	EBL	BOK	NIC
2001	48.08	93.54	79.80	92.70
2002	48.98	93.49	80.34	88.48
2003	49.89	93.43	80.88	84.26
2004	50.8	93.38	81.42	80.04
2005	51.71	93.33	81.96	75.82
2006	52.62	93.27	82.5	71.60
2007	53.52	93.22	83.04	67.38
2008	54.43	93.16	83.58	63.16
2009	55.34	93.11	84.12	58.94
2010	56.25	93.06	84.66	54.72
2011	57.16	93.00	85.20	50.50
2012	58.06	92.95	85.74	46.28
Mean (a)	50.80	93.38	81.42	80.04
Rate of Change (b)	0.908	-0.054	0.54	-4.22
Trend Equation	$50.80+0.908x$	$93.38-0.054x$	$81.42+0.54x$	$80.04-4.22x$

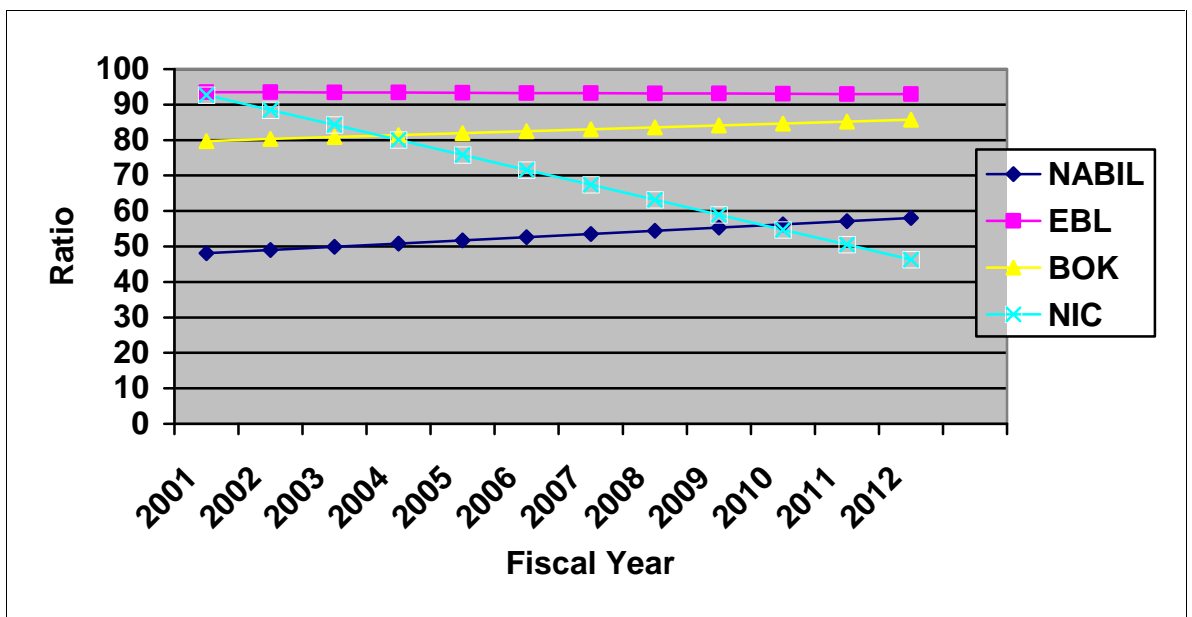
From the table 4.10, it is found that the investment on risk free assets to total investment ratio of Nabil, BOK are in increasing trend and EBL and NIC are in decreasing trend. The ratio of change of NIC is high and negative also (i.e. $b = -4.22$). The rate of change of EBL is the lowest among the sample banks. If the other things

are remain same, the investment n risk free assets to total investment ratio of Nabil, EBL, BOK and NIC will be 58.06%, 92.95%, 85.74% and 46.28% respectively in the year 2012.

Trend & line of investment on risk free assets to total investment ratio of sample banks is presented in the figure 4.10

Figure 4.10

Trend of Investment on Risk Free Assets to Total Investment Ratio



Trend Analysis of Investment on Treasury Bill's to Total Investment Ratio

Under this topic, an attempt has been made to calculate the trend value of investment on treasury bills to total investment ratio Nabil, EBL, BOK and NIC comparatively under seven years study period and project the trend for nest five years.

The following table presents the trend values of investment on treasury bills to total investment ratio

Table 4.11**Trend of Investment on Treasury Bills to Total Investment Ratio**

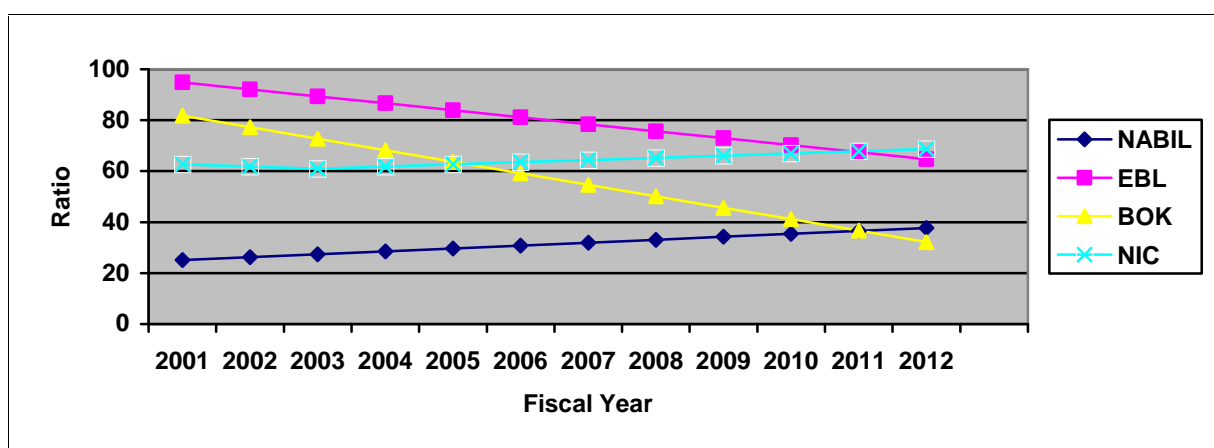
Years	Banks			
	Nabil	EBL	BOK	NIC
2001	25.12	94.86	81.74	62.65
2002	26.26	92.12	77.23	61.79
2003	27.40	89.38	72.72	60.93
2004	28.54	86.64	68.21	61.79
2005	29.68	83.90	63.70	62.65
2006	30.82	81.16	59.19	63.51
2007	31.96	78.42	54.68	64.37
2008	33.10	75.68	50.17	65.23
2009	34.24	72.94	45.66	66.09
2010	35.38	70.20	41.15	66.95
2011	36.52	67.46	36.64	67.81
2012	37.66	64.72	32.13	68.67
Mean (a)	28.54	86.64	68.21	61.79
Rate of Change (b)	1.14	-2.74	-4.51	0.86
Trend Equation	28.54+1.14x	86.64-2.74x	68.21-4.51x	61.79+0.86x

Table 4.11 reveals the trend of investment on treasury bills to total investment ratio of the sample banks. In this table, It has been found that the investment on treasury bills to total investment ratio Nabil, and NIC are in increasing trend. The ratio of EBL and BOK are in decreasing trend. The ratio of EBL is rapidly slopping down by the rate of -4.51%. The ratio of BOK is slopping down by the rate of -2.74%. The investment on treasury bills to total investment ratio of Nabil and NIC is fluctuating in increasing trend by the rate of 1.14% and 0.86% respectively. If other things remain same, the investment on treasury bills to total investment ratio of Nabil, EBL, BOK and NIC will be 37.66%, 64.72%, 32.13% and 68.67% respectively in the year 2012.

Trend line of investment on treasury bills to total investment ratio of sample banks is presented below:

Figure 4.11

Trend of Investment on Treasury Bills to Total Investment Ratio



Trend Analysis of Investment on Government Bond to Total Investment Ratio

Under this topic, an effort has been made to calculate the trend value of investment on government bond to total investment ratio of Nabil, EBL, BOK and NIC comparatively under seven years study period and project the trend for next five years.

The table 4.12 describes the trend values of investment of government bond to total investment ratio.

Table 4.12

Trend of Investment on Government Bond to Total Investment Ratio

Years	Banks			
	Nabil	EBL	BOK	NIC
2001	22.41	-2.16	-1.99	33.54
2002	22.29	0.67	3.07	28.41
2003	22.17	3.50	8.13	23.28
2004	22.05	6.33	13.19	18.15
2005	21.93	9.16	18.25	13.02
2006	21.81	11.99	23.31	7.89
2007	21.69	14.82	28.37	2.76
2008	21.57	17.65	33.43	-2.38
2009	21.45	20.48	38.49	-7.50
2010	21.23	23.31	43.55	-12.63
2011	21.21	26.14	48.61	-17.76
2012	21.09	28.97	53.67	-22.89
Mean (a)	22.05	6.33	13.19	18.15
Rate of Change (b)	-0.12	2.83	5.06	-5.13
Trend Equation	22.05-0.12x	6.33+2.83x	13.19+5.06x	18.15-5.13x

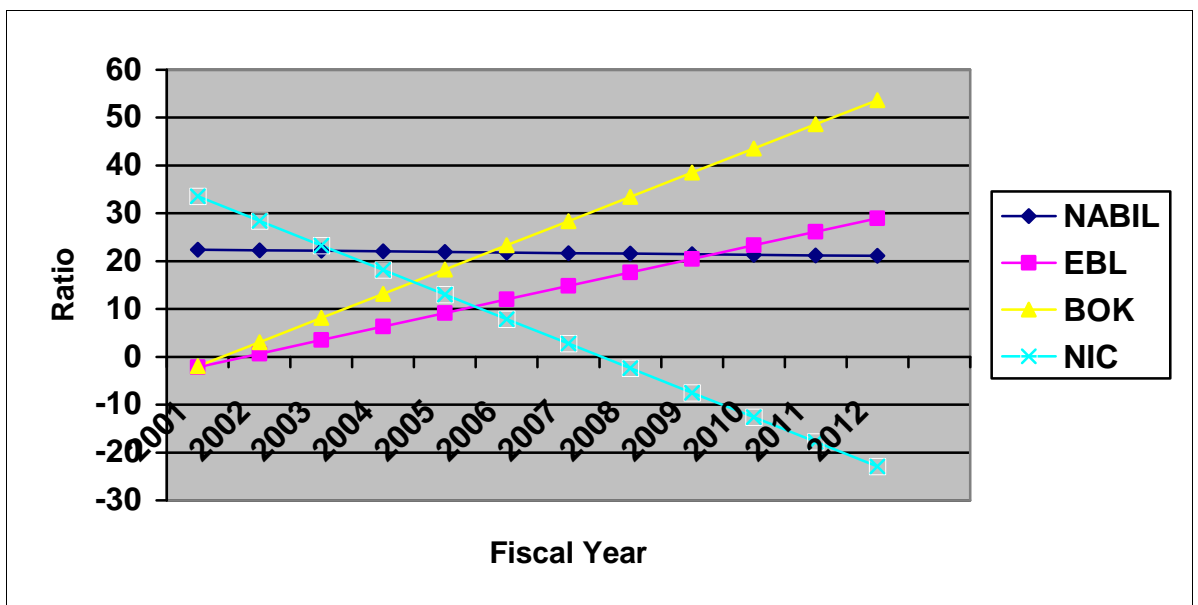
In the table 4.12, the trend value of investment on government bond to total investment ratios of the banks under study is presented. From this table, it is found that the ratios of Nabil and NIC are fluctuating in decreasing trend while the ratios of EBL and BOK are in increasing trend. The rate of change of the ratio of NIC is the highest among the sample banks which in negative. The ratio of Nabil is sloping down slowly by the rate of -0.12%. The trend lines of NIC is heading negatively from the year 2008.

If the other things are remain same, the investment on bond to total investment ratio of Nabil, EBL, BOK and NIC will be 21.09%, 28.97%, 53.67% and -22.89% respectively is the year 2012.

Trend line of investment on government bond to total investment ratio of sample banks is presented in the figure 4.12.

Figure 4.12

Trend of Investment on Government Bond to Total Investment Ratio



Trend Analysis of Total Investment to Total Deposit Ratio

Under this topic, an attempt has been made to calculate the trend value of total investment on total deposit ratio of Nabil, EBL, BOK and NIC comparatively under seven years study period and project the trend for next five ears.

The table 4.13 present the trend values of total investment to total deposit ratio.

Table 4.13
Trend of Total Investment to Total Deposit Ratio
(Ratios in %)

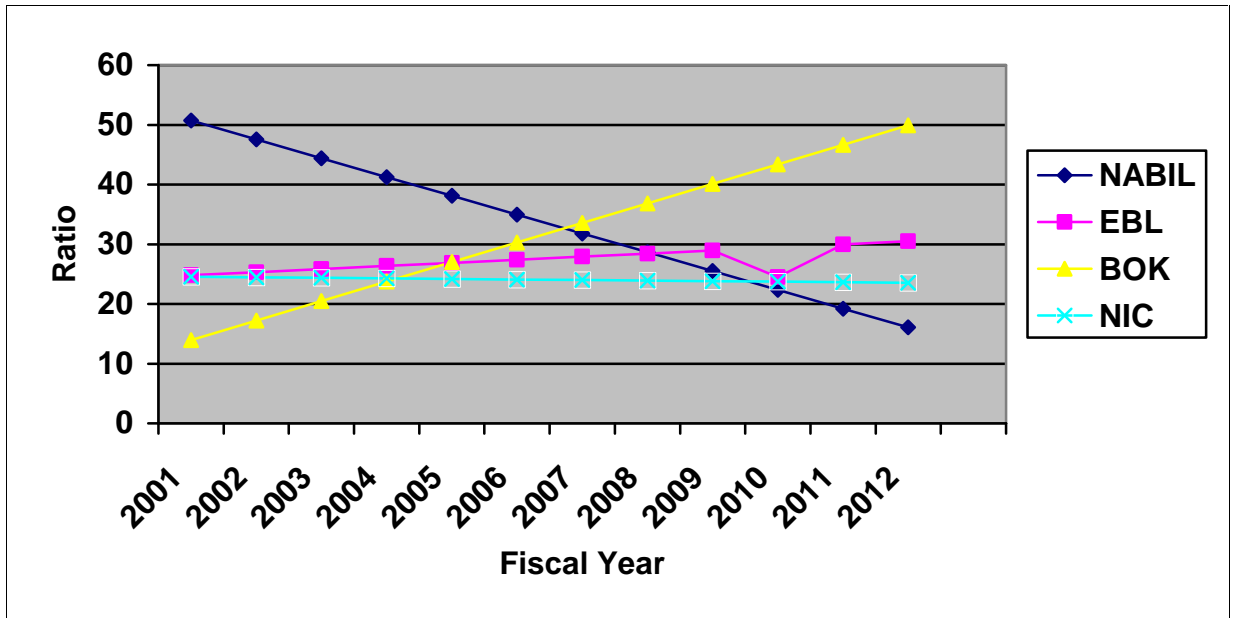
Years	Banks			
	Nabil	EBL	BOK	NIC
2001	50.71	24.80	13.95	24.55
2002	47.56	25.32	17.22	24.46
2003	44.41	25.84	20.99	24.37
2004	41.26	26.36	23.76	24.28
2005	38.11	26.88	27.03	24.19
2006	34.96	27.40	30.30	24.10
2007	31.81	27.92	33.57	24.01
2008	28.66	28.44	36.84	23.92
2009	25.51	28.96	40.11	23.83
2010	22.36	24.48	43.38	23.74
2011	19.21	30.00	46.65	23.65
2012	16.06	30.52	49.92	23.56
Mean (a)	41.26	26.36	23.75	24.28
Rate of Change (b)	-3.15	0.52	3.27	-0.09
Trend Equation	41.26-3.15x	26.36+0.52x	23.75+3.27x	24.28-0.09x

From the table 4.13, it is found that total investment to total deposit ratio of Nabil, and NIC is in decreasing trend of fluctuation and EBL and BOK is in increasing trend. Among the banks, the ratio of BOK is increasing by the highest rate of change (i.e. $b = 3.27\%$). The ratio of change of the ratio of Nabil, EBL and NIC are -3.15% , 0.52% and -0.09% respectively.

If other things remain same, the total investment to total deposit ratio of Nabil, EBL, BOK and NIC will be 16.06% , 30.52% , 49.92% and 23.56% respectively in the year 2012.

Trend line of total investment to total deposit ratio of sample,d banks is presented in the figure 4.13.

Figure 4.13
Trend of Total Investment tot Total Deposit Ratio



Trend Analysis of Investment on Risk Free Assets to Total Deposit Ratio

Under this topic, an effort has been made to calculate the trend value of investment on Risk free assets to total deposit ratio of Nabil, EBL, BOK and NIC comparatively under seven years study period and project the trend for next five years.

The table 4.14 describes the trend values of investment on risk free assets to total deposit ratio.

Table 4.14
Trend of Investment on Risk Free Assets to Total Deposit Ratio

Years	Banks			
	Nabil	EBL	BOK	NIC
2001	24.05	23.25	11.99	22.80
2002	22.98	23.68	14.58	21.96
2003	21.91	24.11	17.17	21.12
2004	20.84	24.54	19.76	20.28
2005	19.77	24.97	22.35	19.44
2006	18.70	25.40	24.94	18.60
2007	17.63	25.83	27.53	17.76
2008	16.56	26.26	30.12	16.92
2009	15.49	26.69	32.71	16.08
2010	14.42	27.12	35.30	15.24
2011	13.55	27.55	37.89	14.40
2012	12.28	27.98	40.48	13.56
Mean (a)	20.84	24.54	19.76	20.28
Rate of Change (b)	-1.07	0.43	2.59	-0.84
Trend Equation	$20.84-1.075x$	$24.54+0.43x$	$19.76+2.59x$	$20.28-0.84x$

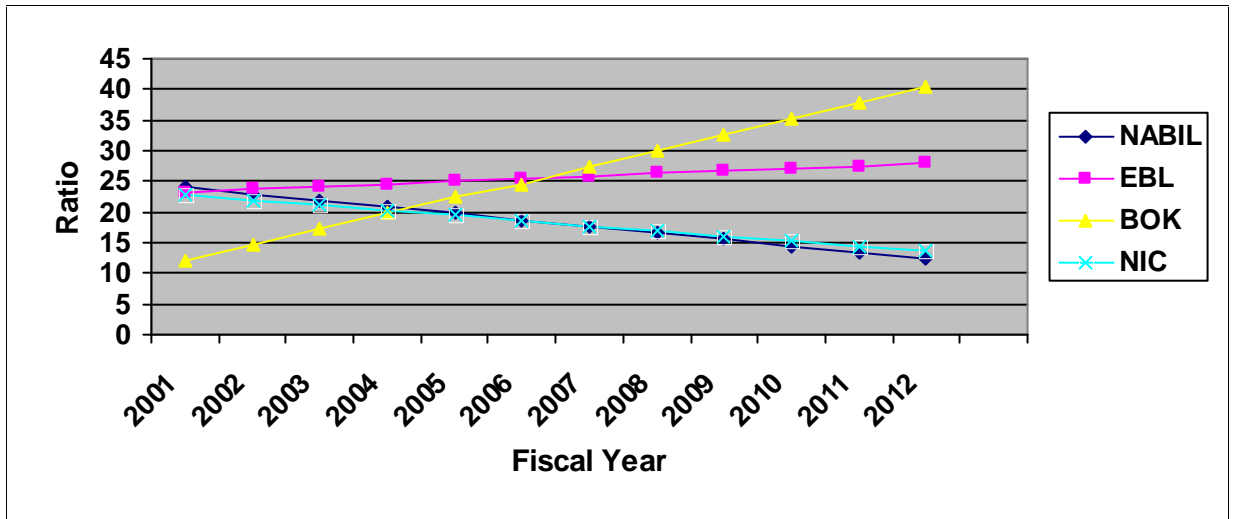
Form the table 4.14, it has been found the fact that the investment on risk free assets to total deposit ratio of Nabil and NIC are decreasing trend and EBL and BOK are in increasing trend. Comparatively the rate of change of BOK (i.e. $b = 2.59\%$) is the highest among all the banks under study. It means BOK is efficient to invest in risk free assets significantly.

If other things are remain same, the investment on risk free assets to total deposit ratio of Nabil, EBL, BOK and NIC will be 12.28%, 27.98%, 40.48% and 13.56% respectively in the year 2012.

Trend line of investment on risk free assets to total deposit ratio of sampled banks is presented in the figure 4.14.

Figure 4.14

Trend of Investment on Risk Free Assets to Total Investment Ratio



Trend Analysis of Investment on Treasury Bills to Total Deposit

Ratio

Under this topic, an effort has been made to calculate the trend value of investment on treasury bills to total deposit ratio of Nabil, EBL, BOK and NIC comparatively under seven years study period and project the trend for next five years.

The table 4.15 describes the trend values of investment on treasury bills to total deposit ratio.

Table 4.15

Trend of Investment on Treasury Bill's to Total Deposit Ratio

Years	Banks			
	Nabil	EBL	BOK	NIC
2001	13.70	23.69	12.27	15.43
2002	13.13	23.40	13.51	15.57
2003	12.56	23.11	14.75	15.71
2004	11.99	22.82	15.99	15.85
2005	11.42	22.53	17.23	15.99
2006	10.85	22.24	18.47	16.13
2007	10.28	21.95	19.71	16.27
2008	9.71	21.66	20.95	16.41
2009	9.14	21.37	22.19	16.55
2010	8.57	21.08	23.43	16.69
2011	8.00	20.79	24.67	16.83
2012	7.43	20.50	25.91	16.97
Mean (a)	11.99	22.82	15.99	15.85
Rate of Change (b)	-0.57	-0.29	1.24	0.14
Trend Equation	11.99-0.57x	22.82-0.29x	15.99+1.24x	15.85+0.14x

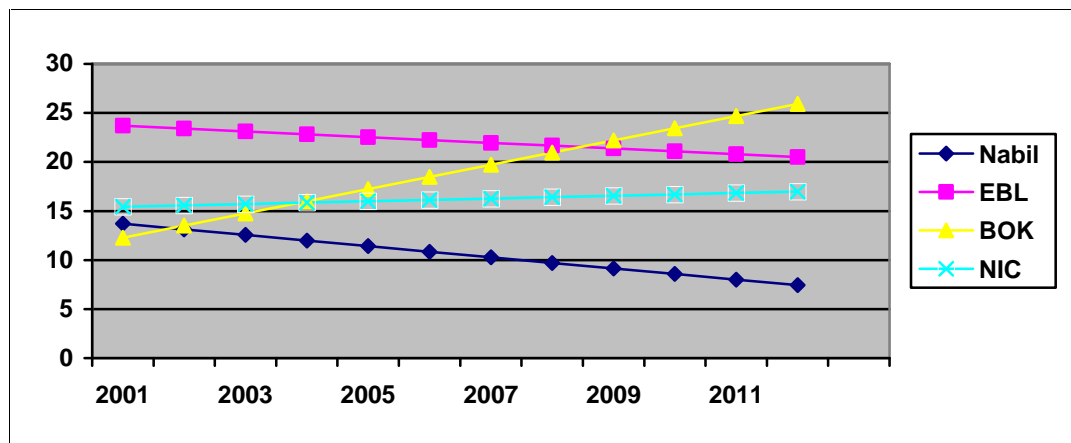
The table 4.15 reveals that the investment on treasury bills to total deposit ratio of Nabil and EBL are in decreasing trend and BOK and NIC are in increasing trend. Among the banks, the ratio of BOK is the highest rate of change (i.e. $b = 1.24\%$). The ratio of NIC is increasing by the lowest rate of change (i.e. $b = 0.14\%$) among the banks under study.

If other things are remain same, the investment on treasury bills to total deposit ratio of Nabil, EBL, BOK and NIC will be 7.43%, 20.50%, 25.91% and 16.47% respectively and the year 2012.

Trend Line of line of investment on treasury bills to total deposit ratio of sampled banks is presented in the figure 4.15.

Figure 4.15

Trend Line of Line of Investment on Treasury Bills to Total Deposit Ratio



4.3.7 Trend Analysis of investment on Government bond to Total Deposit Ratio

Under this topic an effort has been made to calculate the trend value of investment on government bond to total deposit ratio of Nabil, EBL, BOK and NIC comparatively under seven years study period and project the trend for next five years.

The table 4.16 describes the trend values of investment on government bond to total deposit ratio.

Table 4.16
Trend of investment on Government Bond to Total Deposit Ratio
(Ratios in %)

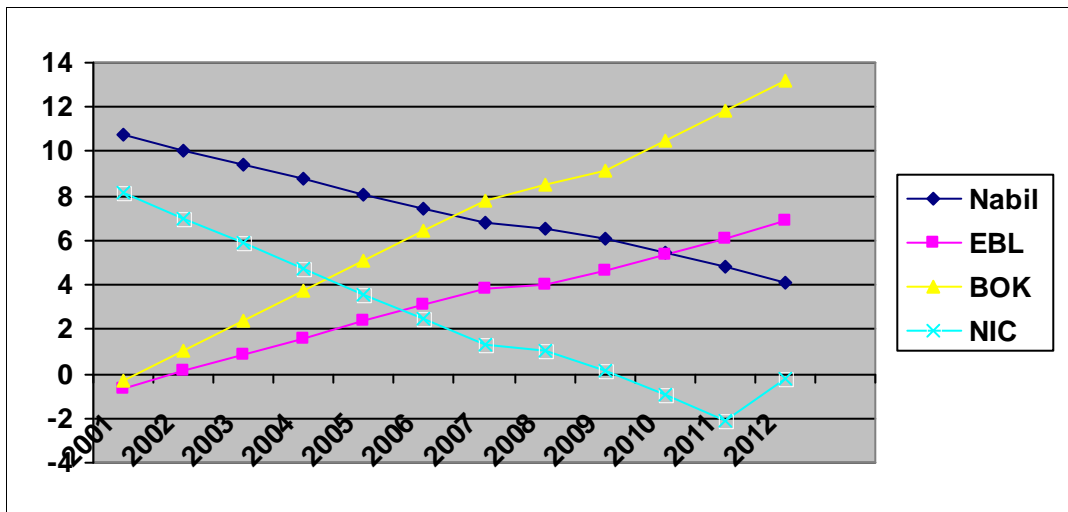
Years	Banks			
	Nabil	EBL	BOK	NIC
2001	10.73	-0.63	-0.30	8.16
2002	10.07	0.12	1.05	7.02
2003	9.41	0.87	2.40	5.88
2004	8.75	1.62	3.75	4.74
2005	8.09	2.37	5.10	3.60
2006	7.43	3.12	6.45	2.46
2007	6.77	3.87	7.80	1.32
2008	6.48	4.12	8.62	1.03
2009	6.11	4.62	9.15	0.18
2010	5.45	5.37	10.50	-0.96
2011	4.79	6.12	11.85	-2.10
2012	4.13	6.87	13.20	-0.24
Mean (a)	8.75	1.62	3.75	4.75
Rate of Change (b)	-0.66	0.75	1.35	-1.14
Trend Equation	$8.75-0.66x$	$1.62+0.75x$	$3.75+1.35x$	$4.75-1.14x$

From table 4.16, it is found that investment on government bond to total deposit ratio is fluctuating in decreasing trend of Nabil and NIC in increasing trend of EBL and BOK. The rate of change of the ratio of BOK is the highest rate (i.e. $b=1.35\%$) among the banks. The lowest rate of change is -0.66% if Nabil, which means the slowly decreasing trend than other bank. The ratio of EBL is increasing by the rate of 0.75% and NIC is decreasing by the rate of -1.14% .

If other things remain same, the investment on government bond to total deposit ratio of Nabil, EBL, BOK and NIC will be 4.13% , 6.87% , 13.20% and -3.24% respectively in the year 2012.

Trend line of investment on government bond to total deposit ratio if sampled banks is presented in the figure 4.16.

Figure 4.16
Trend of investment on Government Bond to Total Deposit Ratio



Trend Analysis of investment on Treasury Bills to Total Investment on Risk Free Assets Ratio

Under this topic, an effort has been made to calculate the trend value of investment on treasury bills to total investment on risk free assets ratio of Nabil, EBL, BOK and NIC comparatively under seven years study period and project the trend for next five years.

The table 4.17 describes the trend value of investment on treasury bills to total investment on risk free assets ratio.

Table 4.17

**Trend of investment on Treasury Bill to Investment on Risk Free Assets Ratio
(Ratios in %)**

Years	Banks			
	Nabil	EBL	BOK	NIC
2001	55.02	105.355	103.16	63.67
2002	55.67	102.33	96.71	68.46
2003	56.32	99.305	90.26	73.25
2004	56.97	93.28	83.81	78.04
2005	57.62	90.26	77.36	82.83
2006	58.27	87.23	70.41	87.62
2007	58.92	84.21	64.46	92.41
2008	59.57	81.18	58.01	97.20
2009	60.22	78.16	51.56	101.99
2010	60.87	75.13	45.11	106.78
2011	61.52	72.11	38.66	111.57
2012	62.17	69.08	32.21	116.36
Mean (a)	56.97	93.28	83.81	78.04
Rate of Change (b)	0.65	-3.025	-6.45	4.79
Trend Equation	$56.97+0.66x$	$93.28-3.025x$	$83.81-6.45x$	$78.07+4.79x$

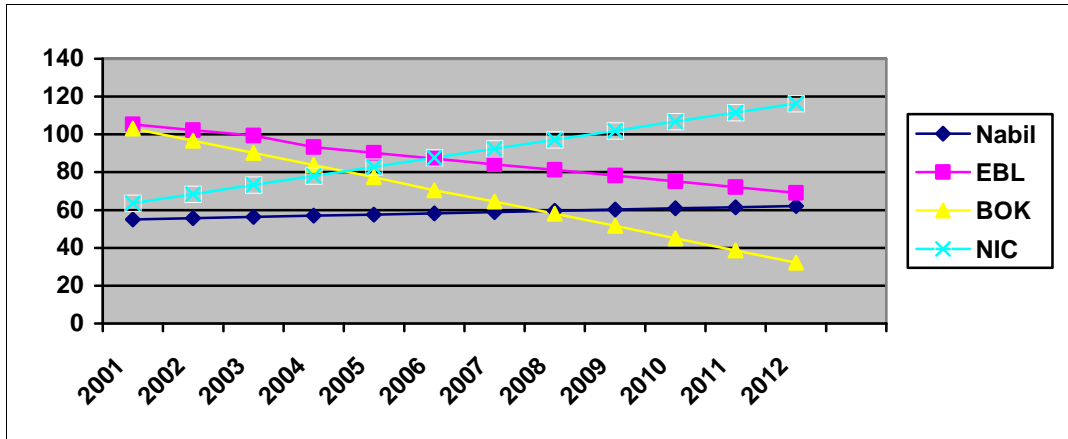
Table 4.17 is presented to show the trend value of investment on treasury bill to total investment on Risk free assets ratio. From this table, it is revealed that the ratios of Nabil and NIC are fluctuating in increasing trend and EBL & BOK are fluctuating in decreasing trend. The ratio of BOK is decreasing highly by the rate of 6.45%. The ratio of NIC is increasing by 4.79%. The lowest rate of change among the banks is 0.65% of the Nabil.

If other things remain same, the investment on treasury bills to total investment on risk free assets ratio of Nabil, EBL, BOK and NIC will be 62.17%, 69.08%, 32.21% and 116.36% respectively in the year 2012.

Trend line of investment on treasury bills to total investment on risk free assets ratio of sampled banks is presented in figure 4.17.

Figure 4.17

Trend of Investment on Treasury Bill to Investment on Risk Free Assets Ratio



4.3.9 Trend Analysis of Inv. on Gov. Bond to Total Investment on Risk Free Asset

Under this topic, an attempt has been made to calculate the trend value of investment on government bond to total investment on risk free assets ratio of Nabil, EBL, BOK and NIC comparatively under seven years study period and project the trend for next five years.

The table 4.18 describes the trend values of investment on government bond to total investment on risk free assets ratio.

Table 4.18
Trend of investment on Government Bond to Investment on Risk Free Assets
Ratio
(Ratios in %)

Years	Banks			
	Nabil	EBL	BOK	NIC
2001	43.84	-2.37	-3.16	39.16
2002	43.42	0.66	3.29	33.49
2003	43.00	3.69	9.74	27.82
2004	42.58	6.72	16.19	22.15
2005	42.16	9.75	22.64	16.48
2006	41.44	12.78	29.09	10.81
2007	41.32	15.81	35.54	5.14
2008	40.90	18.84	41.99	-0.53
2009	40.48	12.87	48.44	-6.20
2010	40.06	24.90	54.89	-11.87
2011	39.64	27.93	61.34	-17.54
2012	39.22	30.96	67.79	-23.21
Mean (a)	42.58	6.72	16.19	22.15
Rate of Change (b)	-0.42	3.03	6.45	-5.67
Trend Equation	42.58-0.42x	6.72-3.03x	16.19+6.45x	22.15-5.67x

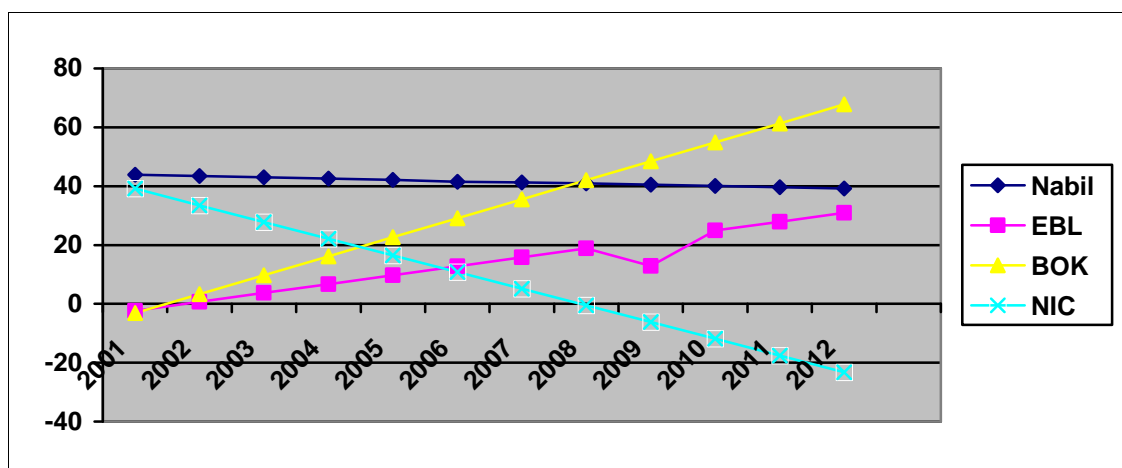
From the table 4.18, it has been revealed that the investment on government bond to total investment on risk free assets ratio of Nabil and NIC is in decreasing trend and EBL & BOK is in increasing trend. The ratio of BOK is in the highest fluctuation among the banks (i.e. $b = 6.45\%$) the rate of change of Nabil, EBL and NIC are -0.42% , 3.03% and -5.67% respectively.

If other things remain same, the investment on government bond to total investment on risk free assets ratio of Nabil, EBL, BOK and NIC will be 39.22% , 30.96% , 67.79% and -23.21% respectively in the year 2012.

Trend line of investment on government bond to total investment on risk free assets ratio of sampled banks is presented in figure 4.18.

Figure 4.18

Trend of investment on Government Bond to Total Investment on Risk Free Assets Ratio



Analysis of Yield Rate of Risk Free Assets

Under this topic, an effort is made to analyze the tendency of the interest rates of the various risk free assets prevailing in Nepal. Trend analysis of interest rate of 91-days treasury bills, 364-days treasury bills, national saving certificates and development bonds according to historical data of seven years period is presented below.

Trend Analysis of Interest Rate of 364-days Treasury Bills

In this topic, an attempt has been made to analyze the interest rate of 364-days treasury bills. Actual interest rate of 364-days treasury bills, and its trend value is presented in following table. Trend value of the interest rate for coming five years period is also forecaster in the table 4.19.

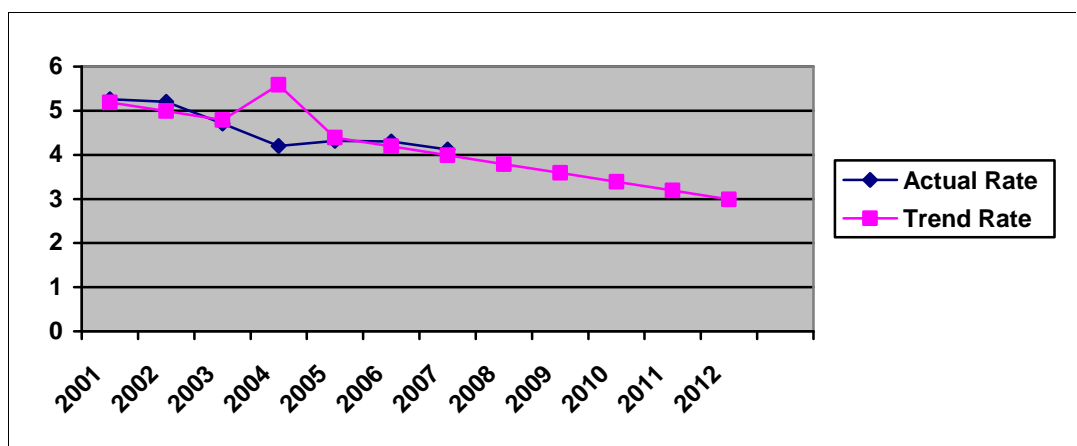
Table 4.19
Trend of Interest Rate of 364-days Treasury Bills

(Rate in %)

Years	Actual Rate	Trend Rate
2001	5.26	5.19
2002	5.2	4.99
2003	4.71	4.79
2004	4.2	4.59
2005	4.32	4.39
2006	4.3	4.19
2007	4.12	3.99
2008		3.79
2009		3.59
2010		3.39
2011		3.19
2012		2.99
Mean (a)		4.59
Standard Deviation		0.44
Rate of Change (b)		-0.20
Trend Equation		4.59-0.2x

From the table 4.19 , it is revealed that the interest rate of 364-days treasury bills is in average 4.59%. The interest rates are dispersed from the average rate by 0.44%. The highest interest rate was 5.26% in the year 2001 and the lowest rate was 4.12% in year 2007. the trend value of the interest rate shows the decreasing trend of value of the interest rate shows the decreasing trend of fluctuation. The rate of decrease of the interest rate is -0.20. If other things are remain same, the interest rate of the 364-days treasury bills will be 2.99% in the year 2012. These facts are presented in the figure 4.19 to make clear.

Figure 4.19
Trend of Interest Rate of 364-days Treasury Bills



Trend Analysis of Interest Rate of 91-days Treasury Bills

In this topic, an effort has been made to analyze the interest rate of 91-days treasury bills. Actual interest rate of 91-days treasury bills and its trend value is presented in following table. Trend value of the interest rate for coming five years period is also forecasted in the table 4.20.

Table 4.20
Trend of Interest Rate of 91-days Treasury Bills

(Rate in %)

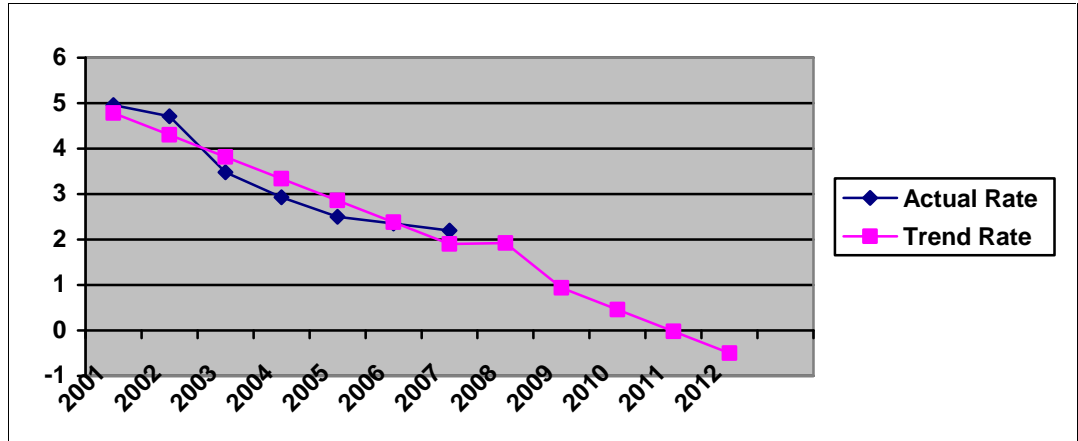
Years	Actual Rate	Trend Rate
2001	4.96	4.78
2002	4.71	4.30
2003	3.48	3.82
2004	2.93	3.34
2005	2.50	2.86
2006	2.35	2.38
2007		1.90
2008		1.92
2009		0.94
2010		0.46
2011		-0.02
2012		-0.50
Mean (a)		3.34
Standard Deviation		1.01
Rate of Change (b)		-0.48
Trend Equation		3.34-0.48x

From the table 4.20, it is depicted that the mean interest rate of 91-days treasury bills is 3.34%. The standard deviation of 1.01% shows that the rates are scattered at the rate of 1.01% from the average rate. The highest rate is seem to be 4.46% in the year 2001 and the lowest rate is 2.35% in the year 2007. From the trend analysis of interest rate, it is seem that the interest rate of 91-days treasury bills is fluctuating in decreasing rate. But the rate of fluctuation is -0.48%. If other things are

remain same, the interest rate of 91-days treasury bill will be -0.50% in the year 2012. These facts are shown in the figure 4.20 to make clearer.

Figure 4.20

Trend of Interest Rate of 91-days Treasury Bills



Trend Analysis of Interest Rate of National Saving Certificate

In this topic, an effort has been made to analyze the interest rate of national saving certificate. Actual interest rate of national saving certificate of the study period and trend value is presented in following table. Trend value of the interest rate for coming five year period is also forecasted in the table 4.21.

Table 4.21

Trend of Interest Rate of National Saving Certificate

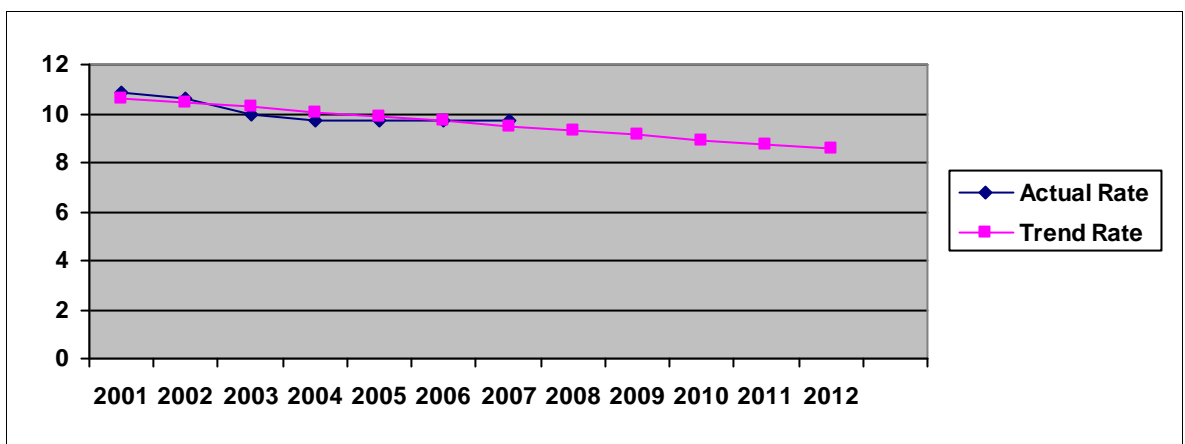
(Rate in %)

Years	Actual Rate	Trend Rate
2001	10.88	10.64
2002	10.63	10.45
2003	10.00	10.26
2004	9.75	10.07
2005	9.75	9.88
2006	9.75	9.69
2007	9.75	9.50
2008		9.31
2009		9.12
2010		8.93
2011		8.74
2012		8.55
Mean (a)		10.07
Standard Deviation		0.44
Rate of Change (b)		-0.19
Trend Equation		10.07-0.19x

From the table 4.21, it is depicted that the interest rate of the national saving certificate is in average 10.07%. The interest rates are dispersed from their mean by 0.44%. The highest rate of interest is 10.88% in 2001 and lowest rate is 9.75% in the year 2004 to 2007. By the analysis of trend, it is seemed that the interest rate of national saving certificate is a decreasing trend. The rate of change is 0.19% negative. If other thinks remaining same, the rate of interest of the national saving certificate will be 8.55% in the year 2012. These facts are shown in the figure 4.21 to make clear.

Figure 4.21

Trend of Interest Rate of National Saving Certificate



Trend Analysis of Interest Rate of Development Bond

In this topic, an attempt has been made to analyze the interest rate of development bond. Actual interest rate of development bond during study period and trend value is presented in following table. Trend value of the interest rate for coming five years period is also forecasted in the table 4.22.

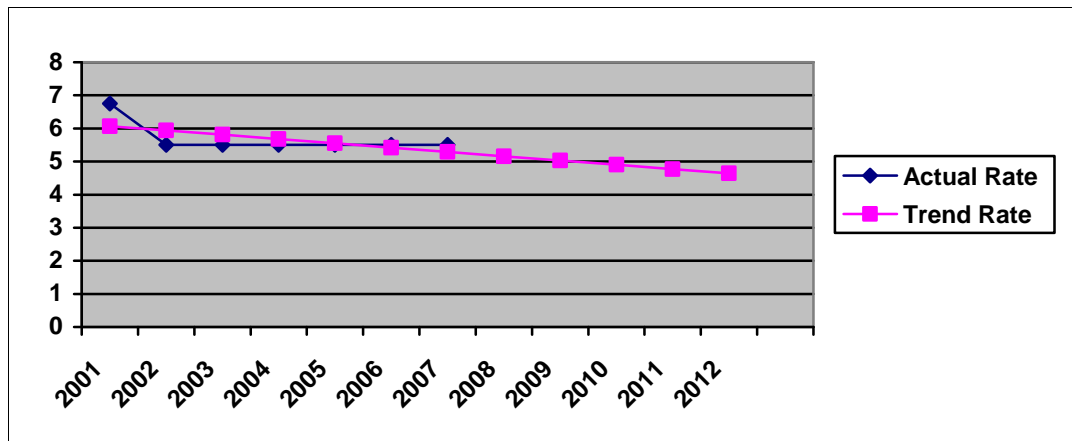
Table 4.22
Trend of Interest Rate of Development Bond

(Rate in %)

Years	Actual Rate	Trend Rate
2001	6.75	6.07
2002	5.50	5.94
2003	5.50	5.81
2004	5.50	5.68
2005	5.50	5.55
2006	5.50	5.42
2007	5.50	5.29
2008		5.16
2009		5.03
2010		4.90
2011		4.77
2012		4.64
Mean (a)		5.68
Standard Deviation		0.44
Rate of Change (b)		-0.13
Trend Equation		5.68-0.13x

From the table 4.22, it is revealed that the interest rate of development bond is in average 5.68% during the study period. The interest rates are scattered from the average value by the rate of 0.44%. The highest rate of interest of the development bond is 6.75% in the year 2001 and the lowest rate of interest is 5.5% in the last 6 years of the study period. From the trend analysis of the interest rate of the development bond, it is depicted that the trend of interest rate of the development bond is in decreasing trend. The rate of decreasing is 0.13% negative. If other things remaining same, the interest rate of development bonds will be 4.64% in the year 2012. To make clear, the facts are shown in figure 4.22.

Figure 4.22
Trend of Interest Rate of Development Bond



Major Findings of the Study

From the analysis of the data, following major findings have been drawn out.

- From the analysis of investment on risk free assets to total investment ratio, it is seen that commercial banks are interested to invest in risk free assets. It is found that Nabil has made 50.80% investment on risk free assets, which is the lowest among the banks under study. EBL has invested 93.38% in risk free assets.
- From the analysis of investment on treasury bills to total investment ratio, it is found that commercial banks are in short-term risk free assets rather than long-term risk-free assets. The banks are found to invest minimum 28.54% to maximum 86.64% of total investment in treasury bills.
- From the analysis of investment on government bond to total investment ratio, it is found that the commercial banks are less interested to invest in long-term risk free assets rather than treasury bills Nabil and NIC have invested 22.05% and 18.15% respectively but EBL and BOK have invested very nominal amount on government bond.
- From the analysis of total investment to total deposit ratio it is revealed that commercial banks have invested 28.91% of total deposit in securities.
- Commercial Banks have invested around 21.36% of total deposit in risk free assets. EBL has highest 24.54% and BOK has invested the lowest 19.76% in risk free assets.

- From the analysis of investment on treasury bill to total deposit ratio, it is found that the commercial banks have invested 16.66% of total deposit is short term risk free assets.
- From the analysis of total investment on government bond to total deposit ratio of the sample bank, it is found that the banks have invested only 4.72% of total deposit in government bond. EBL has invested on 1.62% of total deposit in government bond.
- From the analysis of investment on treasury bills to total investment no risk free assets. The commercial banks have invested in an average of 78.03% of total investment on risk free assets in treasury bills. EBL and BOK have invested 93.28% and 83.81% in treasury bills respectively.
- From the analysis of investment on government bond to total investment on risk free assets, it is revealed that EBL has invested a few amount first 4 year of study period and BOK has not invested on government bond in the first 2years Nabil has invested 42.58% of risk free assets in the development bond. None of the banks under study are found to invest on National Saving Certificate.
- From the comparative analysis of trend of investment on risk free assets to total investment, it is found that the ratio of Nabil and BOK are in increasing trend while the ratio of EBL and NIC are in decreasing trend.
- It is found that the investment on treasury bills to total investment ratio of EBL and BOK are in decreasing trend. The ratio of EBL is sloping down by 2.74% and BOK is sloping down by 4.51%. The investment on treasury bills to total investment ratio of Nabil and NIC are fluctuating in increasing trend.
- The investment on government bond to total investment ratio of Nabil and NIC negative trend and EBL and BOK are fluctuating in positive trend.
- From the trend analysis of total investment to total deposit ratio, it is found that total investment to total deposit ratio of Nabil and NIC are in decreasing trend and EBL and BOK are in increasing trend.
- It has been found the fact that the investment on risk free assets to total deposit ratio of Nabil and NIC are in negative and EBL & BOK are in positive trend.
- The investment on treasury bills to total deposit ratio of Nabil and EBL are in decreasing trend and BOK & NIC are in increasing trend.

- From the trend analysis of the investment on government bond to total deposit ratio, it is found that investment on government bond to total deposit ratio of Nabil and NIC are in decreasing trend and EBL & BOK are in increasing trend.
- It has been revealed that the investment on treasury bills to total investment on risk free assets ratio of Nabil and NIC are fluctuating in increasing trend while EBL & BOK are fluctuating in decreasing trend.
- From the analysis of the trend value of investment on government bond to total investment on risk free assets ratio, it is revealed that the ratio of Nabil and NIC are in decreasing trend while the ratio of EBL and BOK are in decreasing trend while the ratio of EBL and BOK are in increasing trend.
- From the analysis of the interest rate, it is depicted that the mean interest rate of 91-days treasury bills is 3.34% from the trend analysis of the interest rate, it is found that the interest rate of 91-days treasury bills it is fluctuating in decreasing rate. But the rate of fluctuation is -0.48%.
- It is revealed that the interest rate 364-days treasury bills is, in average, 4.59%. The trend value of the interest rate shows the decreasing trend of fluctuation.
- It is depicted that the interest rate of the national saving certificate is in an average of 10.07%. By the analysis of trend, it is seemed that the interest rate of national saving certificate is in decreasing trend.
- It is revealed that the interest rate of development bond is in, an average of 5.68% during the study period. From the trend analysis of the interest rate of the development bond, it is depicted that the trend of interest rate of the development bond is in decreasing trend.

CHAPTER -5

SUMMARY, CONCLUSION AND RECOMMENDATIONS

5.1 Summary

Basically, the entire research work has focused on the comparative study on commercial bank's investment on Risk Free Assets. For the study, four commercial banks i.e. Nabil, EBL, BOK and NIC are taken as sample and analyzed their investment on Risk Free Assets. Seven years secondary data, i.e. from 2001 to 2007, are taken for the study. The general objective of this study is to analyze the practice of the commercial bank's investment on Risk Free Assets. To meet the general objective, the other specific objectives are formulated as follows.

- a. To study the trend of investment on long-term and short-term Risk Free Assets of the selected commercial banks.
- b. To analyze the yield from Risk Free Assets to the commercial banks.
- c. To evaluate the proportion of investment made on Risk Free Assets securities by the banks.

To meet the research objectives this study is divided into five chapters. First is introduction chapter, which includes general background statement of the problem, objectives of the study, significance of the study, limitations of the study and organization of the study.

Second chapter deals with review of available literatures in the field of the study being conducted. This includes review of the theories of the concerned topic, review of books and review of various empirical studies.

Third chapter explains the research methodology employed to conduct the study and tools and techniques used in analysis of the data as well. This chapter includes research design, source of data, population and samples, methods of data analysis and various financial and statistical tools.

Fourth chapter is devoted to the presentation, analysis and interpretation of the study through definite course of research methodology. In this chapter, all the data are compiled, processed and tabulated as per necessity and different tables, figures and diagrams are presented to make the study easier.

Fifth and last chapter is conclusive and suggestive chapter. It includes summary of the study, conclusion of the main finding and recommendation for further improvement.

This study suffers from different limitations; it considers four banks as samples out of total commercial banks in Nepal. Time and resources are the constraints of the study. Therefore the study may not be generalized in all case and accuracy depends upon the data collected and provided by the organization.

5.2 Conclusion

From the analysis of the data, following conclusions have been drawn out.

Commercial banks are interested to invest in Risk Free Assets. The banks are more interested to invest in short-term Risk Free Assets rather than long-term Risk Free Assets.

But the banks are less interested to invest in long-term Risk Free Assets. Nabil and NIC have invested 22.05% and 18.15% respectively but BOK and EBL have invested very nominal amount on government bond.

The commercial banks have invested around 21.36% of total deposit in Risk Free Assets. The banks are able to increase in deposit. It is found that the commercial banks have invested 16.66% of total deposit in short-term Risk Free Assets.

The banks have invested only 4.71% of total deposit in government bond. It implies that commercial banks want to maintain liquidity by investing in short-term, risk free assets rather than long-term Risk Free Assets.

It is depicted that treasury bills cover most of the investment in Risk Free Assets. The commercial banks have invested in an average of 78.25% of the total investment on Risk Free Assets in treasury bills.

It is found that each of the banks under study has invested only on treasury bills among the different types of short-term investment instruments.

None of the banks under study are found to invest on National Saving Certificate.

It is found that total investment to deposits ratio of the banks is in increasing trend. It implies that the banks are able to raise the total investment as per increase in total deposit.

It is found that the investment on Risk Free Assets to total deposit ratio of all the sample banks are in increasing trend. This fact implies that the banks are utilizing their deposits by investing on Risk Free Assets.

The investment on treasury bills to total deposit ratio of all the sample banks are in increasing trend. This fact implies that the banks are investing their deposit in risk free short-term investment securities significantly.

It is found that investment on government bond to total deposit ratio is in increasing trend for all the banks under study. It means the banks interest of investment on government bond is increasing.

Trend value of investment on treasury bill to total investment on government securities ratio of all the sampled banks are fluctuating in decreasing trend.

It has been revealed that the investment on government bond to total investment on government securities ratio of all the banks under study is in increasing trend.

The interest rate of all government securities. i.e. 364-days treasury bills, 91-days treasury bills, national saving certificates, and development bond are in decreasing trend. The mean interest rates of the securities are 5.23%, 3.64%, 10.49% and 6.31% respectively during the study period.

5.3 Recommendations

Suggestion is the output of the study. It helps to take corrective action in their activities in future. On the basis of analysis and the findings of the study, following suggestions and recommendations are made to overcome weaknesses and inefficiency of the concerned body.

Nabil has high level of fluctuation on investment on Risk Free Assets i.e. treasury bills and government bond. The banks are suggested to avoid this type of fluctuation.

EBL, BOK and NIC should decrease the total investment on Risk Free Assets to total investment ratio, so that they can increase the loan and advance to make higher yield than Risk Free Assets.

The trend of investment on treasury bills to Risk Free Assets ratio of BOK decreasing in high rate of change. So the bank should decrease the rate of change.

NIC has investing in treasury bills and government bond with the lowest fluctuation among the banks under study, so the bank is suggested to maintain this type of homogeneity in investment on government security.

All banks under study are not found to invest on national saving certificate, so they are suggested not to ignore this risk free investment alternative.

NRB is suggested to make directives for commercial banks to manage a good investment portfolio so that they can reduce the risk and more yield investing on each type of investment instruments.

In developing countries, municipal bonds are important means to raise money for local government bodies for local development. So the government should make the effective law to issue the bonds by local government units.

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Appendix-1
Total Investment in Risk Free Assets to total investment Ratio

Rs. In Million

Bank	Particular	Years						
		2001	2002	2003	2004	2005	2006	2007
Nabil	Total Inv. On RFA	2732.959	4120.924	3588.772	3672.626	2413.939	2301.463	4808.348
	Total Investment	7704.309	8199.515	6031.176	5936.068	4269.568	6180.658	8956.309
	Ratio (%)	35.47	50.25	59.50	62.92	56.53	37.23	53.68
EBL	Total Inv. On RFA	822.996	1538.898	1599.35	2466.428	2100.29	3548.645	4705.632
	Total Investment	901.722	1693.037	1653.977	2535.658	2128.932	4201.32	4985.119
	Ratio (%)	91.26	90.89	96.69	97.26	98.65	84.46	94.39
BOK	Total Inv. On RFA	300.805	542.65	1510.705	3271.775	2146.619	2658.369	2332.041
	Total Investment	419.816	677.459	1816.149	2477.41	2598.65	3378.128	2995.192
	Ratio (%)	71.65	80.10	83.18	95.76	82.61	78.69	77.85
NIC	Total Inv. On RFA	51.41	608.423	1075.187	1235.277	1194.313	1756.585	1104.06
	Total Investment	567.067	753.812	1153.262	1760.724	1572.902	2456.585	1599.481
	Ratio (%)	90.19	90.26	93.23	70.15	75.93	71.51	69.03

Appendix-II
Investment in Treasure Bill to Total Investment Ratio

Rs. In Million

Bank	Particular	Years						
		2001	2002	2003	2004	2005	2006	2007
Nabil	Treasury Bill	1857.689	2517.371	1593.339	2193.315	664.627	1222.468	4085.835
	Total Investment	7704.309	8199.515	6031.176	5936.068	4269.568	6180.658	8956.309
	Ratio (%)	24.11	30.70	26.42	37.58	15.57	19.78	45.62
EBL	Treasury Bill	807.996	1523.898	1537.301	2392.104	1837.709	3322.443	3614.541
	Total Investment	901.722	1693.037	1653.977	2535.658	2128.932	4201.32	4985.119
	Ratio (%)	81.61	90.01	92.94	94.33	88.01	79.08	72.51
BOK	Treasury Bill	300.806	542.65	1323.656	2110.15	1559.541	2072.383	1387.389
	Total Investment	419.816	677.459	1816.149	2477.41	2598.65	3378.128	2995.192
	Ratio (%)	71.65	80.10	72.88	85.17	60.01	61.34	46.32
NIC	Treasury Bill	371.441	379.852	774.277	1008.891	967.928	1616.473	1048.088
	Total Investment	567.067	753.812	1153.262	1760.729	1572.902	2479.912	1599.481
	Ratio (%)	65.50	50.39	67.14	57.30	61.34	65.18	65.53

Appendix-III
Investment in Government Bond to Total Investment Ratio

Rs. In Million

Bank	Particular	Years						
		2001	2002	2003	2004	2005	2006	2007
Nabil	Inv. In Govt. Bond	840.271	1567.997	1960.434	1479.312	1749.312	1078.995	722.513
	Total Investment	7704.309	8199.515	6031.176	5936.068	4269.568	6180.658	8956.309
	Ratio (%)	10.90	19.12	32.50	25.34	40.97	17.45	8.06
EBL	Inv. In Govt. Bond	15.000	15.000	15.000	74.325	226.58	226.174	1090.091
	Total Investment	901.722	1693.037	1653.977	2535.658	2128.932	4201.32	4985.119
	Ratio (%)	1.66	0.88	0.90	2.93	10.64	5.38	21.87
BOK	Inv. In Govt. Bond	00	00	187.050	261.625	587.105	585.985	944.653
	Total Investment	419.816	677.459	1816.149	2477.41	2598.65	3378.128	2995.192
	Ratio (%)	00	00	10.30	10.56	22.59	17.35	31.54
NIC	Inv. In Govt. Bond	140.00	300.569	300.911	226.386	226.386	140.111	55.972
	Total Investment	567.067	753.812	1153.262	1760.729	1572.902	2479.912	1599.481
	Ratio (%)	24.69	39.87	26.09	12.86	14.39	5.65	3.50

Appendix-IV
Total Investment to Total Deposit Ratio

Rs. In Million

Bank	Particular	Years						
		2001	2002	2003	2004	2005	2006	2007
Nabil	Total Investment	7704.309	8199.515	6031.176	5936.068	4269.568	6180.658	8956.309
	Total Deposit	15838.9	15370.6	13437.7	14098.0	14586.8	19348.4	23342.4
	Ratio (%)	48.64	53.35	44.88	41.39	30.24	31.94	38.36
EBL	Total Investment	901.722	1693.037	1653.977	2535.658	2128.932	4201.32	4985.119
	Total Deposit	4574.5	5461.1	6694.9	8064.0	10097.8	13802.5	19097.7
	Ratio (%)	19.71	31.00	24.71	31.44	21.08	30.43	26.11
BOK	Total Investment	419.816	677.459	1816.149	2477.41	2598.65	3378.128	2995.192
	Total Deposit	5724.1	5735.9	6169.9	7714.3	8942.8	10429.3	12358.6
	Ratio (%)	7.33	11.81	29.43	32.00	29.06	32.39	24.24
NIC	Total Investment	567.067	753.812	1153.262	1760.729	1572.902	2479.912	1599.481
	Total Deposit	3575.8	3165.3	3143.9	5146.4	6243.3	8765.8	10068.3
	Ratio (%)	15.86	23.81	36.68	34.21	25.20	28.28	15.88

Appendix-V
Total Investment on Risk Free Assets to Total Deposit Ratio

Rs. In Million

Bank	Particular	Years						
		2001	2002	2003	2004	2005	2006	2007
Nabil	Total Inv. On RFA	2732.959	4120.924	3588.772	3672.626	2413.939	2301.463	4808.348
	Total Deposit	15838.9	15370.6	13437.7	14098.0	14586.8	19348.4	23342.4
	Ratio (%)	17.25	26.81	26.71	26.05	16.55	11.89	20.60
EBL	Total Inv. On RFA	822.996	1538.898	1599.35	2466.428	2100.29	3548.645	4705.632
	Total Deposit	4574.5	5461.1	6694.9	8064.0	10097.8	13802.5	19097.7
	Ratio (%)	17.99	28.18	23.89	30.59	20.80	25.71	24.64
BOK	Total Inv. On RFA	300.805	542.65	1510.705	3271.775	2146.619	2658.369	2332.041
	Total Deposit	5724.1	5735.9	6169.9	7714.3	8942.8	10429.3	12358.6
	Ratio (%)	5.26	9.46	24.49	30.74	24.00	25.49	18.87
NIC	Total Inv. On RFA	51.41	608.423	1075.187	1235.277	1194.313	1756.585	1104.06
	Total Deposit	3575.8	3165.3	3143.9	5146.4	6243.3	8765.8	10068.3
	Ratio (%)	14.30	19.22	34.30	24.00	19.13	20.04	10.97

Appendix-VI
Investment on Treasury Bill to Total Deposit Ratio

Rs. In Million

Bank	Particular	Years						
		2001	2002	2003	2004	2005	2006	2007
Nabil	Treasury Bill	1857.689	2517.371	1593.339	2193.315	664.627	1222.468	4085.835
	Total Deposit	15838.9	15370.6	13437.7	14098.0	14586.8	19348.4	23342.4
	Ratio (%)	11.73	16.38	11.86	15.56	4.56	6.32	17.5
EBL	Treasury Bill	807.996	1523.898	1537.301	2392.104	1837.709	3322.443	3614.541
	Total Deposit	4574.5	5461.1	6694.9	8064.0	10097.8	13802.5	19097.7
	Ratio (%)	17.66	27.90	22.96	29.66	18.56	24.07	18.93
BOK	Treasury Bill	300.806	542.65	1323.656	2110.15	1559.541	2072.383	1387.389
	Total Deposit	5724.1	5735.9	6169.9	7714.3	8942.8	10429.3	12358.6
	Ratio (%)	5.26	9.26	21.45	27.26	17.44	19.87	11.22
NIC	Treasury Bill	371.441	379.852	774.277	1008.891	967.928	1616.473	1048.088
	Total Deposit	3575.8	3165.3	3143.9	5146.4	6243.3	8765.8	10068.3
	Ratio (%)	10.39	12.00	24.63	19.60	15.50	18.44	10.41

Appendix-VII
Investment on Government Bond to Total Deposit Ratio

Rs. In Million

Bank	Particular	Years						
		2001	2002	2003	2004	2005	2006	2007
Nabil	Inv. In Govt. Bond	840.271	1567.997	1960.434	1479.312	1749.312	1078.995	722.513
	Total Deposit	15838.9	15370.6	13437.7	14098.0	14586.8	19348.4	23342.4
	Ratio (%)	5.31	10.20	14.59	10.49	1.99	5.58	3.09
EBL	Inv. In Govt. Bond	15.000	15.000	15.000	74.325	226.58	226.174	1090.091
	Total Deposit	4574.5	5461.1	6694.9	8064.0	10097.8	13802.5	19097.7
	Ratio (%)	0.33	0.27	0.22	0.92	2.24	1.64	5.71
BOK	Inv. In Govt. Bond	00	00	187.050	261.625	587.105	585.985	944.653
	Total Deposit	5724.1	5735.9	6169.9	7714.3	8942.8	10429.3	12358.6
	Ratio (%)	00	00	3.03	3.38	6.57	5.62	7.64
NIC	Inv. In Govt. Bond	140.00	300.569	300.911	226.386	226.386	140.111	55.972
	Total Deposit	3575.8	3165.3	3143.9	5146.4	6243.3	8765.8	10068.3
	Ratio (%)	3.92	9.50	9.57	4.4	3.63	1.6	0.56

Appendix-VIII
Investment on Treasury Bills to Total Investment on Risk Free Assets
Ratio

Rs. In Million

Bank	Particular	Years						
		2001	2002	2003	2004	2005	2006	2007
Nabil	Treasury Bill	1857.689	2517.371	1593.339	2193.315	664.627	1222.468	4085.835
	Total Inv. On RFA	2732.959	4120.924	3588.772	3672.626	2413.939	2301.463	4808.348
	Ratio (%)	67.97	61.09	44.40	59.72	27.53	53.12	84.97
EBL	Treasury Bill	807.996	1523.898	1537.301	2392.104	1837.709	3322.443	3614.541
	Total Inv. On RFA	822.996	1538.898	1599.35	2466.428	2100.29	3548.645	4705.632
	Ratio (%)	98.18	99.03	99.06	96.99	89.21	93.63	76.83
BOK	Treasury Bill	300.806	542.65	1323.656	2110.15	1559.541	2072.383	1387.389
	Total Inv. On RFA	300.805	542.65	1510.705	3271.775	2146.619	2658.369	2332.041
	Ratio (%)	100	100	87.62	88.97	72.65	77.96	59.49
NIC	Treasury Bill	371.441	379.852	774.277	1008.891	967.928	1616.473	1048.088
	Total Inv. On RFA	51.41	608.423	1075.187	1235.277	1194.313	1756.585	1104.06
	Ratio (%)	72.63	62.43	72.01	81.67	81.04	91.55	94.93

Appendix-IX
Investment on Government Bond to Total Investment on Risk Free Assets Ratio

Rs. In Million

Bank	Particular	Years						
		2001	2002	2003	2004	2005	2006	2007
Nabil	Inv. In Govt. Bond	840.271	1567.997	1960.434	1479.312	1749.312	1078.995	722.513
	Total Inv. On RFA	2732.959	4120.924	3588.772	3672.626	2413.939	2301.463	4808.348
	Ratio (%)	30.75	38.05	54.63	40.28	72.47	46.88	15.03
EBL	Inv. In Govt. Bond	15.000	15.000	15.000	74.325	226.58	226.174	1090.091
	Total Inv. On RFA	822.996	1538.898	1599.35	2466.428	2100.29	3548.645	4705.632
	Ratio (%)	1.82	0.97	0.94	3.01	10.79	6.37	23.17
BOK	Inv. In Govt. Bond	00	00	187.050	261.625	587.105	585.985	944.653
	Total Inv. On RFA	300.805	542.65	1510.705	3271.775	2146.619	2658.369	2332.041
	Ratio (%)	00	00	12.38	11.03	27.35	22.04	40.51
NIC	Inv. In Govt. Bond	140.00	300.569	300.911	226.386	226.386	140.111	55.972
	Total Inv. On RFA	51.41	608.423	1075.187	1235.277	1194.313	1756.585	1104.06
	Ratio (%)	27.37	49.40	27.99	18.33	18.96	7.94	5.07

Appendix-X

Sample Calculation of Trend Analysis of Investment on Risk Free Assets to Total Investment Ratio of EBL is presented below:

Year (t)	Ratio (y)	X=t-2004	X ²	Xy	y _c = 93.38-0.054x
2001	91.27	-3	9	-273.81	y _c = 93.38-0.054 (-3) =93.542
2002	90.89	-2	4	-181.78	y _c = 93.38-0.054 (-2) = 93.488
2003	96.69	-1	1	-96.69	y _c = 93.38-0.054 (-1) =93.434
2004	97.27	0	0	0	y _c = 93.38-0.054 (0) =93. 38
2005	98.65	1	1	98.65	y _c = 93.38-0.054 (1) =93.326
2006	84.47	2	4	168.94	y _c = 93.38-0.054 (2) =93.272
2007	94.39	3	9	283.17	y _c = 93.38-0.054 (3) = 93.218
Total	y = 653.63		x ² =28	xy= -1.52	

We have,

The Equation of the straight line trend, $y_c = a+bx$

Where,

Mean value (a) = $y/N = 653.67/7 = 93.38$

Rate of Change (b) = $xy/ x^2 = -1.52/28 = -0.054$

Therefore, Trend Equation is

$$y_c = a+bx$$

$$y_c = 93.38 + (-0.054)x$$

$$y_c = 93.38-0.054x$$

Appendix-XI
Weighted Average Rate of Interest of Risk Free Assets

Year	364-days Treasury Bills	91-days Treasury Bills	National Saving Certificate	Development Bond
2001	5.26	4.96	10.88	6.75
2002	5.2	4.71	10.63	5.5
2003	4.71	3.48	10	5.5
2004	4.2	2.93	9.75	5.5
2005	4.32	2.5	9.75	5.5
2006	4.3	2.43	9.75	5.5
2007	4.12	2.35	9.75	5.

Saurya International School

Shantinagar, Kathmandu-34

Final Examination -2065

Class : 7 (*Seven*)

FM : 80

Subject : *Delights*

PM : 32

Time : 2:30 hrs

1. Read the text and answer the questions.

Antigone was the daughter of Oedipus and Jocasta. After Oedipus left the throne, his two sons, Eteocles and Polynices, became old enough, they agreed to rule Thebes in alternate years. Eteocles, at the end of his first year of rule, broke his promise on the agreement and refused to step down. Polynices then raised an army of traditional enemies of Thebes and led them against his own city. The battle ended with the defeat of the invading army, but both the brothers were killed by each other.

Creon, Antigone's uncle, assumed power in Thebes and declared that Eteocles's body should be buried properly as he was the protector of the city, but Polynices's body should be left unburied on the battlefield because he had attacked the city.

Antigone decided that she must disobey because she thought that it was unfair not to bury both her brothers and that a law which violates religious law is not law at all. She performed a ceremonial burial by sprinkling dust over the body of Polynices. She was apprehended for this by the guards, and taken to Creon.

Creon ordered his men to bury Antigone by sealing her in a cave. He was expecting that she would be afraid of death and regret her choice, but she stuck to her decision.

Creon was power hungry while Antigone was loyal to beliefs about the importance of family. Till the very end Antigone was defiant as she stood for justice of the Divine laws of the dead, which stated everyone deserved a rightful burial after death.

A. Answer the following questions.

10

- (i.) Who are Antigone's parents?
- (ii.) What was the agreement between Eteocles and Polynices?
- (iii.) Who took power in Thebes after the death of both the brothers?

- (iv.) Why did Antigone disobey her uncle?
- (v.) What does the Divine laws of the dead state?

B. Write the similar words for the following meanings from the above test. 4x1=4

- (i) Announced something clearly and loudly.
- (ii) Broke Rules.
- (iii) Arrested.
- (iv) The place where battles takes place.

C. Write 'True' or 'False' for the following statements. 4

- (i) Antigone is the protagonist of the story.
- (ii) Polynices's body was left to be eaten by eagles.
- (iii) Antigone did not obey her uncle.
- (iv) Polynices broke his promise.

2. Answer the following questions from the texts you have read. 18

- (a) Why didn't the guests believe in the time machine?
- (b) What happened to the gods' first and second attempt to create man?
- (c) What does Plato's work The Republic describe?
- (d) Who are Homo Sapiens?
- (e) What was the goal of the creator of the WWW?
- (f) Describe Davies's stay at the House of Shaws?
- (g) How did Oliver get involved with the criminals?
- (h) Which country is Nelson Mandela from?
- (i) What is William Shakespeare recognized for?

3. Write the meaning of the following words. 6

Hilariously, legacy, cosmos, massive, frail, colossal

4. Write 'True' or 'False' for the following statements. 5

- (a) According to Mayan mythology, gods became successful in creating human beings in their first attempt.
- (b) Plato is the guru of Socrates.
- (c) During the Paleolithic era, hunting and worshipping was common.
- (d) Mexico is in Europe.
- (e) A tragedy is a story that ends sadly, usually with several characters dying.

- (f) Plato said that leaders should be chosen on the basis of their intelligence.
- (g) Computers were first used in military sector.
- (h) 'Mkhulu' means grandfather for South Africans.
- (i) 'Macbeth' is Shakespeare's comedy.
- (j) Fantasy is a form of literature with magical and other unreal characters, plots or settings.

5. Rewrite the following sentences choosing the correct option from the brackets. 8

- (a) Saif Kareena. (loves/ love/ loving)
- (b) Ritesh To Janakpur yesterday. (Will go/ went/ goes)
- (c) Susmita got a handsome husband. (Have/ is / has)
- (d) Antigone is written by(Sophocles/ Socrates/ homer)
- (e) Autobiography is a Work.(Nonfiction/ fiction/science fiction)
- (f) A piece of literature that does not lose its importance with time is called.....(Horror/ classic/verse)
- (g) The boat went through a(Waterfall / village/tunnel)
- (h) Http stand for Hyper Text Transfer.....(Performance/ protocol/0pragram)

6. Make sentences using these words / phrases: 5

as wise as sages' play an important role, fall in love, worry about, interesting.

7. Summarize the story "The Time Machine" in your own words. 10

8. Write a couple of paragraphs about Shakespeare.

Or

Write an essay on 'discipline' in about 150 words.

THE END

Saurya International School

Shantinagar, Kathmandu-34

Final Examination -2065

Class : 6 (Six)

FM : 80

Subject : *English Delights*

PM : 32

Time : 2:30 hrs

1. Read the following passage and answer the questions.

Greece is located in southeastern Europe . It is famous for the beauty of its landscape. Greece is dominated by mountains and seas. The Aegean, Mediterranean and Ionian seas are Turkey, Bulgaria and the Republic of Macedonia are the neighboring countries of Greece. Its largest city and capital is Anthes. The Greek flag is blue and white. Apart from its beautiful landscape, Greece is best known thought out the world for its mythology and legends. Some of the best works of literature is the world come from ancient Greece. The myths and legends of Zeus, Ulysses, Pandora's box, and Hercules, all come from Greece. Famous writers and philosophers from Greece include Socrates, Plato, Anstotle, Homer and Sophocies.

The language they speak in Greece is known as Modern Greek. The Greeks also speaks English and Germany as secondary languages.

The other things the country of Greece is famous for is the creation of the Olympic Games that began as a national festival. The ancient Greeks celebrated the Olympics ever four year in the Sanctuary of the god Zeus. Now this festival has become a world-wide sport event.

Ancient Greek ideas abut art; architecture, drama, philosophy and government have greatly influenced the western civilization. Greece is a country with a rich history. It is one of the most beautiful countries in the world.

A. Answer the following question from the above text.

10

- i) In which continent Greece is located?
- ii) What is Greece best known for?
- iii) What are the secondary languages in Greece?
- iv) Write the names of Greek writers and Philosopher?
- v) What ancient Greek festival has now become a world-wide sport event?

B. Write the similar meaning of the following words from the above passage. **4**

- i) Old ii) Situated iii) Love for wisdom iv) Guru of plato

C. Write 'True' or 'False' for the following statements. **4**

- i) The Greek flag is black and white.
- ii) English language is the first language of Greece.
- iii) Greece is famous for its myths and legends.
- iv) Greece has influence the western civilization with its art and philosophy;

2. Answer the following questions from the text you have read. **20**

- a) Why was John looking for a place to sleep?
- b) How did Socrates die?
- c) What is mummification?
- d) What happened when the children couldn't play in the garden?
- e) How did Iolaus help Hercules?
- f) Why was pompey assassinated?
- g) What was Socrates' philosophy?
- h) On what kind of people does Mother Teresa's charity mainly focus?

3. Write the meaning of the following words from the texts you have read. **6**

muffled, bewildered, heaving, paradise, feeble, sodden

4. Write 'True' or 'False' for the following statements. **5**

- a) John's bag was burnt in the fire.
- b) Socrates hated wisdom.
- c) Sophist means one who takes money for his teaching.
- d) Dolphins fall in whales' family.
- e) Daily life in ancient Egypt revolved around the Nile and the fertile land along its banks.
- f) Biographies are the nonfiction works.
- g) The giant was very selfish.
- h) 'Bachelor' means 'married man'.
- i) Iolaus killed the Hydra.
- j) Mythology is the stuffy of magic.

5. Rewrite the following sentences choosing the correct option from the brackets. **7**

- a) Kareena does not Sahid. (Loved/loves/love)
- b) Ash got a beautiful look. (Has/have/having)
- c) Josh to play cricket. (like/ likes/ liken)
- d) They to Biratnagar yesterday. (went/ go/ will go)
- e) 'Obliged' means (Soaked/ thankful/ Puzzled)
- f) The poem 'Dhattodils'; is written by (William Wordsworth/ Shakespeare/ George Bush)
- g) Ancient Egypt's most famous and beautiful queen was(Helen/ Cleopatr/ Juno)

6. Make sentences from the following words/ phrases in your own language. **4**

fall in love, concern with, lifetime, shining brightly

7. Write the summary of the story ' The Selfish Giant'. **10**

8. Write the summary of the story, The Hork. **10**

Or

Write about a film you have seen in about 150 words.

THE END

Saurya International School

Shantinagar, Kathmandu-34

Final Examination 2065

Class: 7

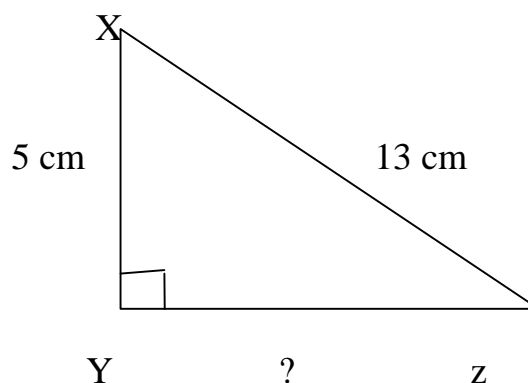
Subject: Opt. Math

Time: hrs

FM:80

PM:32

1. a) Find the length of missing side.



b) subtract $4 \sin^2 \theta \cdot \cos^2 \theta + 4 \tan \theta - 7$ from $8 - 5 \tan \theta + 5 \sin^2 \theta \cdot \cos^2 \theta$.

2. a) Prove that $\sin^2 \theta (1 + \cot^2 \theta) = 1$.

b) if $\tan A = 4/3$, prove that $\sin A = 4/5$.

3. a) Find the value of $\sin 90^\circ + \cos 60^\circ + \cot 45^\circ$.

b) if $(x + y, y - 3) = (8, 4)$, find the value of x and y.

4. a) Find the distance between $(6, -2)$ and $(7, 2)$.

b) construct a cumulative frequency table from the given table.

X	15	20	30	40	50	60
Y	6	12	11	6	7	5

5. a) if the mean of 3,7,10,15 and p is 12, find the value of p.

b) Find the median for each of the following data 4,3,8,6,1,12,15.

6. a) calculate the mode from the following data

x	10	15	20	25	30	35	40
---	----	----	----	----	----	----	----

y	3	6	10	12	7	5	2
---	---	---	----	----	---	---	---

b) Prove that $\cot^2\beta (1 - \cos^2 \beta) = \cos^2 \beta$

Group 'B'

7. Find the mean.

x	10	20	30	40	50	60	70
y	5	10	15	10	9	4	5

8. Show that the points (0,0) (3, 2) (7,7) and (4,5) are the vertices of a parallelogram.

9. Prove that $\cos 45 \cdot \cos 60 - \sin 45 \cdot \sin 60 = \frac{1 - \sqrt{3}}{2\sqrt{2}}$

10. Prove that $\frac{(1 - \sin A)(1 + \sin A)}{(1 - \cos A)(1 + \cos A)} = \cot^2 A$

Saurya International School

Shantinagar, Kathmandu-34

Final Examination -2065

Class : 4

FM : 80

Subject : *Grammar*

PM : 32

Time : 2:30 hrs

All questions are compulsory.

1. Give synonym and antonym to the following words. 10

a) empty b) refuse c) illegal d) quiet e) enemy.

2. Rearrange the following words in alphabetical order as you would find them in your dictionary. 5

Produce post production pet
pilot

3. What is an adjective? Find the superlative degree of following positive degree. 10

Little dangerous cruel narrow
bad

4. Fill in the blanks with appropriate articles. 5

- a) He works in office in Pokhara.
- b) How dare you repeat same mistake everyday?
- c) Dog is useful animal.
- d) Its city that I love most .
- e) This is one- rupee note.

5. Change the sentences according to the direction given in the brackets. 5

- a) Ramila writes a letter. (Negative)
- b) They are going to Dubai. (Interrogative)
- c) The students are much disciplined. (Use pronoun)
- d) Everyday is coming. (Negative)
- e) Ram Bahadur doesnot teach geography. (Affirmative)

6. Use punctuation and capital letters where necessary. 10

Our nepal is very beautiful. i like to visit oyher places like pokhara dharan and jomsom. what are you thinking please come and join me. its really funny here. we must go to kagbeni also

7. Choose the correct form of the verb from the brackets. 5

- a) I am(study) in class four.
- b) Jack(love) his mother very much.

- c) The children are(provide) with prizes.
- d) You always(make) a lot of noise in the classroom.
- e) last year, they(be) in Newyork.

8. Read the following passage.

Reading books is very good habit. It broadens the knowledge of our mind and helps us to experience the outer world. We can increase our vocabulary as well as reading skills by reading books. The particular way in which you understand a book, situation etc is generally called reading. Here, just reading is not reading; if you understand the theme then only it is considered to be reading. We should read all types of books means of all genre. Reading only one type of book may be boring. So we should keep on changing the books. We can find different kinds of book in the market. But it would be better to study such types of books which may help us to develop our career. Sometime fiction and non fiction are also entertaining. The stories of imagination are fiction and real event based stories are non fiction. Reading always leads us to success. It might be harmful only if we misuse it and learn only negative aspects of it. Anyway, it is sure that it accelerates our reading speed as one US president Jhon F Kennedy who could read four newspapers in twenty minutes.

a) Answer the following questions. 10

- i) What is reading?
- ii) Why reading is a good habit?
- iii) How reading can be harmful?
- iv) Write the meaning of the words imagination and misuse.
- v) What are fiction and Non fiction?

b) Write 'T' for true and 'F' for false statement. 5

- i) Reading means just to read the books.
- ii) We should read all types of books.
- iii) The meaning of genre is reading.
- iv) Non-fiction are the real stories.
- v) Jhon F kennedy could read twenty newspaper in four times.

9. Write a letter to your friend describing a movie you have recently watched. 10

10. Choose the best answer. 5

- a) Dogs barkstrangers.(on, at, to)
- b) I cut vegetable.....a knife. (with, by, for)
- c) They are standing The corner. (in, on, at)
- d) The cat ran the mouse. (behind, below, after)
- e) I shall reach school 8 o' clock.(by, on, at)

The End

Saurya International School
Shantinagar, Kathmandu-34
Final Examination -2065

Class : 3

FM : 80

Subject : *General Knowledge*

PM : 32

Time : *2:30 hrs*

1. Answer the following questions. 20

- a) Who is the first Martyr of Nepal?
- b) What is the highest court of Nepal?
- c) Who made Dharahara?
- d) Who unified the modern Nepal?
- e) Which is the largest ocean in the world?
- f) Which is the biggest city in the world?
- g) Which is the largest gulf in the world?
- h) Who was the first Nepali pilot?
- i) What is the biggest planet?
- j) What is the currency of Argentina called?

2. Fill in the blanks with correct words. 5

- a) is the biggest desert.
- b) Is the second largest river of the world.
- c) The currency of Italy is called
- d) There are..... planets in the solar system.
- e) Jupiter has times the volume that of earth.

3. Match the following. 6

<i>A</i>	<i>B</i>
Cricket	ground
Hockey	pitch
Football	ring
Boxing	field
Golf	race course
Horse race	link

4. Tick (✓) the correct answer. 6

- a) It is used to see the celestial body.
 - i) Telescope
 - ii) thermometer

- b) It is used to see distant object.
 - i) Lactometer
 - ii) binocular

c) It is an instrument that measures rainfall.

- i) rain meter ii) rain gauge

d) It measures temperature.

- i) Altimeter ii) thermometer

e) It is an instrument that measures fat contents in milk.

- i) rain gauge ii) lactometer

f) It is an instrument that measures atmospheric pressure.

- i) Barometer ii) voltmeter

5. Write 'T' for true and 'F' for false statements.

3

a) Mt Everest is gaining height.

b) There was one dinosaur in Antarctica.

c) Nepal is an agricultural country.

Saurya International School

Shantinagar, Kathmandu-34

Final Examination -2065

Class : 5

FM : 80

Subject : *Social Studies*

PM : 36

Time : *2:30 hrs*

1. Answer the following questions. 30

- Who was Amshuverma? Mention any two reforms made by him.
- Why is Bhanubhakta called 'Aadikabi'?
- Who is called 'yuba kabi' and why?
- Why is Lichchhavi period called the golden period in the history of Nepal?
- What is history?
- Write any five sources of history?

2. Write a letter to your friend and mention a list of important places of your district. 10

3. Fill in the blanks with correct answers. 10

- In the beginning, Kathmandu valley was a
- was the first king of Gopal dynasty.
- After Gopal,come to the power.
- Yalamber was the first king ofdynasty.
- Lichchhavi period is called Period in the history of Nepal.

4. Match the following with suitable answer. 12

A	B
King Janak	Nepal sambat
Araniko	in-charge of Nalapani
Ram shah	king of mithila
Balabhadra kunwar	light of Asia
Shankhadhar sakhwa	pegoda style
Buddha	king of gorkha

5. Draw a map of Nepal and show the following by using suitable given index. 8

- One river
- One lake
- One religious place
- The zone where you live

- e) Post office
- f) Industry
- g) Forest
- h) Church

6. Make a list of any five things that belong to your school and write ways of taking care of them. 10

Saurya International School

Shantinagar, Kathmandu-34

Final Examination -2065

Class : 4

FM : 80

Subject : *Social Studies*

PM : 32

Time : 2:30 hrs

1. Answer the following questions. 30

- a) What did the students see in Tallokot?
- b) Write a short note on Prithivi Narayan Shah.
- c) Why is the river Hwang-ho called the sorrow of China?
- d) Name the major cities of India.
- e) Which theory tells us that our earth is the part of the sun?
- f) Where is Dhanusha district situated?

2. Complete the table about Dhanusha district. 10

Occupation	Crops	Castes	Climate	Festivals

3. Write 'T' for true and 'F' for false statements. 10

- a) We should not cross walk from footpath. ...
- b) We should cross the road from zebra crossing.
- c) We should play on the road.
- d) We should not keep tile, rod, sand etc. on the road.
- e) We have to follow traffic rules.

4. Draw an outline map of India. 10

5. Match the following. 8

Column A

China
Araniko
Hwung-ho
16th of Magh
1997 B.S.
2007 B.S.
Palpa
Bhojpur

Column B

Martyr's day
Democracy introduced
Four martyrs got martyrdom
Great artist
Sorrow of China
Neighboring country
Khukuri
Dhaka

6. Fill in the blanks with correct answer. 10

- a) The capital city of India is
- b) is outer layer of the earth.
- c) We call our earth Earth.
- d) is the only metropolitan city of Nepal.
- e) Is known as Martyr.

7. Complete the sentence. 2

Mother: have you changed your school uniform?

Son:

Father: What do you want to buy a new dress or a story?

Daughter:

Saurya International School

Shantinagar, Kathmandu-34

Final Examination -2065

Class : 3

Subject : *Social Studies*

Time : 2:30 hrs

FM : 80

PM : 32

1. Answer the following questions. 40

- a) Name two sons of Prithivi Narayan Shah?
- b) Why did Bhakti Thapa go to Malaya?
- c) Why did Bhakti Thapa known as a great warrior?
- d) Name any three great warriors of Nepal.
- e) Who started to unify Nepal?
- f) What was the condition of Nepal before unification?
- g) In which direction does your classroom face?
- h) How did Bhakti Thapa die a heroic death?

2. Fill in the blanks with suitable words. 16

- a) Nepal was divided into many small in the past.
- b) The king of Gorkha Shah started to unify Nepal.
- c) Amar singh Thapa was the son of Thapa.
- d) Bhim singh Thapa was killed inwar.
- e) Amar singh Thapa was trained by king... Shah.
- f) During Nepal British war, Amar singh Thapa was of the war from the side of Nepal.
- g) Nepal is an Country.
- h) We live in region.

3. Write 'T' true and 'F' false for false statement. 14

- a) The Anglo-Nepal war broke out in 1873 B.S..
- b) Balbhadra Kunwar was in-charge of Nalapani.
- c) There were about 2000 troops with Balbhadra.
- d) The British have erected a stone inscription in Nalapani to respect Nepalese warrior.
- e) The British cut off supply of water to the fort of Khalanga.
- f) Balbhadra Kunwar is great poet.

4. Match the following with suitable answers. 5

Group A

Warrior
Municipality
Soil
Mineral
Water

Group B

Road
Agriculture
Bhakti thapa
Produce Hidroelectricity
Make utensils

5. Complete the following chart. 5

Rights of children				
1	2	3	4	5

The End

Saurya International School

Shantinagrs, Kathmandu-34

Final Examination 2065

Class: 7

FM:80

Subject: Environment Health and Population

PM:32

Time 2:30 hrs

Q. No-1 Fill in the blanks.

10

- a. The _____ caste has the largest population.
- b. Working population lies in _____ age group
- c. There is _____ percent female population.
- d. Temples are parts of _____ environment.
- e. Non living things come under _____ environment.
- f. The present population growth rate of Nepal is _____.
- g. The census started in Nepal from the year _____.
- h. Forests, wild animals and birds are important _____resources.
- i. There are more than _____species of mammals in Nepal.
- j. The natural calamity _____ the population.
- k. Water supply _____ come under the social services.
- l. the agents of pollution are called _____ areas.
- m. _____ percent people live in urban area.
- n. The _____ is the basic need of all living beings.
- o. Shortage of food affects the physical and _____ ability of man.
- p. The _____ is the habitat of wild birds and animals.
- q. Temperature brings change in _____.
- r. Poverty comes due to environmental _____.
- s. the shortage of _____ is caused by deforestation

2 Answer the following questions.

30

- a. What do you understand by the composition of population?
- b. Why do people migrate from hilly to Tarai belt in Nepal?
- c. What are the different types of environment?
- d. Write the formula to calculate CBR and CDR.
- e. Write the names of six mammals.
- f. What do you understand by cultural heritage?
- g. Why do health facilities attract migration?
- h. What are the major causes of environmental degradation?
- i. What are the major effects of population growth?

- j. How does population growth affect the housing

3. Answer the following questions.

40

- a. What is balanced diet? Why is it necessary?
- b. How should we keep our drinking water safe?
- c. What will happen if there is no protein in our diet?
- d. Give two examples of recycling solid waste?
- e. What are communicable diseases? Give examples.
- f. What is AIDS? Why is the disease regarded as dangerous?
- g. What is first aid? What should we do to prevent accidents?
- h. Write four symptoms of burns.
- i. What do you mean by personal cleanliness? Why is it important?
- j. What is addiction? How does one becomes addicted to drugs?

Saurya International School
Shantinagar, Kathmandu-34
Final Examination -2065

Class : 7

FM : 80

Subject : Social Studies

PM : 32

Time : 2:30 hrs

1.Fill in the blanks. 5

- a. Nepal has the capacity to produce _____ Mw electricity.
- b. Nepal has about _____ rivers in our country.
- c. Mahendra (East-West) Highway links _____.
- d. _____ ocean is the biggest and deepest.
- e. Florence Nightingale was born in _____ city.

2.Match the followings. 5

A	B
Charkha	Shrong Chong Gampo.
Bhrikuti	Drugs
Computer	Spinning Wheel.
Heroin	Communication.
Terai	Plain

3.Write "True"for true and "False" for false for the following statements. 5

- a. Gorkhapatra is the oldest newspaper of Nepal.
- b. Socrates is called father of history.
- c. Malla dynasty ruled in Nepal in ancient period.
- d. Expensive way of living is also a social crime.
- e. Democracy Day is a religious festival.

4. Very short questions. 10

- a) Write down the term of office of DDC member.
- b) What is the first university of Nepal?
- c) Draw a conventional symbol of railway.
- d) Who is called the "Gandhi of Nepal"?
- e) What percent of the atmosphere is covered with oxygen?
- f) Which one is the longest river of Europe?

- g) Mention two major cash groups of Eastern Development Region.
- h) Which animals were favorite for meat in Hwang-Ho Valley Civilization?
- i) Where do we get lacustrine Soil?
- j) Where did first SAARC summit take place?

5. Short Questions 18

- a) Define a landlocked Country.
- b) What do you understand by Mesopotamia ? Where was it situated ?
- c) Why are rains suitable for agriculture?
- d) Mention the various benefits of taking citizenship card.
- e) How can we prevent the social crimes of society?
- f) Why do people celebrate festivals?

6. Long Questions 32

- a) Nepal has got unity in diversity. Prove this statement.
- b) What is meant by tourism? What are the benefits of tourism industry?
- c) What infrastructure of development is the most important one to you?
Give reasons.
- d) Draw a full-page map of Nepal and insert.
 - *Development regions.*
 - *Mahendra Highway.*
 - *Pashupatinath.*
 - *Pokhara.*

7. Draw a bar graph for the following data. 5

<u>Class</u>	<u>Number of the students.</u>
Nursery	7
L.K.G.	13
U.K.G.	27
<i>One</i>	42
<i>Two</i>	32

The End

Saurya International School

Shantinagar, Kathmandu-34

Final Examination -2065

Class : 6
Subject : Science
Time : 2:30 hrs

FM : 80
PM : 32

Attempt all the questions.

- 1. Define** (1.5x4=6)
(a) Rotatory motion (b).Magnetic Induction
(c). Solvent (d).Aquatic animal
- 2. Write the differences between:** (2x3=6)
(a).First class lever and second class lever.
(b).Heart and temperature.
(c).Monocot plant and dicot plant.
- 3. Give reason for the following.** (2x3=6)
(a).The stem of terrestrial plants are stronger than the stem of aquatic plants.
(b).The pea seeds contain in a closed tin can not germinate.
(c). River water is usually polluted why?
- 4. Draw a well-labeled diagram of the following.** (3x2=6)
(a). Maximum minimum Thermometer.
(b). Plant cell.
- 5. Answer the following questions.** (2x10=20)
(a). What is a standard unit ? Define mass and write its unit
(b). Define linear motion. Give its two examples.
(c). What is a simple machine? List the types of the simple machine.
(d). Define density and write its SI unit.
(e). What are the differences between heat and temperature ?
(f). What is mixture ? How do we obtain common salt from sea water ?
(g). Write any two measure properties of metal.
(h). Name any four plants which bear tap root.
(i). What are asexual and sexual reproduction?
(j). What are the properties of water ? Name any two sources of water.

6. Numerical problems: (3x2=6)

- (a). The density of a substance is 7.6 g/cm^2 .
Find its mass if the volume is 50cm^3 .
(b). Hari can do 400j work in 8 seconds. What is his power ?

7. Convert the following: (2+2=4)

- (a). 500 cm^3 in to mm^3
(b). 72 km in to meter.

8.

- (a). Write any five differences between root and stem of the germinating plant. (5)
(b). Explain experimentally that plant transpires. Draw clean figure to show it. (5)

9. Write down the characters of: (1.5x4=6)

- (a). Metal (b). Magnet
(c). Reptiles (d). Igneous rock

10. Mention a function of each of the following: (1x5=5)

- (a). Leaf of plant
(b). Clinical Thermometer
(c). Xylem and phloem tissues in plant
(d). Chlorophyll of the plant.
(e). Stamens of the flower .

11. Name the following: (1x5=5)

- (a). Any two alloys.
(b). Any two metals.
(c). Any two monocot plants.
(d). Any two unicellular animals.
(e). Any two sedimentary rocks.

THE END

Saurya International School
Shantinagar, Kathmandu-34
Final Examination -2065

Class : 5
Subject : *Maths*
Time : *2:30 hrs*

FM : 80
PM : 32

Attempt all the questions.

GROUP A

(10x1=10)

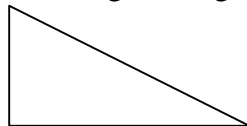
1. Select the best answer and write it.

- a) How many straight line segments can be drawn through two given points ?
(i). many (ii). 1 (iii). 2 (iv).3
- b). What is the complement of 55°
(i). 35° (ii). 135° (iii). 180° (iv). 125°
- c). Which of the following is an obtuse angle ?
(i). 135° (ii). 35° (iii). 225° (iv). 360°
- d) How many lakhs are there in 1 million ?
(i). 1 (ii). 10 (iii). 20 (iv). 100
- e). The square root of 144 is
(i). 12 (ii). 16 (iii). 18 (iv). 24
- f). A set containing single element is
(i). null (ii). singleton (iii). finite (iv). Infinite
- g). 2000 gram is equal to
(i). 1 kg (ii). 4 kg (iii). 2 kg (iv). 20 kg
- h). What is the value of $(-21+(-6))+(-3)$?
(i). 30 (ii). 21 (iii). -21 (iv). -30
- i). The cost of 10 pen is Rs 25. The cost of 4 pen is
(i). Rs 50 (ii). Rs 75 (iii). Rs 200 (iv). Rs 100
- j). The product of 2.563 and 10 is
(i). 25.63 (ii). 256.3 (iii). 2.563 (iv). 2563

GROUP ' B'

(17x2=34)

2. (a). Define acute angled and obtuse angled triangle.
(b). Find the value of x in the given figure without actual measurement.



- 3.(a) Write the number name of 5040320 in rational number system.
(b) Write 269034 in expanded form.
4. (a). Simplify. $4mn+7mn-10mn+5mn$
(b). Solve $X+8=2$

5. (a) Which one is smaller. $\frac{5}{8}$ or $\frac{7}{10}$

(b) Write any two equivalent fractions for $\frac{7}{8}$

6. (a) Add: $2\frac{3}{4} + 3\frac{1}{6}$ (b) Subtract: $\frac{13}{15} - \frac{1}{6}$

7. a) There are 40 students in a class. If $\frac{3}{4}$ are boys, how many boys are there in the Class?

b) Convert $5\frac{1}{7}$ into decimal number.

8. a) Subtract 24.38 from the sum of 14.89 and 17.82

b) Round off 67.7824 to 2 decimal place.

9. a) find the value of 40% of 350.

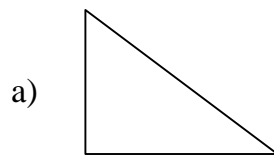
b) Convert 50m 50cm into centimeters.

c) Subtract Rs 72 and 35 paise from Rs 135 and 25 paise

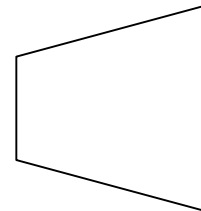
GROUP. 'C'

[9X4=36]

10. Find the value of unknown angles.



b)



11. Write the greatest and smallest numbers formed by 4, 0, 8, 9, 7 without repetition of any digit and find their difference.

12. Simplify:

$$\frac{[225 - \{135 + (170 - 1300)\}]}{10}$$

13. Simplify:

$$10 - 2\frac{3}{4} + 3\frac{5}{8}$$

14 Teacher's monthly salary is Rs.15,000. How much does he earn in 45 days?

15. If the interest on Rs.100 for a year is Rs.6 what is the interest for Rs.400 for 2 years?

16. The length, breadth and height of a room are 5.5m, 2.5m and 3m respectively, find the volume of the room.

17. Ramita bought 2 ice-cream cones at Rs.50 each 4 cold drinks at Rs.15 each, 3 can Orange juice at Rs.30 each and 5 pack of biscuits at Rs.20 each make a bill for the Goods that she bought.

18. The table given below shows the number of the students of class 5 who passed 5 major subjects in a test. Draw a bar graph to show the information.

Subject	English	Nepali	Math	Science	Social
No of stds	55	40	50	35	45

The End

Saurya International School

Shantinagar, Kathmandu-34

Final Examination -2065

Class : 4 (Four)

FM : 80

Subject : Maths

PM : 32

Time : 2:30 hrs

Attempt all the question:-

1. Select and copy the correct answer.[10x1=10]

- a. is a set.
set of
- i) A collection of tall trees.
 - ii) A collection of rich people.
 - iii) A collection of fruit.
- b. Saturday belongs to the
- i) Days of the week
 - ii) Month
 - iii) Number
- c. The difference between 20 and 3 is 17. This sentence is
- i) Open
 - ii) False
 - iii) True
- d. The suitable value of x in the equation $x+4=5$ is
- i) 5
 - ii) 1
 - iii) 3
- e. The total length of the boundary of a figure is known as
- i) Measurement
 - ii) Area
 - iii) Perimeter
- f. Area of a rectangle is equal to
- i) length x breadth
 - ii) $4 \times l$
 - iii) $2 \times \text{breadth}$
- g. is the unit of measurement of volume
- i) cm
 - ii) cm^2
 - iii) cm^3

- h. Both Fahrenheit and Celsius are units of
- Area
 - Temperature
 - Volume
- i. To measure very small length we use the unit
- Millimeter
 - Meter
 - Kilometer
- j. We multiply a kilogram by to change it into gram
- 10
 - 100
 - 1000

2. a. Classify the following angles as acute, obtus or right angles.

[0.5x4=2]

- 25
- 90
- 150
- 65

b. Change the following.

[1+1]

- 4623 m; to litres and milliliters
- 5 ltrs 343 ml to milliliters

c. Add

[2]

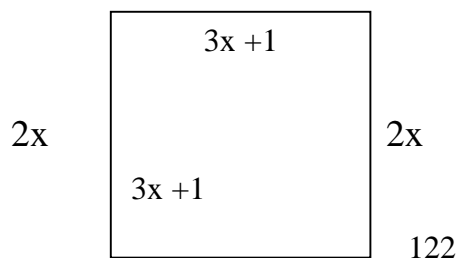
$$\begin{array}{r}
 km \quad m \\
 210 \quad 692 \\
 +209 \quad 874 \\
 \hline
 \end{array}$$

d. Subtract

[2]

$$\begin{array}{r}
 kg \quad g \\
 85 \quad 816 \\
 -71 \quad 717 \\
 \hline
 \end{array}$$

e. Find perimeter of the following closed figure.[2]



3. Find the area of the following rectangle using the formula Area

(A)= length x breadth

[2x2=4]

a) Length = 3cm breadth = 2 cm

b) Length = 5 cm breadth = 3 cm

4. Find the volume of the following cuboids using formula volume

= l x b x h

[2+2=4]

a) l = 5cm b = 2 cm h = 3 cm

b) l = 10 cm b = 5 cm h = 7 cm

5. Find the value of x in the following.

[2+2=4]

a) $x+5=20$

b) $7x-10=11$

6. Anusa had x oranges. Her father gave her 15 more. Now she has 16 oranges. Find the value of x.

[4]

7. Copy the following and calculate.

[2+2=4]

a) 9059

7730

+5084

b) 3004

-2335

8. Express in numerals.

[4x1=4]

a) Four lakh fourty four thousand four hundred and four.

b) Seven crore Seven Lakh Seven thousand and seven.

c) Twenty eight million six thousand and four.

9. Compare the following fractions.

[2x2=4]

a) $\frac{3}{4}$ and $\frac{1}{3}$

b) $\frac{6}{13}$ and $\frac{15}{16}$

10. Add the following fractions.

[2x2=4]

a) $\frac{3}{16} + \frac{1}{16} + \frac{5}{16}$

b) $\frac{1}{6} + \frac{2}{3}$

11. Subtract the following fractions.

[2x2=4]

a) $\frac{13}{29} - \frac{4}{29}$

b) $\frac{1}{5} - \frac{1}{10}$

12. Simplify

$[2 \times 2 = 4]$

a) $\frac{1}{2} + \frac{3}{4} - \frac{5}{8}$

b) $\frac{3}{4} + \frac{9}{12} - \frac{2}{3}$

13. Word problems

$[4 + 4 = 8]$

a) find the perimeter and area of the rectangle whose length is 5cm and breadth is 3 cm.

b) Find the volume of the cuboid whose length is 5cm, breadth is 4cm and height is 3cm.

14. Multiply the following.

$[2 \times 2 = 4]$

a) Rs P
 5 40
 x 3

b) Rs P
 145 60
 x 20

15. Simplify

$[4 + 4 = 8]$

a) $63/3 + 34 - 99/1$

b) $54 - [63 - \{40 + (55/5 - 8) + 2\}]$

Saurya International School

Shantinagar, Kathmandu-34

Final Examination -2065

Class : 5 (Science)

FM : 80

Subject : Science

PM : 32

Time : 2:30 hrs

Attempt all the questions

1. Fill in the blanks.

[1x5=5]

The SI unit of weight is

In solar eclipse Is in between the sun and the.....

Jelly fish is kept in phylum.....

Our atmosphere contains..... % of nitrogen.

Temperature is measured by

2. Write True for correct and False for Wrong statements. [1x5=5]

a) Lava comes out during volcanic eruption. ()

b) Amoeba is a multicellular animal. ()

c) Tuberculosis is caused by Salmonella typhi. ()

d) Oxygen helps in burning of the substance. ()

e) Green plant takes oxygen in photosynthesis. ()

3. Give vert short answer of these questions.

(1x5=5)

a) What are short things?

b) Which gas is used for respiration?

c) What is pollution?

d) What are the three states of water?

e) What makes soil fertile?

4. Write the differences between.

[2x2=4]

a) Stars and planets

b) Transparent object and opaque objects.

5. Give reasons:

[2x2=4]

a) We should not look at the solar eclipse with our naked eyes.

b) Doctor washes their hands after examination.

6. Draw a well labeled diagram of the following.

[3x2=6]

a) Solar system

b) A mustard plant

7. Answer the following questions: [2x10=20]

- a) How do living things differ from non-living things? Give two reasons.
- b) What are terrestrial plants? Give two example of terrestrial animal.
- c) How do living things help non-living things?
- d) Why forest is important for us? Write any two plants.
- e) What are renewable and non-renewable resources?
- f) List any four uses of air?
- g) Mention any two signs or sympathy of fracture?
- h) List some sources of heat and light?
- i) Why is the sun is called main source of energy?
- j) What is temperature? How can we measure it?

8. Correct the following. [2x3=6]

- a) 1400m into km
- b) 12m³ into cm³
- c) 12 kg into gm

9. Write two character of each. [2x3=6]

- a) Mammalia
- b) Porifera
- c) Protozoa

10. Mention the function of: [2x2=4]

- a) Filter paper
- b) clinical thermometer
- c) Telescope
- d) root of the plant

11. Name any two of the following. [1x4=4]

- a) Natural disaster
- b) Units of temperature
- c) Kinds of energy
- d) Transparent bodies

12. Write short notes on: [2x3=6]

- a) Fainting
- b) Population growth
- c) Natural resources

13. Show with the help of experiment that burning needs oxygen. Use two glass tumbler and three burning candle. And write observation and conclusion also. [5]

The End

Saurya International School

Shantinagar, Kathmandu-34

Final Examination 2065

Class: 7

FM:80

Subject: Math

PM:

Time: hrs

Attempt all the questions

Group 'A' [16×2=32]

1.a) if $A = \{1,3,5,7,9\}$ and $B = \{2,4,6,8\}$ are any two sets. Then find $A \cap B$.

b) convert the decimal number 48 into quinary number.

2.a) Find the H.C.F. of the numbers 32, 48 and 64 by prime factorization method.

b) Find the L.C.M. of the numbers 12, 18 and 24 by division method.

3.a) simplify: $\sqrt{2} \times \sqrt{3} \times \sqrt{2}$

b) Find the value of $\sqrt{2^2 \times 3^2 \times 5^2 / 16}$

4. a) Simplify: $(-7) \times (-2) \times (-1) \times (-10)$

b) Simplify: $20 \div 2 (18-32)$

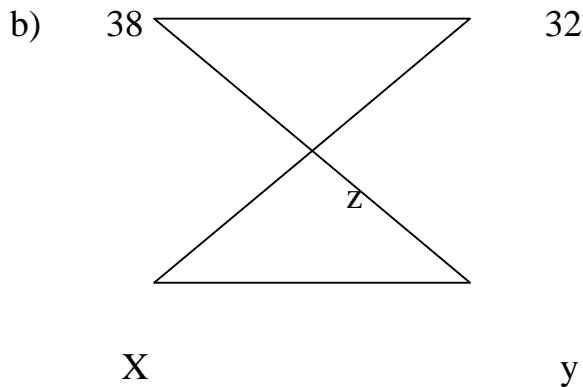
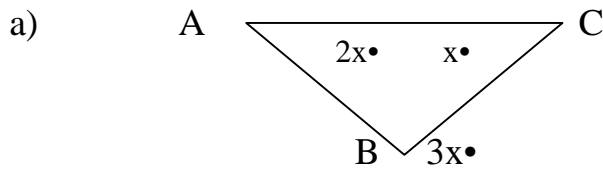
5. a) Simplify: $1\frac{1}{4} + 2\frac{3}{4}$

b) Simplify: $\frac{1}{1 + \frac{1}{1+1/2}}$

6. a) Divide. $(8x^3 - 4x^2 + 2x) \div 2x$

b) Factorize : $3a(4a-x^2) - b(+a-x^2)$

7. Find the size of unknown angles.



8. a) if $a = 4x^3$, $b = 3x^2y^3$ and $c = bxy$, then find the value of ab/c .

b) The product of two algebraic expression is $4x^2-9$. If one of the expression is $2x+3$, Find the other expression.

Group 'B' [16×3=48]

9. a) Simplify $3\sqrt{72} \times 2\sqrt{54} \times 5\sqrt{32}$

b) If $a=3$ and $d=2$, then find the 4th and 5th term of the sequence by using formula $t_n = a+(n-1)d$.

10. a) Simplify: $60/3[150 \div 2\{6+3(17-14)\}]$

b) Simplify: $6 \frac{4}{5} - 2 \frac{3}{10} - 1 \frac{4}{15}$

11. a) Find the value of x in $x:8 = 35:40$.

b) If the number 5,12 and 30 are in proportion, find the first proportion.

12. a) 5 man can do a piece of work in 12 days. In how many days would 8 man do the same work ?

- b) 10 workers can complete a construction in 21 days. How many workers are needed to complete the construction in 14 days?
13. a) the monthly income of a man is Rs. 12000. He spends 20% of his income on his children's education, 25% on food, 30% on house rent. Then find his expenditure in each item.
- b) find the value of i) 4% of 225 ii) 60% Of 700.
14. a) Find profit or loss. i) c.p = Rs. 190, s.p. = rs. 205.
- ii) A shopkeeper buys a watch for rs. 350 and sells for Rs.378. find his profit percent.
- b) if $x + 1/x = 4$, Find the value of $x^2 + 1/x^2$.
15. a) if $(p - 1/p) = 4$, Find the value of $p^3 - 1/p^3$.
- b) Find the product of $(x+y+z)(x-y-z)$
16. construct the triangle of the following.
- a) AB = 4cm, BC = 4.5 cm and CA = 5cm.
- b) PQ = 4.7 cm, $\angle P = 60^\circ$ and PR = 5.3 cm.

Saurya International School

Shantinagar, Kathmandu-34

Final Examination -2065

Class : 3 (Three)

FM : 80

Subject : Maths

PM : 32

Time : 2:30 hrs

Attempt all the questions.

1. Fill in the blanks. [1×4 = 4]

- a) The largest 6 digits number is
- b) The smallest 5 digits number is
- c) The smallest number formed by the digits 3, 5, 6, 7 is
- d) The largest number formed by the digits 8, 4, 0, 7 is

2. Solve. [2+2 = 4]

a) Add

$$\begin{array}{r} 45842 \\ 3105 \\ 431 \\ + 2506 \\ \hline \end{array}$$

b) Subtract

$$\begin{array}{r} 750030 \\ - 242698 \\ \hline \end{array}$$

3. Solve. [2+2 = 4]

a) Multiply

$$\begin{array}{r} 653 \\ \times 24 \\ \hline \end{array}$$

b) Divide

$$3 \overline{)6435}$$

4. Write the place value of the underlined digits. [1×4 = 4]

i) 3 4 5 7 →

ii) 8 5 6 0 →

iii) 3 5 6 2 →

iv) 7 4 3 0 5 1 →

5. Simplify. [2+2 = 4]

a) $305 + 682 - 748$

b) $50 \times 3 + 4 \times 80 - 230$

6. Write down the following fractions in increasing order. [2+2 = 4]

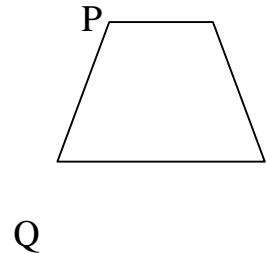
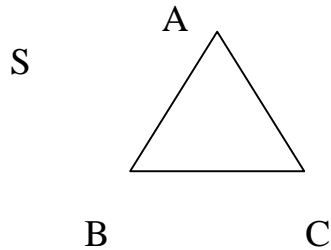
a) $\frac{2}{9}, \frac{1}{9}, \frac{4}{9}, \frac{5}{9} = \dots\dots\dots$

b) $\frac{8}{17}, \frac{3}{17}, \frac{4}{17}, \frac{9}{17} = \dots\dots\dots$

7. Look at the figure below and fill in the blanks. [3+3 = 6]

a) Name of the figure.....
 figure.....
 Sides =
 Angles =

b) Name of the
 Sides =
 Angles =



R
8. Write dates in the short forms.

[2+2 = 4]

Example, 3rd June 2005 → 03.06.2005

a) 20th April 2005 b) 28th Feb 2004

9. Write the dates as given in example.

[2+2 = 4]

Example: 18.10.2008 → 18th October 2008.

a) 08.12.1998 b) 26.04.2003

10. Solve.

[2×4 = 8]

a) Add

$$\begin{array}{r} m \quad cm \\ 84 \quad 55 \\ + 28 \quad 38 \\ \hline \end{array}$$

b) Add

$$\begin{array}{r} km \quad m \\ 48 \quad 352 \\ + 54 \quad 568 \\ \hline \end{array}$$

c) Subtract

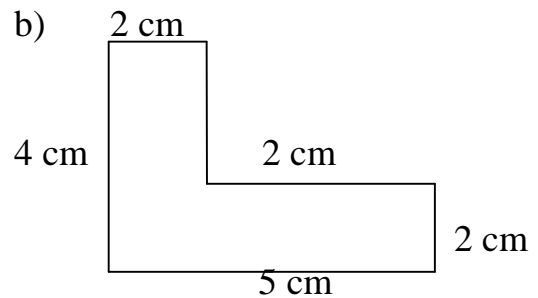
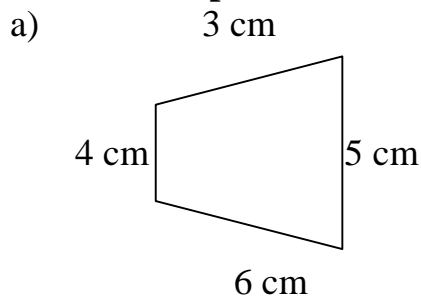
$$\begin{array}{r} kg \quad g \\ 260 \quad 240 \\ - 197 \quad 126 \\ \hline \end{array}$$

d) Subtract

$$\begin{array}{r} l \quad ml \\ 9 \quad 524 \\ - 4 \quad 635 \\ \hline \end{array}$$

11. Find the perimeters.

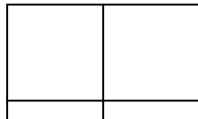
[2+2 = 4]



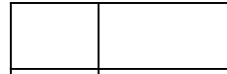
12. Find the area, each small square area is 1 cm^2

[$1 \times 4 = 4$]

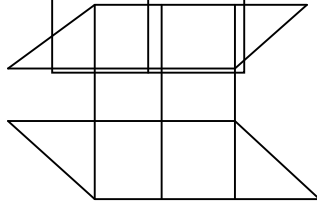
a)



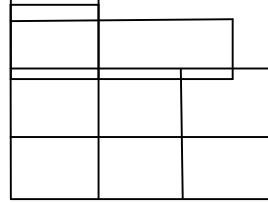
b)



c)



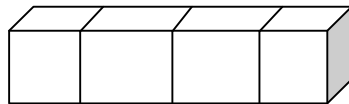
d)



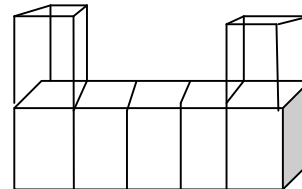
13. Find the volume of the given solid figures each small cube is 1 cm^3 .

[$1.5 \times 4 = 6$]

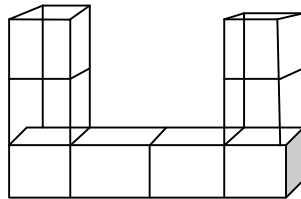
a)



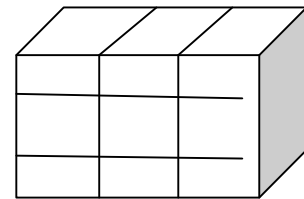
b)



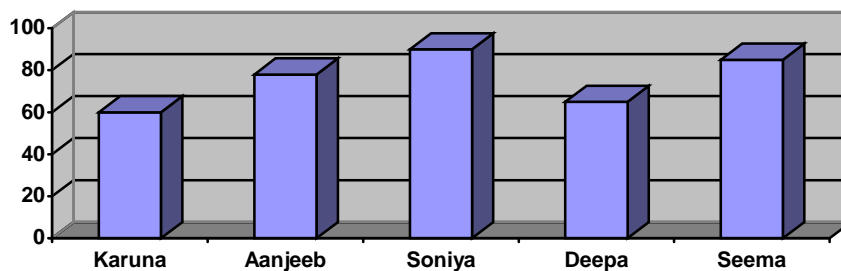
c)



d)



14. The following bar diagram shows the marks obtained by six students in maths. Answer the following question with the help of the bar diagram.



- How much mark Deepa get?
- Who got the highest mark and how much was it?
- Who got the lowest mark and how much was it?
- Who got more than 90 marks?

15. Write down the member of the given sets within curly brackets { }. [4×2 = 8]

- a) The set of any five English months.
- b) The set of any four even numbers.
- c) The set of any five wild animals.
- d) The set of any five subjects that you study.

16. Solve.

[2×4 = 8]

a) Add

$$\begin{array}{r} kg \quad g \\ 5 \quad 550 \\ + 1 \quad 200 \\ \hline \end{array}$$

b) Subtract

$$\begin{array}{r} l \quad ml \\ 500 \quad 000 \\ - 315 \quad 265 \\ \hline \end{array}$$

c) Add

$$\begin{array}{r} m \quad cm \\ 5 \quad 10 \\ + 7 \quad 50 \\ \hline \end{array}$$

d) Subtract

$$\begin{array}{r} km \quad m \\ 12 \quad 250 \\ - 7 \quad 125 \\ \hline \end{array}$$

Saurya International School
Shantinagar, Kathmandu-34
Final Examination -2065

Class : 7 (Seven)
Subject : **Health Population and Environment**
Time : 2:30 hrs

FM : 80
PM : 32

-
- 1. Fill in the blanks.** **10**
- a) The caste has the largest population.
 - b) Working population lies in age group.
 - c) There is Percent female population.
 - d) Temple are parts of environment.
 - e) Non-living things come under environment.
 - f) The present population growth rate of Nepal is
 - g) The census started in Nepal from the year
 - h) Forest, wild animals and birds are important..... resources.
 - i) There are more than species of mammals in Nepal.
 - j) The natural calamity the population.
 - k) Water supplycome under the social services.
 - l) The agent of pollution are called
 - m) Noise pollution is high in ...areas.
 - n) percent people live in urban areas.
 - o) The is the basic need of all living beings.
 - p) Shortage of food affects the physical and ability of man.
 - q) The is the habitat of wild birds and animals.
 - r) Temperature brings changes in
 - s) Poverty comes due to environmental
 - t) The shortage of is caused by deforestation.
- 2. Answer the following questions** **30**
- a) What do you understand by the composition of population?
 - b) Why do people migrate from hilly to terai belts in Nepal?
 - c) What are the different types of environment?
 - d) Write the formulae to calculate CBR and CDR.
 - e) Write the names of six mammals.
 - f) What do you understand by cultural heritage?
 - g) Why do health facilities affect migration?
 - h) What are the major causes of environmental degradation?
 - i) What are the major effects of population growth?
 - j) How does population growth affect the housing?
- 3. Answer the following questions.** **40**
- a) What is balance diet? Why is it necessary?
 - b) How should we keep our drinking water safe?
 - c) What will happen if there is no protein in our diet?
 - d) Give two examples of recycling solid wastages.
 - e) What are communicable disease ? give examples.
 - f) What is AIDS?why is this disease regarded as dangerous?
 - g) What is first aid? What should we do to prevent accidents"
 - h) Write four symptoms of burns.
 - i) What do you mean by personal cleanliness? Why is it important?
 - j) What is addiction? How does one becomes addicted to drugs?

Saurya International School
Shantinagar, Kathmandu-34
Final Examination 2065

Class: 3
Subject: science
Time: hrs

FM:80
PM:

1. Fill in the blanks. 10

- a) Living things have ... in them.
- b) hold the plants firmly in the ground.
- c) Different animals eat kinds of food.
- d) The beak of sparrow is And stout.
- e) The organs which help to know the outside world are
- f) Teeth help us to ...clearly.
- g) Air has neither color nor taste but
- h) The soil that exist today was.
- i) Playing with life is very
- j) The surface of the earth is made up of

2. Write 'T' for true and 'F' for false statements. 10

- a) Living things need food to grow.
- b) Stomata are present in the root.
- c) The beak of sparrow is short and soft.
- d) Temporary teeth are thirty two in number.
- e) Loamy soil contains more humus.
- f) Sandy soil is used for making pottery.
- g) We should keep our body clean.
- h) We should use other's cloths.
- i) When we breathe, air enters into our lungs.
- j) Air helps us to fly kite.

3. Match the following. 10

Snake	prepares food
Stone	conducts water
Leaf	swallow
Stem	crawls
Frog	cannot grow
Crane	twenty
Temporary teeth	wash hand
Breeze	wading bird
Soap	the largest planet

Jupiter

soft air

4. Answer the following questions. 20

- a) What are living things?
- b) What is the shoot?
- c) What had the nature provided to animals?
- d) List any three functions of beaks.
- e) What is a cell?
- f) How do teeth helps us?
- g) List nay two uses of air.
- h) What is called the weathering?
- i) What is cleanliness?
- j) What are the safty rules?

5. List the following things to which they belong. 6

Book cow table river cat sky
puppychair clouds plants baby mountain

Man made things	Non-living things	Living things

6. Write the name of one. 4

- a) Seed eating birds,.....
- b) Perching birds,
- c) Scratching birds,.....
- d) Swimming birds,.....

7. List five same organs with their functions. 10

Sense organs

functions

8. Draw the solar system. 10

Saurya International School
Shantinagar, Kathmandu-34
FinalExamination 2065

Class: 4
Subject: science
Time: hrs

FM:80
PM:

1. Fill in the blanks.

10

- a) Living things have..... in them.
- b)absorbes water and dissolved mineral salts from the soil.
- c) are also called legume seeds.
- d) There are sense organs in our body.
- e) Eye, nose,ear, longue and skins are called
- f) Chemicals like chlorine kill in water.
- g) causes pollution.
- h) may occur at any time and at ant place.
- i) The is the main sources of heat and light.
- j) Meter is the unit of

2. Write 'T' for true and 'F' foe false following statements.

10

- a) We usally measures length of classroom in the meter.
- b) Cracking of breathing of bone is called dislocation.
- c) We use air and water from environment.
- d) We should conduct a latrine near the well.
- e) The layer of water over the earth is called atmosphere.
- f) Pulses are also called cereals.
- g) Neem is a medical plant.
- h) Non-living things breathe through lungs.
- i) Plants move from place to place in search of food.
- j) One of the your friends age is long.....

3. Match the following.

10

Fish	medicine
Stem	thick fur
Tulsi	gills
Yak	weathered rock
Oxygen	muscular energy
Soil	grows above the soil
Coolie	mercury
Light energy	breathing
The smallest planet	mercury

The hottest planet electric bulb

4. Answer the following questions **20**

- a) What are heavenly bodies?
- b) What do you use to measure the length of your playground what is force?
- c) What is force?
- d) What is first aid?
- e) What are pollutants?
- f) What are sedimentations and decantation?
- g) What is atmosphere?
- h) What are sense organ?
- i) List any four system of our body?
- j) What are non-living things?

5. Make a list of five things required for first aid box with their use.
10

6. Draw a neat and labeled picture of solar system. **10**

7. Draw a neat and labeled diagram of mustard plant. **5**

8. Write the name of energy found in. **5**

- a) Bread,.....
- b) Wind.....
- c) Dynamo,
- d) Magnet,.....
- e) Ringing bell,.....

Saurya International School
Shantinagar, Kathmandu-34
Final Examination -2065

Class : 4 (Four)

FM : 70

Subject : Computer

PM :

Time : 2:30 hrs

1. Fill in the blanks. 10

- a) The result obtained by processing is called.....
- b) The data and instructions entered into the computer is called
- c) Is the computer's working memory.
- d) is a permanent store.
- e) A monitor displays text and picture in signal color.
- f) Paint allows you to use tool to remove part of your drawing.
- g) Flip option gives the mirror image of the object.
- h) The is the area where you draw figures.
- i) The window is the area where commands are entered.
- j) Is a small triangular figure.

2. Write whether these sentences are true or false. 10

- a) The word computer is derived from the latin word 'computare' which means to calculate.....
- b) Computer does not make any mistake.....
- c) The main control unit is the heart of the computer system.....
- d) The user can read and write into a RAM.....
- e) Monochrome monitor is used in graphic designing.....
- f) A monitor is an input device which looks like a television.....
- g) The copy command will remove the selection from the drawing.....
- h) Paint allows you to save your drawing for future use.....
- i) Logo has two body parts ;head and tiol.
- j) Hr turtle appears at the centre of the screen with its head downwards...

3. Answer the following questions. 20

- a) What do you understand by the term hardware and software?
 - i) Define the terms; i) Data ii) information
- b) What is central processing unit?

- c) What are the functions of central unit?
- d) What do you mean by output?
- e) What is a printer? Name the two most commonly used printer.
- f) What is the propose of copy command?
- g) Differentiate between stretch and skew commands?
- h) What is a program?
- i) What do PU and PD command do?

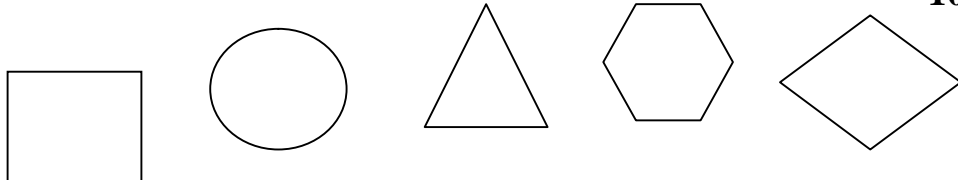
4. Define the followings. 10

- a) Data
- b) Control unit
- c) Monitor
- d) Paint
- e) Logo

5. Write the steps for the followings.

- a) To start and exit paint.
- b) To add text into a drawing.
- c) To save a drawing.

6. Write the command sequence to draw the following shapes in MSW logo. 10



7. Answer the following questions. 4

- a) Write the functions of repeat command and print command.
- b) What is the purpose of flip/rotate command?

Saurya International School
Shantinagar, Kathmandu-34
Final Examination -2065

Class : 6 (Six)
Subject : Computer
Time : 2:30 hrs

FM : 70
PM :

1. Fill in the blanks. 10

- a) The coordinates and controls the other parts of the personal computer system.
- b) Is a permanent memory.
- c) A group of programs that are put into a personal computer to operate and control its activities is called the
- d) Is the chief manager of the computer system.
- e) A number system consisting of the number from 0 to 9 and the letter A through f is called Number.
- f) is the amount of computer memory space needed to store one character which is normally 8 bits.
- g) refers to the way text is set with respect to the margins.
- h) Is the amount of white space between paragraphs.
- i) Box indicates the beginning or end of a flow chart.
- j) box indicates any calculation or manipulation.

2. Write 't' for true and 'F' for false statements. 10

- a) Emate 300 is a type of handheld computer.
- b) Motherboard is the center of all processing activities.
- c) The programming language BASIC normally uses a compiler.
- d) Octal number system has base 8.
- e) The extension of word file will have .DOC as an extension.....
- f) The default font in word is times new roman.....
- g) Algorithm consists of simple geometric symbols for different functions.....
- h) Reversed words of QBASIC cannot be used as variable names.....
- i) Syntax is a format rule governing the construction of valid statements in a language.....
- j) BASIC divides the line into print zones to 14 spaces.....

3. Answer the following questions. 10

- a) What is RAM?
- b) What is a floppy disk?
- c) What do you mean by soft copy and hard copy?
- d) What is an assembler?

- e) What is a customized software?
- f) What is a number system?
- g) What is word processing?
- h) What is a font?
- i) Define the following terms. I) Algorithm ii) flowchart
- j) What is a statement?

4. Convert the following as indicated. 15

- a) $(11111)_2 = ()_{10}$
- b) $(121)_{10} = (?)_2$
- c) $(90E)_{16} = (?)_{10}$
- d) $(165)_{10} = (?)_{16}$
- e) $(460)_{10} = (?)_8$

5. Write QBASIC expression for the following algebraic expression. 5

- a) $Nr^2 + KT$
- b) $(F-32)^2$
- c) $A^2 + b^2$
- d) $M(1 + r/1000)^t$
- e) $Ut + \frac{1}{2}gt^2$

6. The cost of one compact disk is Rs. 15, write a program to calculate the cost of 30 such compact disks. 3

7. Write a program to input marks in English, computer and math. Calculate the total and percentage. If the percentage is equal to or than 40 then print 'passed' otherwise print 'failed'. 5

8. Find the output of the following program. 2

- a) FOR I = 1 to 10
PRINT 'PROGRAMMING IN QBASIC'
NEXT I
END
- b) FOR I = 20 to 50 steps
PRINT I^2
NEXT I
END

9. What are the characteristics of an algorithm? 5

10. Explain the rules for constructing a flowchart? 5

Saurya International School
Shantinagar, Kathmandu-34
Final Examination -2065

Class : 6 (Six)
Subject : English Language Grammar
Time : 2:30 hrs

FM : 70
PM :

-
- 1. Change the following into passive forms. 10**
- a) James and tomes read the holly bible.
 - b) He drinks water.
 - c) She can do her work.
 - d) They buy some fruits
 - e) I write a letter.
 - f) He has made a kite.
 - g) She is buing a pen.
 - h) They asked some questions.
 - i) They will send him.
 - j) He ate some biscuits
- 2. Change the following sentences into their indirect speech. 10**
- a) Krishna said to Radha,"I read an essay yesterday."
 - b) He said to me, ' you must work hard."
 - c) The boy said , " I donot like ice-cream."
 - d) Neha said, " The children have played cricket."
 - e) He said, " Rani plays well."
 - f) She said to me, ' You are my neighbor."
 - g) Rajiv says, " Kamala is a good girl."
 - h) I said to him, "You can play."
 - i) I said " sunil is making a picture."
 - j) Poonam said, "Sunil has gone to London."
- 3.]Insert the appropriate queation tags. 10**
- a) He is tired today,.....
 - b) You sleep late at night,.....
 - c) You wanted two hours yesterday,.....
 - d) They will go to Kathmandu,.....
 - e) Let's do it,.....
 - f) He helps me,.....
 - g) Let him go,.....
 - h) I am a good boy,.....
 - i) He has gone there,.....
 - j) I am not a teacher,.....
- 4. Change the following statements into i) Negative and ii) question. 10**
- a) You have talked to Mr. Gupta.
 - b) He likes sweet very much.
 - c) Ravi went to school.
 - d) They work for their old master.
 - e) They were singing a song.

Saurya International School
Shantinagar, Kathmandu-34
Final Examination -2065

Class : **6 (Six)**
 Subject : **Maths**
 Time : **2:30 hrs**

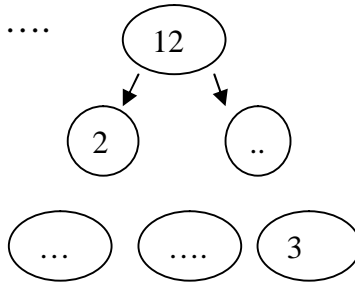
FM : **70**
 PM :

Group 'A' 32

1. a) If $A = \{1,2,3,4,5\}$ and $B = \{2,4,6,8\}$ find $A \cap B$ and illustrate it on diagram.
 c) Simplify $5 \{13 + \frac{12}{3}(2 \times 2) - 4\}$

2. a) Copy and complete the factor tree

12 =



- b) Find the greatest number that divides 48 and 80 without leaving a remainder.

- 3.a) Find the least number of which is exactly divisible by 24 and 36.
 b) Find the L.C.M of 16, 24 and 32.

- 4.a) i) Find the square of 16.
 ii) Find the square root of 144.
 b) Simplify. $(-3) + (+10) + (-20) + (+15)$

- 5.a) write first four equivalent fraction of $\frac{2}{5}$ by multiplication.
 b) Simplify. $3 \frac{1}{9} - \frac{14}{9} - \frac{5}{9}$

- 6.a) Simplify $\frac{4}{5}$
 b) Convert 2 kg 300gm into gram.

- 7.a) Divide, $(x^2 + x) / x$

b) Find the quotient: $9x^6y^7 / 3x^3y^3$

8.a) Solve $\frac{3x-2}{5} = 2$

b) Construct a regular pentagon whose each side is 5 cm.

Group 'B' 48

9. a) Simplify: $1 + \frac{2}{3} + \frac{1}{2}$

b) $1.3 \times 0.4 + 2.4 \times 0.3 - 1.8 \times 0.2$

10. a) Subtract : 6 hours 25 min - 2 hrs 40 min

b) Find the value of x in proportion: $5:x = 25:20$

11. a) find the value of the following percentage. I) 16% of 1200. Ii) 20% of 250.

b) Solve: $5x/2 - 3x/4 = 10 \frac{1}{2}$

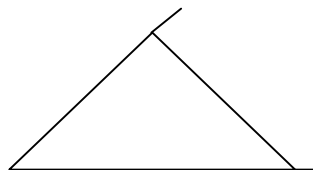
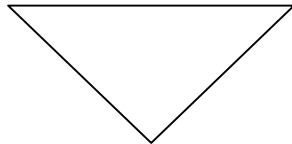
12.a) if $a = 3x^2$, $b = 4x^2y$ and $c = 2xy$ find the value of ab/c .

b) multiply $(x+1)(x^2+x+1)$

13.a) if $x = (2a-3b)$, $y = (2a+3b)$ and $z = 9b^2 - 4a^2$ show that $xy+z=0$

b) find the actual perimeter of the given geometrical figure if $x=2$, $y=3$ and $z=5$

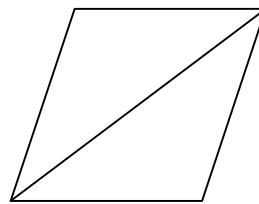
14.a) Find the size of unknown angles.



b) write the types of triangles according to sides and according to angles.

15.a) if $2a^\circ$, $3a^\circ$, $4a^\circ$ and $6a^\circ$ are the angles of a quadrilateral, find the each angles.

b) find the size of unknown angle.



16.a) if x° , $2x^\circ$, $3x^\circ$, $4x^\circ$, 140° and 160° are the angles of a hexagon find the size of

unknown angles.

b) Draw the following angles with the help of pencil compass.

Separately

i) 90°

ii) 150°

iii) 165°

सौर्य ईन्टरनेशनल स्कूल

शान्तिनगर, काठमाण्डौ-३४

तेस्रो त्रैमासिक परिक्षा

२०६५

कक्षा: ७

विषय: नेपाली

समय: २:३०

पूर्णाङ्क : ८०

उतिर्णाङ्क: ३२

-
१. कुनै एक प्रश्नको उत्तर देउ । १०
क) लियोनार्दोमा बहुमुखी प्रतिभा थियो यस भनाईलाई पाठका आधारमा पुष्टि गर।
ख) मित्रता शिर्षक पाठबाट के शिक्षा पाइन्छ ?
२. कुनै तीन प्रश्नको उत्तर देऊ । १५
क) मणिलालले कुहारी कसरी खोजे ?
ख) समाचारपत्र कुनकुराबाट सधैं प्रेरित भईरहनु पर्दछ ?
ग) कर्म मुर्मुरिनुको कारण के थियो?
घ) समका नाटकमा पाईने विशेषताहरु के के हुन?
३. सप्रसंग ब्याख्या गर । ५
गरिव असहाय र निमुखा माथि भएको अन्यायलाई जरै देखि उखेलनु नै मानव कल्याण हो।
४. ब्याख्या गर । ५
बुद्धिमान मान्छेले मात्र सफलता पाउन सक्छ।
५. समयको महत्व शीर्षकमा १५० शब्दमा निबन्ध लेख । १०
६. शिक्षाको महत्व दर्शाउदै घरमा भएको भाईलाई चिठी लेख । ५
७. रेखाङ्कित शब्दका वर्ग छुट्याऊ ।
हामीले देश र जनताका लागि धेरै काम गर्नुपर्छ।
८. कोष्ठमा दिइएका संकेतका आधारमा खाली ठाउ भर । ५
क) उनीहरु धेरै बदमाश छन्।(एकवचन)
ख) म पुस्तक पढ्छु। (बहुवचन)
ग) ऊ सधैं पत्रिका पढ्छ। (अकरण)
घ) राम कहिल्यै गीत गाउदैन। (करण)
ङ) केटाहरु बल खेल्छन्। (स्त्रीलिंग)
९. शब्द रचना भनेको के हो? यसका कति पद्धतिहरु छन लेख ।
१०. कोष्ठमा दिइएका धातु र संकेतका आधारमा बाक्य परिवर्तन गर ।
क) राम पुस्तक(पढ् : सामान्य वर्तमान)
ख) हरि बल(खेल् :पूर्णभूत)
ग) केटो घर(जा् : अपूर्णभूत)
घ) सीता चिठी(लेख: पूर्ण भविष्यत)
११. बाक्य बनाऊ । ४
सुगम, पो, कृतिम, यात्रा
१२. शुद्ध गर । ५
डूबती, महत्व, सीर्जना, महापुरश, मानीष
१३. अर्थ लेख । ४
निर्माता, जमात, बेदना, सद्गुण

सौर्य ईन्टरनेशनल स्कूल

शान्तिनगर, काठमाण्डौ-३४

अन्तिम त्रैमासिक परिक्षा

२०६५

कक्षा : १
विषय : नेपाली

पूर्णाङ्क : ८०
उतिर्णाङ्क : ३२

१. तलका प्रश्नहरूको उत्तर लेख । ५X३.१५
- क) पुतलीले आंखामा के लाएकी छ?
ख) डांफे कहाँ पाईन्छ?
ग) मुसाले कसरी ज्यान बचायो?
घ) दशैंमा के लगाईन्छ?
ङ) जङ्गलको राजा को थियो?
२. जोडा मिलाउः ५
- | | |
|--------|---------------------------------|
| महाकवि | आकाशमा लाग्ने कालो वा सेतो छाया |
| बादल | लक्ष्मी प्रसाद देवकोटा |
| जूक्ति | उपाय |
| बतास | आश्चर्य लाग्दो अचम्मको |
| अनौठो | हावा |
३. ठीक बेठीक छुट्याऊ । ५
- क) पेन्सिल पुड्के छा.....
ख) लक्ष्मी प्रसाद देवकोटालाई महाकवि भनिन्छ।
ग) दशैं एक दिन मात्र मनाईन्छ।.....
घ) चिडीयाघरमा मृग छैना.....
ङ) कुकुर इमान्दार प्राणी हो।
४. खाली ठाउँमा ठीक शब्द भर । ५
- क) आइतबार हप्ताको बार हो। (पहिलो, दोस्रो)
ख) लक्ष्मी प्रसाद देवकोटा..... भए। (शिक्षामन्त्रि, कृषिमन्त्रि)
ग) बतास चल्छ।(हुर्, कुर)
घ) पेन्सिल र इरेजर कहिलेकांही गर्छन्।(भगडा, कुटाकुट)
ङ) दशैंमा मीठोमीठो खाईन्छ।(खानेकुरा, पिड)
५. ठीक उत्तरमा (✓) चिन्ह लगाऊ । ५
- क) मुसो कहाँ बस्थ्यो? अ. दुलो भित्र आ. घरभित्र इ. मन्दिर भित्र
ख) कुकुरले कसको रक्षा गर्छ? अ. बनको आ. घरको इ. कुकुरको
ग) कुन मौरी मुली हुन्छ? अ. कामदार आ. रानो इ. रानी

घ) खरायोले सिंहलाई कतातिर लगयो? अ. घरतिर आ. बजारतिर इ. ईनारतिर
ड) बैशाख वर्षको कुन महिना हो? अ. तेस्रो आ. चौथो इ. पहिलो

६. तलका शब्दको अर्थ लेख ।

५

जीउ, छुट्टी, बाठा, बतास, प्वांख

७ तलका शब्दहरूलाई वाक्यमा प्रयोग गर ।

५X३.१५

पिड, घर, बिदा, खुशी, रिसाहा

८ तलका शब्दहरूबाट नाम र सर्वनाम छुटाई तालिकामा भर ।

५X२.१०

राम, हरि, म, हामी, उनी

नाम	सर्वनाम

९. खाली ठाउँ भर ।

५X२.१०

- क) पढ्छ।(केटो, केटाहरु)
ख) छोरो खेल्छ।(बाठो, बाठी)
ग) रीता रिबन।(लाउंछे, खान्छे)
घ)ले दूध दिन्छ।(गाई, गोरु)
ड) भोली छुट्टी।(हुनेछ, भयो)

समाप्त

सौर्य ईन्टरनेशनल स्कुल
 शान्तिनगर, काठमाण्डौ-३४
अन्तिम त्रैमासिक परीक्षा
 २०६५

कक्षा: ४ (चार)
 विषय: नेपाली

पूर्णाङ्क : ८०
 उत्तीर्णाङ्क : ३२

१. तलका प्रश्नहरूको उत्तर लेख। १५
- क) राष्ट्रिय पोशाक के लाई भनिन्छ?
 ख) हामीले आमालाई कस्तो बनेर देखाउनु पर्दछ?
 ग) श्यामले के को धाकधक्क लगाउथ्यो?
 घ) महात्मा गान्धीले प्रतिपादन गरेको सिद्धान्त के हो?
 ङ) छट्टु स्यालले कसरी कुखुरा खान्थ्यो?
२. तलका शब्दहरूको मिले अर्थ छानी जोडा मिलाऊ । ५
- | | |
|-------------|------------|
| देहावसान | देशको पिता |
| राष्ट्रपिता | मृत्यु |
| शान | महिमा |
| गाह्रो | गौरव |
| महत्व | अपठ्यारो |
३. तलका वाक्यहरू पढ् र ठिक-बेठीक छुट्टाऊ । ५
- क) कम्प्युटरमा मुख्य एक भाग मात्र हुन्छ।.....
 ख) मेरो देशको राजधानी बुटवल हो।.....
 ग) रिमाल नेपाली साहित्यका गद्यकवि हुन।
 घ) श्याम घमण्डी थियो।.....
 ङ) वनजंगल भएन भने वातावरण प्रदुषित हुन्छ।.....
४. ठीक उत्तरमा (✓) चिन्ह लगाऊ
- क) हामी पढीलेखी के बन्नुपर्छ? अ. बलियो आ. असल र ज्ञानी इ.
 स्वार्थी
- ख) भाले र पोथी सुगा कहाँ पसे? अ. होटलमा आ. घरमा
 इ. दरबारमा
- ग) गाउँछ गीत नेपाली कसले लेखेका हुन? अ. सिद्धिचरण श्रेष्ठ आ. माधव घिमिरे इ. सिद्धिचरण श्रेष्ठ
- घ) राम्रो काम गर्दा सबैको के भईन्छ? अ. प्यारो आ. शत्रु इ. बैगुनी
- ङ) वनजंगल के हो? अ. राष्ट्रिय सम्पदा आ. घर इ. राष्ट्रिय जंगल
५. तलका शब्दहरूको अर्थ लेख। १०
- गल्ती, सन्धै, महान, चनाखो, लिसो

६. आफ्नो पढाईको बारेमा वर्णन गरी अन्तमा माध्यामिक विद्यालय, ललितपुरमा पढ्ने आफ्नो साथीलाई एउटा चिठी लेख । ५

७ तलका शब्दहरूलाई वाक्यमा प्रयोग गरा ८
नगरिक, ईमान्दार, पर्यटक, छलफल

८. शुद्ध गरी लेख । ४
तरास, परयोग, शुरछा, मानीस

९. तल दिईएका शब्दहरूलाई नामका पाँच प्रकारमा छुट्टाएर तापलकामा लेख । १०

देश, नेपाल, हुल, रिस, फलास

व्यक्तिवाचक	जतिवाचक	द्रव्यवाचक	समुहवाचक	भाववाचक

१०. कोष्ठकका आधारमा वाक्य परिवर्तन गरा ८
क) बत्ती बल्यो।(अपूर्ण भूत)
ख) गायक गीत गाउछ, (स्त्रीलिंग)
ग) घाम लागेन।(करण)
घ) ऊ पढ्छ।(बहुवचन)

११. सर्वनाम के लाई भनिन्छ? २

समाप्त

सौर्य ईन्टरनेशनल स्कुल
शान्तिनगर, काठमाण्डौ-३४
अन्तिम त्रैमासिक परीक्षा
२०६५

कक्षा: एल. के.जी.

विषय: नेपाली

पूर्णाङ्क : ४०

उत्तिर्णाङ्क : १६

नाम:

नं.:.....

रोल

लिखित परीक्षा

१. तलका अक्षरबाट शब्द बनाऊ ।

१५

क =..... ख =.....

ग =..... घ =..... च =.....

२. अ देखि अः सम्म लेख ।

.....
.....

३. तलको बाकस भित्र आकारमा लागेका अक्षरमा गोलो घेरा लगाउ ।

१०

अ क खा प गा फ
ना ब च मा भा

४. १ देखि १० सम्म लेख ।

१०

५. गन र लेख ।

१०

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६. चित्र हेरी खाली ठाउँ भरा

१०

क) ग.....ला

ख) रु.....

ग) फू.....

घ) कि.....ब

ङ) खा.....

७. तलका चित्र हेरी नाम लेख ।

१५

सौर्य ईन्टरनेशनल स्कुल
शान्तिनगर, काठमाण्डौ-३४
अन्तिम त्रैमासिक परिक्षा
२०६५

कक्षा: यू. के.जी.
विषय: नेपाली

पूर्णाङ्क : ४०
उतिर्णाङ्क : १६

लिखित परिक्षा

१. आकार लागेका ३ वटा शब्द लेख।

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२ तलका चित्र हेरी नाम लेख।

३. ऋकार लागेका ३ वटा शब्द लेख।

.....
.....

४. सात बारका नाम लेख।

.....
.....
.....

५. तलका प्रश्नको उत्तर लेख।

क) तिम्रो नाम के हो?

ख) बेन्चबाट के देखिन्छ?

ग) भुन्टे कहाँ गयो?

घ) हाम्रो देशको नाम के हो?

ङ) रात राम्रो के ले हुन्छ?

६ खाली ठाउँमा ठीक शब्द छानेर वाक्य पुरा गरा।

क) काठमाण्डौ राजधानी हो । (भारतको, नेपालको)

ख) भुन्टे खेतमा गयो । (आमासंग, बाबासंग)

ग) हाम्रो देशमा हिमालहरु.....। (छन, छैन)

घ) घर राम्रो हुन्छ । (चुनले, जूनले)

ङ) एक वर्षमा बाह्र हुन्छ । (महिना, दिन०)

७. १ देखि १० सम्म लेख ।

सौर्य ईन्टरनेशनल स्कुल

शान्तिनगर, काठमाण्डौ-३४

अन्तिम त्रैमासिक परिक्षा

२०६५

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मौखिक परिक्षा

१. तिम्रो नाम के हो?
२. तिम्रो स्कुलको नाम के हो?
३. अ देखि अ: सम्म भना
४. मान्छेको आँखा कति वटा हुन्छ?
५. रुख कस्तो रंगको हुन्छ?
६. तिम्रो दूईजना साथीको नाम भना
७. दूई वटा खानेकुराको नाम भना
८. दूई वटा चराको नाम भना
९. कपालको रंग कस्तो हुन्छ?
१०. तलक शब्दहरु पढ ।
कल कलम खल गाई

सौर्य ईन्टरनेशनल स्कुल

शान्तिनगर, काठमाण्डौ-३४

अन्तिम त्रैमासिक परीक्षा

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उतिर्णाङ्क : १६

नाम: रोल नं.:.....

मौखिक परीक्षा

१. तिम्रो नाम के हो?
२. सात बारको नाम भना
३. पाँच वटा रंगको नाम भना
४. ऋकार लागेका दुईशब्दहरु भना
५. तलका शब्दहरु पढ् ।

हिमाल, जून, मृग, हाँस

सूर्य ईन्टरनेशनल स्कुल
शान्ति नगर, काठमाण्डौ-३४
तेस्रो त्रैमासिक परिक्षा
२०६५

कक्षा: ५

विषय: नेपाली

पूर्णाङ्क :

उतिर्णाङ्क :

१. तलका प्रश्नको उत्तर देउ।

- क) कोइलीको स्वरलाई सबैले किन मन पराए?
ख) गौतम बुद्धका उपदेशहरु के के हुन?
ग) स्वच्छ वातावरण के लाई भनिन्छ?
घ) अर्जुन कसरी परिक्षामा सर्वोत्कृष्ट ठहरिए?
ङ) पुस्तकालय के लाई भनिन्छ?

२. जोडा मिलाउ।

चेतनशील	औजार
कृति	हिफाजत
साधन	समुन्द्र
जतन	बुद्धि भएको
सागर	पुस्तक

३. मेरो देश शीर्षकमा १०० शब्दमा निबन्ध लेख।

४. तिमीले घुमेको कुनै रमाईलो ठाउँको वर्णन गरी साथीलाई चिठी लेख।

५. ठीक-बेठीक छुट्टाउ:

- क) द्रोणाचार्य धनुर्विद्या सिकाउने शिक्षक थिए।
ख) युधिष्ठिर परीक्षामा सफल भए।
ग) विद्यालयमा विद्या आर्जन गर्न पाईन्छ।
घ) हाम्रो देशमा भौगोलिक बनावट एकैनासको छ।
ङ) हामी सबैले देशको विकास गर्नु पर्दछ।

६. नाम भनेको के हो? यसका प्रकार पनि लेख।

७. तल दिइएका शब्दहरुमा नाम, सर्वनाम, विशेषण र क्रियमपद पत्ता लगाउ।

राम राम्रो उनी छन् घर

८. तलका शब्दमा पर्यायवाची शब्द लेख।

आमा,..... घर,..... स्क'ल,.....
गुरु,..... पुस्तक,.....

९. वाक्य बनाउ

जतन, पुस्तकालय, कसति प्रशस्त, भण्डार

१०. शुद्ध पार।

इकता ग्यान प्रकाष स्नार्थी शंसार

११. तल दिइएका शब्दहरुको विपरीतार्थक शब्द लेख।

शुभ स्वर्ग सफल असभ्य पुण्य

१२. अर्थ लेख।

सागर इलम उपदेश तस्वीर प्रतिष्ठा

सूर्य ईन्टरनेशनल स्कूल

शान्ति नगर, काठमाण्डौ-३४

तेस्रो त्रैमासिक परिक्षा

२०६५

कक्षा: ६

विषय: नेपाली

पूर्णाङ्क :

उतिर्णाङ्क :

१. तलका प्रश्नका उत्तर देउ।

- क) मानिस अरु प्राणी भन्दा किन श्रेष्ठ ममानिएको हो?
- ख) भिक्षुको जीवनीबाट कस्तो प्रेरणा पाउन सकिन्छ?
- ग) कवि भानुभक्तलाई किन महापुरुष भनिएको हो?
- घ) आजको युगलाई किन विज्ञानको युग भनिन्छ?
- ङ) राणाहरूका नजरमा तुलसीमेहर किन आँखाको कसगिर बने?

२. सप्रसंग व्याख्या गरा

पारिन्छ सत्ता जब खण्ड खण्ड

रहन्छ के राष्ट्र त्यहा अखण्ड

३. व्याख्या गरा जीवनको पाठशालामा गुरु बन्नु भन्दा शिष्य बन्नु नै रमाईलो हुन्छ।

४. मेरो पाठशाला शीर्षकमा १०० शब्दमा निबन्ध लेख।

५. आफ्नो पढाईको बयान गर्दै गाउँमा भएका आमा बाबुलाई चिठी लेख।

६. विशेषण भनेको के हो? यसका प्रकार लेख।

७. शब्द वर्ग छुट्टाउ।

उनीहरू सधत्रै स्कूल जान्छन् र राम्ररी पढ्छन्।

८. कोष्ठकमा दिईएका संकेतका आधारमा खाली ठाउँ भरा

क) हामी बजार जान्छौं।(एक वचन)

ख) ऊ राम्ररी पढ्छ।(बह'वचन)

ग) म पुस्तक पढ्छु।(अकरण)

घ) उनीहरू खेल्दैनन्।(करण)

ङ) केटो आयो।(स्त्रीलिंग)

९. शब्द भनेको के हो? सूतका आधारमा कति प्रकारका शब्द छन् लेख।

१०. पर्यायवाची शब्द लेख।

आखा सौगात, प्रभात, हर्ष, प्रकाश

११. शुद्ध पार।

षब्द, जीवन, समाज, बीग्यान, पुस्तक

१२. वाक्य बनाऊ।

लक्षण, ल, आँखा चिम्लनु, अनुशासन

१३. अर्थ लेख।

लाभा, रक्षक, प्रतिबन्ध, अहिंसा निर्वासन

सूर्य ईन्टरनेशनल स्कूल

शान्ति नगर, काठमाण्डौ-३४

तेस्रो त्रैमासिक परिक्षा

२०६५

कक्षा: २

विषय: नेपाली

पूर्णाङ्क :

उतिर्णाङ्क :

१. तलका प्रश्नहरूको उत्तर लेख।

क) सरस्वती माताले कसरी हाम्रो अज्ञानतालाई हटाईदिन्छीन?

ख) किताबका साथी को को हुन?

ग) बस के बाट चल्यो?

घ) ऋतु कति वटा हुन्छन?

ङ) टिकुटेकी आमालाई के भएको थियो?

२. तका शब्दको मिदो अर्थ छानेर जोडा मिलाउ।

धर्ती गाडी गुडने ठाउ

सडक प्रकृति

तागत चिसो

ठण्डी शक्ति

गुरुआमा शिक्षिका

३. तलका शब्दहरूको अर्थ लेख।

मैलो, तागत, सुन्दर, बोट, छुट्टी

४. तलका शब्दहरूको प्रयोग गरी वाक्य बनाऊ।

फाइदा, शिक्षा, भेला माफी

५. तलका वाक्यलाई शुद्ध बनाएर लेख।

नजान्ने मान्छेलाई कूनै पनी काम लगाउनू हूँदैन।

६. तका शब्दहरू छानी खाली ठाउँमा चरा

क) किताबको लुगा भनेको हो।(गाता, पाना)

ख) स्याउ हुन्छ।(पिरो, मिठो)

ग) मूर्खको संगत गर्दा।(दुःख, सुख)

घ) टेबलको रंग थियो।(रातो खैरो)

ङ) सियाको काम थियो।(ठुलो, सानो)

७. ठीक बेठीक छुट्टाऊ।

क) स्याउको खेती तराईमा हुन्छ।.....

ख) कुरो नबुभी काम गर्दा दुख पाईन्छ।.....

ग) सातबार कविता देवी नेपालले लेखेका हुन।.....

घ) टेबललाई हामी सबैले माया गर्नु पर्छ।.....

ङ) ठिकुटेले भटमास खान आगो लगायो ।

८. ठीक उत्तरमा () चिन्ह लगाउ ।

क) रामायण कसले लेखेका हुन?

अ) मोतीराम भट्ट आ) भानुभक्त आचार्य इ) दैबज्जराज न्यौपाने

ख) पुतली कस्तो छ?

अ) छिर्केमिर्के आ) रातोरातो इ) चकचक

ग.) सबिना कति कक्षामा पढछिन?

अ) कक्षा १ आ) कक्षा २ इ) कक्षा ३

घ) ऋतु कतिवटा हुन्छन?

अ) ५ वटा आ) ६ वटा इ) कक्षा ३

ङ) बस के बाट चलछ?

अ) दाउरा आ) मट्टितेल इ) डिजल

९. तलका शब्दहरबाट नाम, सर्वनामर विशेषण छुट्टाएर तालिकामा भरा मुना, हिमाल, म, मीठो, कालो

नाम	सर्वनाम	विशेषण

१०. दाली ठाउँमा मिल्ने शब्द राखा

क) आई(भाइ, बहिनी)

ख) बबजारमा घरहरु बनो(ठुलो, सानो)

ग) चरो रुख..... वसेको छा(लाई, मा)

घ) रीता भोला बोक्छे स्क' जान्छो(अति, तर)

ङ)...../ कत्रो बाघ /स्यावास, आम्मै)

सूर्य ईन्टरनेशनल स्कूल

शान्ति नगर, काठमाण्डौ-३४

तेस्रो त्रैमासिक परिक्षा

२०६५

कक्षा: ३

विषय: नेपाली

पूर्णाङ्क :

उतिर्णाङ्क :

१. तलका प्रश्नहरूको उत्तर लेख।

- अशक्त र गरीबलाई के गर्नु पर्दछ?
- दिगाम गाउँ कुन कुरा खेतस्का लागी प्रसिद्ध छ?
- भगडाको औषधी के रहेछ?
- के गरेमा टेलिभिजनले आँखाको ज्योति कमजोर बनाईदिन्छ?
- पकाऊ भाँडा पकाऊ कथाबाट के शिक्षा पाइन्छ?

२. तलका शब्दहरूको मिल्ने अर्थ छानी जोडा मिलाऊ।

गर्व	गोडा
पाउ	गौरव
कोपिला खेतीपाती	
किसान	फक्रन लागेको फूल
उपाय	जुक्ति

३. तलका वाक्यहरू पढ र ठीक बेठीक छुट्टाउ।

- सफा घरमा पस्नासाथ लामखुट्टे खुब खुसी भयो।.....
- मोतीराम भट्ट नेपालका राष्ट्रिय विभूती हुन।.....
- तिहारमा लक्ष्मीको पूजा गरिन्छ।.....
- म'क्तिनाथ काली गण्डकी नदीको मुहान हो।.....
- जंगलमा घाँस मात्र पाईन्छ।.....

४. खाली ठाउँमा मिल्ने शब्द राखी वाक्य पुरा गरा।

- रामायण, धर्तीमाता, बाघ, बिजुली, गौताबुद्ध
- हामीले को सम्मान गर्न' पछ्यौं।
 - मोतीराम भट्टले भानूभक्तको फेला पारे।
 - जंगलमाबस्छ।
 - लुम्बिनीमाको जन्म भएको हो।
 - पानीबाट निकान सकिन्छ।

५. तलका शब्दहरूको अर्थ लेख।

स्तम्भ, चलाख रसिलो, जुक्ति, त्रास

६. तलका शब्दहरूलाई वाक्यमा प्रयोग गरा।

सम्भना, रिस, विभूती, शान्त

७. ठीक उत्तरमा () चिन्ह लगाऊ ।

क) कालीगण्डकी नदीको किनारमा कुन धार्मिक स्थल छ?

अ. पाल्पा आ. रडी इ. स्याङ्जा

ख) तिहारमा के गरिन्छ?

अ. धान रोपिन्छ आ. फूल रोपिन्छ इ. भैलो खेलिन्छ

ग) बालकले कस्को भक्त बन्छु भन्छ?

अ. देशको आ. विद्यालयको इ. गुरुको

घ) बुनुलाई ऋषिले के दिए?

अ. पैसा आ. घर इ. भाँडो

ङ) तेलिभिजन नेपालमा कहिले जन्मेको हो?

अ. वि.स. २०३१ आ. वि.स. २०४१

इ. वि.स. २०५१

८. शुद्ध गरी लेखा

देस, लोकगीत, विकसित

९. तल दिईएका शब्दहरूलाई नामका पाच प्रकारमा छुट्टाएर तालिकामा भरा
राधा, हिमाल, पानी, भिड, दया

व्यक्तिवाचक	जतिवाचक	समुहवाचक	द्रव्यवाचक	भाववाचक

१०. कोष्ठकका आधारमा वाक्य परिवर्तन गरा

क) काका घर जानुभयो।(स्त्रीलिंग)

ख) म पढ्दछु।(बहुवचन)

ग) बहिनी ऑप दान्छे। -अपूर्ण वर्तमान)

घ) चकचक गर।(अकरण)

ङ) पानीको पर्यायवाची शब्द हुन्ना।(अकरण)

सौर्य ईन्टरनेशनल स्कुल
शान्तिनगर, काठमाण्डौ-३४
अन्तिम त्रैमासिक परीक्षा
२०६५

कक्षा: नर्सरी
विषय: नेपाली (लिखित)

पूर्णाङ्क : ४०
उतिर्णाङ्क : १६

नाम: रोल
नं.:.....

१. जस्ताको तस्तै सार ।

१३

अ आ इ ई उ ऊ ऋ

.....
.....

ए ऐ ओ औ अं अः

.....

२. जोडा मिलाऊ ।

१०

घ ड ल प

ड घ प ल

भ ट ड त

ट भ त ड

त्र ज्ञ

ज्ञ त्र

३. अ - अः सम्म लेख ।

१०

.....
.....

४. जस्ताको तस्तै सार ।

१०

जग भन गर घर पढ
.....

५. उस्तै अक्षरमा गोलो लगाऊ ।

१०

क - र क व
घ - प स घ
च - ट त च
श - श ह ठ
म - ख म ज्ञ

६. खाली ठाउँ भर ।

९

क ग ड छ भ
.....

ट ड ण थ ध
.....

प ब म र
व ष ह त्र

७. अक्षर र चित्र जोडा मिलाऊ ।

८

क गमलामा फूलको चित्र

ग कलमको

घ नाक

ङ घर

च छाता

छ चरा

झ षटकोण

ष नेपालको झण्डा

८. खाली ठाउँ भर ।

७

अ इ उ ऋ ऐ औ
..... अः।

सौर्य ईन्टरनेशनल स्कुल

शान्तिनगर, काठमाण्डौ-३४

अन्तिम त्रैमासिक परिक्षा

२०६५

कक्षा: नर्सरी
विषय: नेपाली (मौखिक)

पूर्णाङ्क : ४०
उतिर्णाङ्क : १६

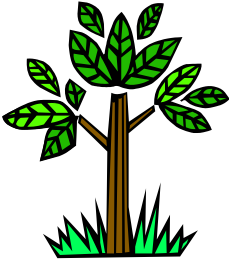
१. प्रश्नका उत्तर देऊ ।

१२

- क) तिम्रो नाम के हो ?
- ख) तिम्रो विद्यालयको नाम के हो ?
- ग) तिम्री कति कक्षामा पढ्छौ ?
- घ) तिम्री कहाँ बस्छौ ?
- ङ) तिम्रो कति वटा आँखा छन् ?
- च) तिम्रो कति वटा खुट्टा छन् ?

२. चित्र हेर र नाम भन ।

१०



३. अ- अः सम्म भन ।

१३

४. पढ र भन ।

५

घर

कल

मग

कलम

सर

समाप्त

Saurya International School

Shantinagar, Kathmandu-34

Final Examination 2065

Class: 5

FM:70

Subject: computer

PM:

Time: hrs

1. Fill I the blanks.

10

- a) The data that have been shaped by humas into a meaningful and useful form is called.....
- b) Is a area in the computer system that temporarily holds user data ad program.
- c) is device that allows to connect and communicate with other computers.
- d) Searching for information on the internet is known as
- e) Microsoft office word 2003 is developed by
- f) refers to a set of character with a specific designs.
- g) A is a pre-set design for your presentation.
- h) The asks questions on the subject matter of your presentation.
- i) is a small triangular shaped figure on msw logo.
- j) Is a set of instructions written one after the other to perform a particular task.

2. Write true or false for the following statements.

10

- a) Data consist of letters, numbers, sounds or image.
- b) Computers need clear instructions about every step to be performed.
- c) Searching for information on the internet is known as surfing.
- d) it is bad manners to read other peoples mail.
- e) The default font in micro soft word is Arial black.
- f) A watermark is a text or picture that appears behind document text.
- g) By default, the first slide of a blank presentation uses the title slide layout.
- h) Press ALT, OK to create a blank presentation.
- i) The computer cannot think and make any desions on its own.
- J) POYS command is used ti view list of procedure title.

3. Answer the following questions.

10

- a) What is a computer?
- b) Why is RAM called a volatile memory?
- c) What do you understand by internet?

- d) What do you mean by surfing?
- e) What is word processing?
- f) What is presentation software?
- g) What is slide transition?
- h) What is ms logo?
- i) What is a LOGO procedure?
- j) What is the function of erase command?

4. Write the steps for the following. 15

- a) To insert a word art.
- b) To insert a clipart.
- c) To change the slide background color.
- d) To add transitions.
- e) To start exit msw logo.

5. Design the following. 10

- a) CPU b) Mode c) Word art d) Slide show e) Procedure

6. Sketch the shapes for the given procedure. 9

- | | |
|---|--|
| <ul style="list-style-type: none"> a) To shape 1 FD 40 RT 90 Fd 20 BK 40 END | <ul style="list-style-type: none"> b) To shape 2 repeat 360[FD1 RT1] END |
|---|--|

Saurya International School

Shantinagar, Kathmandu-34

Final Examination -2065

Class : *Nursery*
Subject : *English (Written)*
Time : *1:30 hrs*

FM : *40*
PM : *16*

1. Circle the letter 'k' only. 5

A (K) B K C K D K E K F K

2. Match the following.

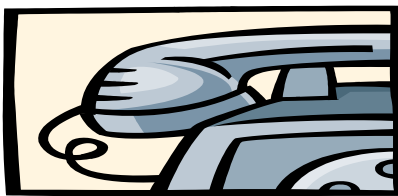
B	D	M	K
D	B	K	M
P	S	H	C
S	P	C	H
Q	V		
V	Q		

3. Copy down. 5

H I j k l

4. Write the first letter of the given pictures.

10



5. Write down *h* to *q*. 10

.....
.....

6. Write down A to Z . **13**

7. Fill in the blanks: **12**

A C E G ... I ... K
... M ... O Q S U
..... W Y
.....

8. What comes After ? **5**

A Y S H V
.....

9. Copy down: **5**

APPLE BALL CAT DOLL
EGG
----- ----- ----- -----

10. Match the letter with their picture. **10**

- A
- B
- C
- F
- G
- H
- I
- J
- K
- S

Saurya International School

Shantinagar, Kathmandu-34

Final Examination 2065

Class: Nursery

Subject: English (oral)

Time: hrs

FM:

PM:

1. Answer the question: 10

- a) What is your name?
- b) What is your name of your class teacher?
- c) What is your school's name?
- d) Where do you live?
- e) How are you?

2. Say the name of your four friends? 4

3. Name the given picture: 16



...other pictures

here.....

4. Point out the following body parts: 10

Eye

Nose

Ear

Leg

Head

Saurya International School

Shantinagar, Kathmandu-34

Final Examination 2065

Class: Nursery

FM:70

Subject: Math (written)

PM:

Time: hrs

1. Match the following: 12

Pictures

here.....

2. Copy down 10

41 42 43 44 45 46 47 48 49 50

... ..

3. Fill in the blanks: 10

30 .. 32 ... 34 ... 36 ... 38 ... 40 ...

42 ... 44 ... 46 ... 48 ... 50

4. Copy down: 10

ONE TWO THREE FOUR FIVE

.....

5. Write down 40 to 50: 10

6. Circle the same number 5

1 → 1 0 9

4 → 2 4 10

6 → 14 17 6

7 → 7 2 5

8 → 3 8 0

7. Match the following 5

10 15 35 40

15 10 40 35

14 23 45 50

23 14 50 45

26 30

30 26

8. Circle the number '8' only:

8

0 8 1 8 2 8 3 8 4 8 5
8 6 8 7 8 9 8

9. What comes after?

5

1 ...

5

15

25

30

10. What comes before?

5

..... 10 35

... 20 40 ... 50

Saurya International School

Shantinagar, Kathmandu-34

Final Examination 2065

Class: Nursery

Subject: Math (oral)

Time: hrs

FM:70

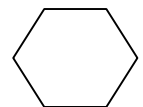
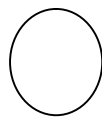
PM:

1. Answer the question? 5
- a) How many nose do you have?
 - b) How many mouth do you have?
 - c) How many legs do you have?
 - d) How many eyes do you have?
 - e) How many ear do you have?

2. What comes after? 10

1 ... 5 ... 9 ... 15 ... 20

3. . Name the following shapes. 5



4. Read and say. 10

3 8 15 25 50

5. Say the words from one to five. 10

Saurya International School

Shantinagar, Kathmandu-34

FinalExamination 2065

Class: Nursery
Subject: Drawing
Time: hrs

FM:70
PM:

Big Tree here

Saurya International School

Shantinagar, Kathmandu-34

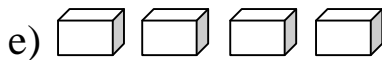
FinalExamination 2065

Class: L.K.G
Subject: Math written

FM:80
PM:

1. Count and write the numbers.

5



2. What comes after?

5

4 ... 25 38 63 71

3. What comes between?

21 .. 23

19 ... 21

34 ... 36

45 ... 47
81 ... 83

4. Write the number in order. 10

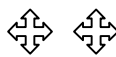

11, 16, 12, 19, 15, 17, 14, 18, 13, 20.
.....

5. Write in word. 10



1	.....	40	.....
31	.....	14	.....
34	.....	20	.....
30	.....	25	.....
38	.....	

6. Count and add. 5

a)

 
 + =

b)

 
 + =

c)

d)

e)

7. Write the name of these shapes. 5

Shape here

8. Write the numerical name. 5
 Eighteen Eleven Thirty
 Twenty-six Thirty-five

9. Addition. 5
 2+2=..... 3+1=..... 5+3=..... 6+2=.....
 4+3=.....

10. Count and circle the correct numbers 5
 oooooo other more

5	8	7
---	---	---

11. Write T for taller and S for shorter 5

12. Fill up the missing numbers 10

13. Write the tables of '2' 5

$2 \times 1 =$ 1

Saurya International School

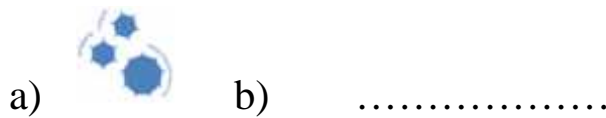
Shantinagar, Kathmandu-34

Final Examination 2065

Class: L.K.G
Subject: Math Oral
Time: hrs

FM:40
PM:

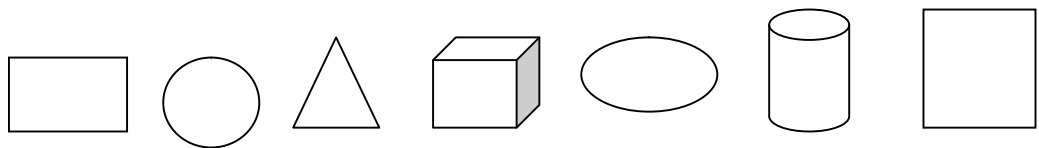
- 1 Say the table of '2'. 10
2 Show the bigger objects. 5





3. What comes between. 5
11 .. 13 36 .. 38 40 ... 42
63 65 70 ... 72

4. Say the numbers name. 10
14 6 10 21 26 23 30 32 37 40

- 5 Say the name of these 7 shapes.



- 6 Addition 3
a)  +  =
- b)
c)
d)
e)

Saurya International School

Shantinagar, Kathmandu-34

FinalExamination 2065

Class: L.K.G

FM:80

Subject: Science written

PM:

Time: hrs

1. Write the name of the given pictures. 10

Picture of Grape, cauliflower, tiger, rose, spider, ant, pansy elephant, sheep and ox.

2. Write the name of five colors. 5

3. Write the name of five things we wear. 5

4. Write any three uses of water. 5

5. Write the name of five things you see in your bedroom. 5

6. Write the name of five things you see in your bathroom. 5

7. Circle the flowers only. 4

Picture of rose, Zebra, sunflower, apple, banana, pansy, elephant, lily

8. Fill up the missing letters 10

a) A .. pl... b) B..na..a c) Br...ngal d) c..ulif..ower e) r..se f) wh..le g) L..opard

9. List out the domestic and wild animals. 8

Domestic animals		Wild animals	

10. Write V for vegetable and F for fruits 7
Pictures of vegetable and fruits

11. Write three name of three Birds. 3

12. Write their name of three insects. 3

13. Match the following. 9

Name	picture
Pigeon	
Butterfly	
Bringal	
Lion	
Dolphin	
Elephant	
Couliflower	
Buffalow	
Apple	

Saurya International School

Shantinagar, Kathmandu-34

FinalExamination 2065

Class: L.K.G	FM:40
Subject: Science oral	PM:
Time: hrs	
1. Answer these questions.	10
a) How many nose do you have?	
b) How many mouth do you have?	
c) How many ears do you have?	
d) How many eyes do you have?	
e) How many fingers do you have?	
2. Say the name of 5 fruits.	5
3. Say the name of 5 vegetables.	5
4. Say the name of 3 domestic flowers.	3
5. Say the name of 3 domestic animals.	3
6. Say the name of 3 wild animals.	3
7. Say the name of 3 water animals.	3
8. Say the name of 3 birds.	3
9. Say the name of these pictures.	5
Picture of snake, spider, eye nose and ear.	

Saurya International School

Shantinagar, Kathmandu-34

Final Examination 2065

Class : L.K.G

FM:80

Subject : English written

PM: 32

Time : 1:30 hrs

Name:**Roll**

No.:.....

1. Write the name of these pictures.

10

2. Make two –two words

10

C

E

R

.....

V

.....

Y

3. Write the name of 5 things you see in classroom. 5

.....

.....

.....

4. Write the name of 5 things you see in home. 5

.....

.....

.....

5. Write the 5 words which have 'e' sound. 5

.....

.....

.....

6. Circle the 'o' sound only. 5

Pot Bed Sun Hot Net

Log Pen Red Dog Hat Cat

Dot

7. Fill up the missing letters.

10

a) A....t b) C...r c) D...ll d) B...g

e) Ta...le f) K..te g) Gl...ss h) Mo..th

i) Umbr...lla j) Ho..se k) Bo..k.

8. Circle the correct word.

5

Flower/Fan

Mat/Bat

Hat/Bat

Icecream/Iron

Bag/Book

9. Write the name of 7 Days.

7

a) _____

b) _____

c) _____

d) _____

e) _____

f) _____

g) _____

10. Answer these questions. 4

a) What is your name?

My name is

b) In which class do you study ?

I study in class.....

11. Fill in the Blanks 4

a) This is a

b) This is a

c) This is a

d) This is a

12. Color the pictures as indicated. 5

13. Match the followings. 5

Pencil

Bed

Cap

Net

Umbrella

Saurya International School

Shantinagar, Kathmandu-34

Final Examination 2065

Class: L.K.G

FM: 40

Subject: English (Oral)

PM: 16

Time: 1:30 hrs

- | | |
|--|---|
| 1. What is your name? | 2 |
| 2. What is your School's name? | 2 |
| 3. In which class do you read? | 2 |
| 4. What is your class teacher's name? | 2 |
| 5. What is your father's name? | 2 |
| 6. What is your mother's name? | 2 |
| 7. Which color do you like? | 2 |
| 8. What do you like most Chocolate or Ice-cream? | 4 |
| 9. Say the name of 7 Days | 7 |
| 10. Say the name of given pictures | 5 |

- | | |
|---|---|
| 11. Say the name of 5 things you see in your kitchen? | 5 |
| 12. Say the name of 5 things you see in your classroom? | 5 |

Saurya International School

Shantinagar, Kathmandu-34

Final Examination 2065

Class: L.K.G

FM:40

Subject: Drawing

PM:

Time: hrs

1. Color the given picture. 20

A big picture of house

2. Join the dot and color the picture. 20

Dot lines for a big tree

Saurya International School

Shantinagar, Kathmandu-34

Final Examination 2065

Class: U.K.G

FM:

Subject: English I (Written)

PM:

Time: hrs

1. Write down the rhyming words for given words. 8

Kitten cook

Tree Five

Candle Goat

Bin drum

2. Look at the picture and tick the right word. 2

Picture of boat Boat note coat

Picture of wall tall wall call

Picture of coat goat boat coat

Picture of train trap train tram

3. Answer these questions.

Goose, Bee, Chick, Ox, Butterfly, Fish, Frog, Fly, Crow.

a) Which words have three letters each. 2

b) Which words have four letters each. 3

4. Make small words from these bigger words. 6

Teacher.....

Hand bag

Post man

kitchen

.....

5. Match the following. 5

Column A

Fingers

Toes

Days

Column B

year

hour

hand

Minutes
Month

week
foot

6. Look at the picture and write the name in the boxes. 6

Picture of fish

Picture of lamp

Picture of Butterfly

Picture of boat

Picture of fish

Picture of brick

7. Look at the picture and make a sentence. 8

Picture of bag here It is a

Picture of apple here It is a

Picture of sun here It is a

Picture of boy here It is a

8. Write the name of babies of given animals. 8

Cat Hen

Dog Goat

Duck..... Pig

Horse Lion

9. Fill in the blanks. 6

a) Monday comes after w.....

b) comes after firday.

c) Thursday comes after w.....

d) M..... comes after Sunday

e) A week has days.

10. Copy down. 2

My bottle is green.

.....

.....

11. Make 4 words for each alphabet. 4

a=..... p=.....

m=.....

t=.....

Saurya International School

Shantinagar, Kathmandu-34

FinalExamination 2065

Class: U.K.G

Subject: English I (oral)

Time: hrs

FM:

PM:

1. Say five sentences about yourself. 5
2. Say the name of 7 days. 7
3. Say the rhyming word for given words. 6
Van, Drum, Cry, Wing, Who, Lark
4. How many girls and boys are there in your classroom. 2

Saurya International School
Shantinagar, Kathmandu-34
Final Examination 2065

Class: U.K.G
Subject: English II(Written)
Time: hrs

FM:
PM:

Name: _____
No.: _____

Roll

1. Make five sentences using 'That'. 5

- a).....
- b)
- c)
- d)
- e)

2. Use a, an or the in the given words. 8

- i)car. ii)..... Eye iii)
-underwear
- iv)earth v)sun vi)lion
- vii)moon viii)egg

3. Add 's' or 'es' in the given words. 8

- Pen =..... Bus =.....
- Orange =..... Toothbrush =.....

Box =..... Slide =.....

Cup =..... Bench =.....

4. Circle the vegetable only. 5

Bread carrot coffee water potato banana chilly
milk chowmin roti onion cauliflower

5. Fill in the blanks. 5

- i) Chocolate is
- ii) Cake is
- iii) pizza is
- iv) potato chips is
- v) Lemon is

6. What do you see in a picture. 5

- i) I see a
- ii) I see a
- iii) I see a
- iv) I see a
- v) I see a

7. Complete the sentences. 4

- i) I get up in the
- ii) I play in the
- iii) I watch TV in the.....

iv) I sleep at

8. Answer these questions.

10

i) Are those oranges?

.....

ii) Are these flowers?

.....

iii) Are these bottles?

.....

iv) Are these tree?

.....

v) Are these erasers ?

.....

9. Answer these questions.

10

i) What is this?

.....

ii) What is that ?

.....

iii) What are those?

.....

iv) What are these?

.....

v) What are these?

.....

Saurya International School

Shantinagar, Kathmandu-34

Final Examination 2065

Class: U.K.G

FM:40

Subject: English II(Oral)

PM:16

Time: 1:30 hrs

Name: _____

Roll

No.: _____

1. Answer these questions.

8

- a) What is your father's name?
- b) What is your mother's name?
- c) Where do you live?
- d) What is the name of your school?

2. Say 'yes it is' or No it isn't.

8

- a) Is this a book?
- b) Is this a fan?
- c) Is this a ball ?
- d) Is this a tree?

3. Spell the following words.

4

Morning

Evening

afternoon

night

Saurya International School

Shantinagar, Kathmandu-34 Final Examination -2065

Class : *U.K.G.* FM : 80
Subject : *Science Written* PM : 32
Time : *2:30 hrs*

1. Answer the following questions. 6

- i) When does the sun rise?
Ans The sun rise.....
- ii) From where does the sun rise?
Ans The sun in the
.....
- iii) What types of cloths do we wear in a sunny day?
Ans We wear

2. Name four things that make weather.

- i) ii)
iii) iv)

3. Name any six stationery goods. 6

- i) ii)
iii) iv)
v) vi)

4. Name the things you see in the classroom. 6

- i) ii)
iii) iv)
v) vi)

5. Rearrange the jumbled the words. 5

- a) Flei= F..... b) Haclk= C.....
c) Balet= T..... d) klocc= C.....
e) Fosa= S.....

6. Write 'one' or 'many' in the blanks. 3

- a) We have moon in the sky.
- b) We have Sun in the sky.
- c) We havestars in the sky.

7. Complete the names of home of animals. 8

- a) A hen lives in a
- b) A bird lives in a
- c) A cow lives in a
- d) A lion lives in a
- e) A monkey lives in a
- f) A dog lives in a
- g) A fish lives in a
- h) A snake lives in a

8. Write the name of babies of given animals. 10

- | | | |
|------------|-------------|-------------|
| Pig=..... | Sheep=..... | Horse=..... |
| Duck=..... | Cow=..... | Goat=..... |
| Hen=..... | Fish=..... | Cat=..... |
| Lion=..... | | |

9. Circle the name of birds which cannot fly. 3

- Vulture Peacock Emu kiwi owl

10. Color the given picture as given. 5

- a) Tomato (red) picture of tomato here
- b) Leaf (green) picture of leaf here
- c) Brinjal(Purple) picture of brinjal here
- d) Banana (yellow) picture of banana here
- e) Square (Black) picture of square here

11. Draw a cloud , sun and color it. 4

Saurya International School

Shantinagar, Kathmandu-34

FinalExamination 2065

Class: U.K.G

Subject: Science oral

Time: hrs

FM:

PM:

- | | |
|--------------------------------|---|
| 1. Say any 5 sources of water. | 5 |
| 2. Name any 5 colors. | 5 |
| 3. Name any 5 living things. | 5 |
| 4. Name any 5 parts of plant. | 5 |

Saurya International School

Shantinagar, Kathmandu-34

Final Examination -2065

Class : UKG

FM : 40

Subject : Maths (Written)

PM : 16

Time : 1:30 hrs

1. Write the number names.

5

a) 152 =

b) 166 =

c) 178 =

d) 199 =

e) 200 =

2. Add.

10

$$\begin{array}{r} 10 \\ + 89 \\ \hline \end{array}$$

$$\begin{array}{r} 54 \\ + 24 \\ \hline \end{array}$$

$$\begin{array}{r} 26 \\ + 52 \\ \hline \end{array}$$

$$\begin{array}{r} 81 \\ + 05 \\ \hline \end{array}$$

$$\begin{array}{r} 43 \\ + 44 \\ \hline \end{array}$$

3. Subtract.

10

$$\begin{array}{r} 28 \\ - 13 \\ \hline \end{array}$$

$$\begin{array}{r} 49 \\ - 12 \\ \hline \end{array}$$

$$\begin{array}{r} 50 \\ - 10 \\ \hline \end{array}$$

$$\begin{array}{r} 46 \\ - 14 \\ \hline \end{array}$$

$$\begin{array}{r} 95 \\ - 40 \\ \hline \end{array}$$

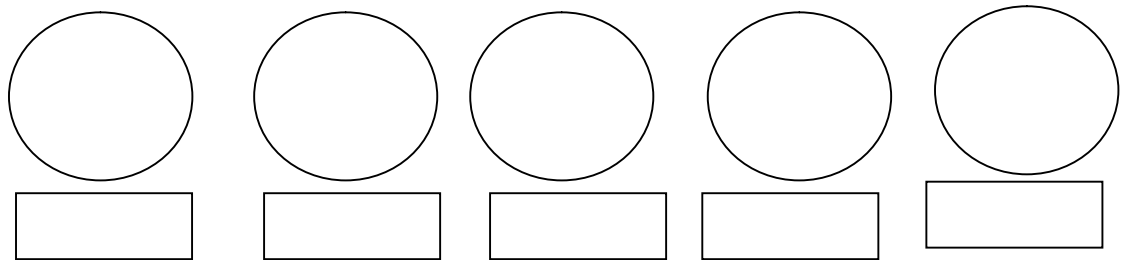
4. Multiply.

10

a) $\begin{array}{r} 4 \\ 5 \\ \times 4 \\ \hline \end{array}$ b) $\begin{array}{r} 9 \\ \times 2 \\ \hline \end{array}$ c) $\begin{array}{r} 6 \\ \times 5 \\ \hline \end{array}$ d) $\begin{array}{r} 7 \\ \times 3 \\ \hline \end{array}$ e)

f) $\begin{array}{r} 10 \\ 6 \\ \times 1 \\ \hline \end{array}$ g) $\begin{array}{r} 5 \\ \times 3 \\ \hline \end{array}$ h) $\begin{array}{r} 2 \\ \times 3 \\ \hline \end{array}$ i) $\begin{array}{r} 1 \\ \times 0 \\ \hline \end{array}$ j)

5. Look at the clocks and write the correct time in each box.





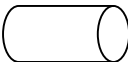
6. Use >, < and = signs.

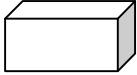
3

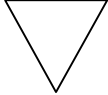
a) 26 28 b) 37 27 c) 18 15
d) 12 12 e) 23 23 f) 16 20

7. Write the name of given shapes.

5

- a) 
- b) 
- c) 

d) 

e) 

8. Write the ordinal number for given numbers. 5
Eg 1=first=1st

a) 3 ==.....

b) 4 ==.....

c) 10 ==.....

d) 8 ==.....

e) 2 ==.....

9. Write the number in explained form. 5

a) 10 =+.....

b) 28 =+.....

c) 33 =+.....

d) 40 =+.....

e) 63 =+.....

10. Write in descending order. 5

57 55 52 54 51 50 53 56
.....
.....

THE END

Saurya International School

Shantinagar, Kathmandu-34

Final Examination 2065

Class: U.K.G

Subject: Maths oral

Time: hrs

FM:

PM:

1. Name any 5 shapes. 5

2. Spell the followings. 2
Baisakh Chaitra Falgun Mangsir

3. Say the numbers name. 3

99 167 182 196 200 19

4. Say the numbers. 5

171 to 200

5. Say multiply of four. 5

Saurya International School

Shantinagar, Kathmandu-34

Final Examination 2065

Class: U.K.G

FM:

Subject: social studies (written)

PM:

Time: hrs

1. What should we do to be healthy? 10

- a)
- b)
- c)
- d)
- e)

2. Write down the types of house. 6

- a) b)
- c) d)
- e) f)

3. Write down the name of games and sports. 6

- a) b)
- c) d)
- e) f)

4. Write which one is right and which one is wrong. 5

- a) We should help our friends.
- b) We should talk in the classroom.
- c) We should fight with our friends and elders.
- d) We should not obey our teachers and parents.
- e) We must have good manner.

5. Rearrange the jumbled word 6

- a) Afso= b) ignsw=
- c) salgs= d) lbbae=
- e) obomr= f) oobblalf=

6. Circle the right word. 4

- a) We go to the park/ hospital to play.
- b) we send letters from police station/ post office .
- c) We go to hospital/ school when we are sick.
- d) We buy things in the market/ house.

7. Match the followings. 4

Sheep	carrot
Dog	milk
Rabbit	Wool
Cow	bone

8. Fill in the blanks with given words. 5

Homework uniform food bath nails

- a) My mother helps me to take a
- b) My father helps me to trim
- c) My aunt helps me to wear
- d) My grandmother prepares for me.
- e) My uncle helps me to do my

9. Look at the pictures and tick () the correct words. 6

There is picture in question paper

10. Look at the house and complete the following. 8

There is picture in question paper

There is picture in question paper

Saurya International School

Shantinagar, Kathmandu-34

FinalExamination 2065

Class: U.K.G

Subject: social studies (oral)

Time: hrs

FM:

PM:

- | | |
|---|---|
| 1. Say any 5 bad works. | 5 |
| 2. Name any 5 clothes which we use in hot days. | 5 |
| 3. Name any 5 means of transport. | 5 |
| 4. Name any 5 domestic and 5 wild animals. | 5 |

Saurya International School

Shantinagar, Kathmandu-34

Final Examination 2065

Class: U.K.G

Subject: G.K.

Time: hrs

FM:

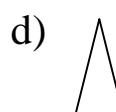
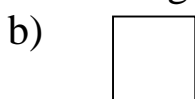
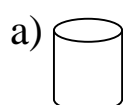
PM:

1. Name any 10 parts of our body

5

2. Name the following shapes.

5



.....
.....

3. Name any six dresses.

6

a) b)

c) d)

e) f)

4. Write the name of 12 months on the basis of Nepali calendar.

6

I) ii)

iii) iv)

v) vi)

vii) viii)

ix) x)

xi) xii)

5. Write 't' for true and 'f' for false statement.

6

a) Football is played inside the room.

b) triangle is made of three lines.

c) Moon revolves round the sun.

d) Sun is not nearest star from earth.

e) Sari is a dress of women

f) Car is means of vehicle.

6. Match the games with their names.

8

There is game is in question paper

7. Write down 8 names of dresses.

8

i) ii)

iii) iv)

v) vi)

vii) viii)

Saurya International School

Shantinagar, Kathmandu-34

Final Examination 2065

Class: 1
Subject: Grammer
Time: hrs

FM:80
PM:

1. Answer these questions: (2×5=10)

- a) Who was very thirsty?
.....
- b) After a while what did the crow see?
.....
- c) What did the crow do?
.....
- d) What was there in the picture?
.....
- e) What happened to the level of the water?
.....

2. Rewrite the each of the following sentence using capital letters and full stops where necessary. (1×5=5)

- a) Football is a game.
.....
- b) he went to the shop.
.....
- c) my sister's name is pema.
.....
- d) the cat belongs to sam.
.....
- e) i am ten years old
.....

3. Choose the right word and write it on blank lines. (1×10=10)

- a) A dog(cries/barks).
- b) We on a bed (sleep/stand).
- c) A fish can (walk/ swim).
- d) We In a chair. (stand/sit)
- e) We in a car. (ride/run)
- f) A bird can (fly/walk)
- g) My motherfood. (cooks/ writes)
- h) Apples on tree. (stand/grow).
- i) Her brother (dance/sings)
- j) A teacher (teaches/punish)

4. Pick out the name of person from the following sentences and write them on lines given. (1×5=5)

- a) Lata is a singer.
- b) Sita is a sweet girl.
- c) The woman has a baby.
- d) Sohan is my friend.
- e) The teacher called the boy.

5. Fill in the blanks with before or after. (1×10=10)

- a) Sunday comes Monday.
- b) Friday comes Thursday.
- c) Saturday comes Sunday.
- d) Monday comes Sunday.
- e) Sunday comes Saturday.
- f) Wednesday comes Tuesday.
- g) Thursday comes Friday.
- h) Thursday comes Wednesday.
- i) Tuesday comes Wednesday.
- j) Wednesday comes Thursday.

6. Write the opposite of the bold words on the lines given. (1×10=10)

- a) Rajesh is **Happy**
- b) This is a **Small**
- c) He is a **fat**
- d) Please **Shut** the window.
- e) The tea is **hot**.
- f) This pencil is **long**.
- g) The baby is **asleep**.
- h) He is going **up** the hill.
- i) The elephant is **big**.
- j) The moon shines in the **night**.

7. Fill in the blanks with the names of the young ones of living things. (1×10=10)

- a) The young one of a cat is a
- b) The young one of a duck is a
- c) The young one of a goat is a
- d) The young one of a hen is a
- e) The young one of a lion is a
- f) The young one of a sheep is a
- g) The young one of eagle is a
- h) The young one of a tiger is a
- i) The young one of a goose is a
- j) The young one of a dog is a

8. Fill in the with 'a' or 'an' whichever is right. (1×10=10)

- a) She is Girl.
- b) It is Alligator.
- c) It is bird.
- d) He isactor.
- e) He is Boy.
- f) It is Chair.
- g) It is Almirah.
- h) He is old man.

- i) The dog is faithful animal.
- j) A rabbit is animal.

9. Fill in the blanks with here and there whichever is right.
(1×10=10)

- a) This cake is

Picture of cake and bread is in question paper

- b) That loaf of bread is
- c) These cherries are
- d) Those lions are
- e) These baskets are
- f) Those kettles are
- g) The tree is
- h) The huts are
- i) The cow is
- j) The horses are

Saurya International School

Shantinagar, Kathmandu-34

Final Examination 2065

Class: 1
Subject: Delight
Time: hrs

FM:80
PM:

1. Answer the following questions: (3×8=24)

- a) What did the tod the bear lose?
.....
- b) Which two places did the tod bear look?
.....
- c) Where did Mr. Thapa live?
.....
- d) Where did kanchhi go every day?
.....
- e) Who did Mr. bunny meet at last?
.....
- f) What was phulmaya going to sell in the market?
.....
- g) Did phulmaya bring home any maney?
.....
- h) What did the little red hen find in the farmyard?
.....

2. Fill in the blanks with following words. 5

Dance Fight Tease Play Sing

- a) I like to With my friends.
- b) I like to Sing with my friends.
- c) I like to With my friends.
- d) I don't like towith my friends.
- e) I don't like towith my friends.

3. Rite whether the sentences are true or false. 5
- a) Phulmaya was going to the market.
 - b) Phulmaya was carrying water in her pot.
 - c) Phulmaya was thinking a buying a sari.....
 - d) She went and gave her mother the money she made by selling milk.
 - e) Her mother didn't say anything to her.

4. Re arrange these jumbled to make words. 5
- a) Inoc =
 - b) Ecehes =
 - c) Pcekot =
 - d) ekca =
 - e) wylole =

5. Match the words in column A with column B. 4

Column A	column B
Mr. Thapa	moo-moo
Mrs. Thapa	angry
Kanchhi	kind
Cow	unkind

6. Write about your school. 10

7. Put thr sentences in the correct order by numbering them from 1 to 5. 5

Goldlocks went into the forest.

 Goldlocks went to sleep on baby bear's bed.

 The three bears came back from their walk.

 Goldlocks came to the three bears' house.

Goldlocks had baby bear's soup.

.....

8. Find these words in the puzzle. 7

Bear three goldlocks father mother baby soup

S	Z	T	H	R	E	E	L	P	o
O	B	M	O	T	H	E	R	X	W
U	O	E	A	C	E	N	L	B	Y
P	M	B	A	E	Y	M	N	A	P
I	L	P	Q	R	F	K	Q	B	U
G	O	L	D	I	L	O	C	K	S
E	K	F	a	t	h	e	z	Z	W

9. Pick out vowels from the following words. 10

- a) Pomegranate =
- b) Pear =
- c) Grapes =
- d) Banana =
- e) Papaya =
- f) Pineapple =
- g) Cherry =
- h) Mango =
- i) Peach =
- j) Guava =

10. Draw a picture of fish and color it. 10

Saurya International School

Shantinagar, Kathmandu-34

Final Examination -2065

Class : 1 (One)

Subject : Science

Time : 2:30 hrs

FM : 80

PM : 32

1. Answer these questions.

(3×8=24)

a) What is full moon?

.....

b) What does the sun give us?

.....

c) When does the moon shine?

.....

d) When does the sun shine?

.....

e) What is the main source of water?

.....

f) Why do plants need water?

.....

g) What types of drinks we like to have on cold days?

.....

h) In which weather do we wear woolen clothes?

.....

2. Fill in the boxes using the words given below.

7

Morning star sets shape orange see air

a) The shape of the earth is

b) When the sun rises, it is called

c) The sun in the west.

d) The shines at night.

e) The moon changes itsdaily.

f) Plants use..... to prepare their food.

g) We can't air.

3. Write the name of weather. 4

- i) ii)
iii) iv)

4. Circle the correct words. 5

- a) When the sun rises, it is called
Night/day/morning/evening.
- b) The sun rises in the
west/east/north/south.
- c) When the moon looks round it is..... no moon/new
moon/full moon/half moon.
- d) We cannot count..... the sun/the moon/the stars/ the
earth.
- e) The sun gives us..... food/water/heat/milk.

5. Why do we need water? 5

- a) We need water to
- b) We need water to our food.
- c) We need water to our cloths
- d) We need water to
- e) We need water to our houses.

6. Tick () the correct and cross (×) the incorrect sentence.5

- a) We don't sleep in our house.
- b) We study in our house.
- c) A house does not protect us from thieves.
- d) A house protect us from wind.
- e) A house protect us from heat.

7. Write any three sources of water. 3

- a)
- b)
- c)

8. Write any two sources of underground water. 2

- a)

- b)
- 9. Write what to do /not to do in the classroom. 8**

We should do in the class	We should not do in the class

- 10. Write four things which we do in our house. 4**
- a)
- b)
- c)
- d)

- 11. Solve the crossword puzzle. 5**

Puzzle picture here

- 12. Color the following picture. 8**

Saurya International School

Shantinagar, Kathmandu-34

FinalExamination 2065

Class: 1
Subject: social studies
Time: hrs

FM:80
PM:

1. Answer these questions. (3×9=27)

a) Where do you live?

.....

b) Write the name of your birth place.

.....

c) How old are you now?

.....

d) Who is the head of your family?

.....

e) Where is your Mamaghar?

.....

f) When do you visit your mamaghar?

.....

g) How many members are there in your family?

.....

h) Do you have friends?

.....

i) Write the name of your mama and maiju?

.....

2. Who does the following work in your family? 5

What work	
Cooking food	
Buying cloths	
Earning money	
Cleaning house	
Buying books and copies	

3. Who are there in your mamaghar?

- a)
- b)
- c)
- d)
- e)

4. What is your relation to the following people? 10

- a) Your father's father=.....
- b) Your father's mother =
- c) Your father's parents =
- d) Your father's brother =.....
- e) Your uncle's wife =.....
- f) Your mother's parents =
- g) Your mother's mother =
- h) Your mother's father =
- i) Your mother's brother =
- j) Your mama's wife =

5. Write about your classroom. 5

- a) My classroom has
- b) There is door.
- c) There are benches and desks.
- d) There is a
- e) There is a

6. Fill in the blanks. 10

Duster blackboardcalendar table twelve
seven wakes up book uniform brushes

- a) Surekha her teeth.
- b) She keeps her on the self.
- c) She Early in the morning.
- d) She wears a clean and goes to school.
- e) I have four legs but I cannot walk,

- f) I am black, but I am not a crow.
- g) I rub letters, but I am not an eraser.
- h) Every day you look at me, but I am not a mirror,
- i) There are Months in a year.
- j) There are Days in a week.

7. How does Leela help her family members?

- a) Grandfather: by bringing his
- b) Mother: by bringing a bottle of
- c) Grandmother: by bringing and
- d) Cousin Brother: by his pencil.

8. Copy the given works in the right column. 8

Cook food cut vegetables Light the candle
 polish my shoes Fold my cloths Wash my cloths
 sew my socks open the door

Column 'A' I can do	Column 'B' I cannot do

9. Draw a picture of your house. 5

Saurya International School

Shantinagar, Kathmandu-34

Final Examination -2065

Class : 1 (One)

FM : 80

Subject : Maths

PM : 32

Time : 1:30 hrs

Name: _____

Roll No.: _____

1. Count by 5's and write. 5

5					
					60

2. Addition. 10

I) 722 ii) 432 iii) 635 iv) 484 v) 723
 $+141$ $+246$ $+213$ $+513$ $+244$

vi) 353 vii) 827 viii) 347 ix) 654 x) 634
 $+545$ $+172$ $+532$ $+344$ $+203$

3. Subtraction. 10

i) 894 ii) 944 iii) 565 iv) 787 v) 839
 -343 -732 -232 -534 -328

vi) 486 vii) 592 viii) 679 ix) 545 x) 959
 -123 -231 -433 -432 -432

4. Multiply.**10**

i)
$$\begin{array}{r} 121 \\ \times 2 \\ \hline \end{array}$$

ii)
$$\begin{array}{r} 114 \\ \times 2 \\ \hline \end{array}$$

iii)
$$\begin{array}{r} 123 \\ \times 3 \\ \hline \end{array}$$

iv)
$$\begin{array}{r} 124 \\ \times 2 \\ \hline \end{array}$$

v)
$$\begin{array}{r} 121 \\ \times 4 \\ \hline \end{array}$$

5. Write the numbers name.**10**

i) 54 =

ii) 79 =

iii) 63 =

iv) 84 =

v) 75 =

6. What comes in between the given numbers.**10**

i) 5153 ii) 73 ... 75 iii) 9294

iv) 6971 v) 6769 vi) 56.....58

vii) 7072 viii) 5759 ix) 8082

x) 95.....97

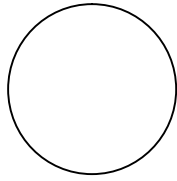
7. Add the money and write the sum in the boxes.**5**

5 paisa + 5 Paisa =.....
25 paisa + 50 paisa =
Rs. 2 + Rs.5 =.....
Rs. 20 + Rs. 25=.....
Rs. 50 + Rs. 25=

8. What time do the clocks show?

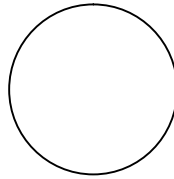
10

i)



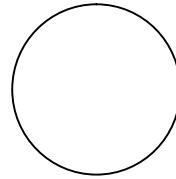
.....

ii)



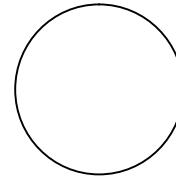
.....

iii)



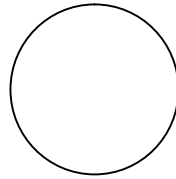
.....

iv)



.....

v)



.....

9. Write the table of seven.

5

$$7 \times 1 = 7$$

8. Match the following picture.

5

Saurya International School

Shantinagar, Kathmandu-34

Final Examination 2065

Class: 1
Subject: G.k
Time: hrs

FM:80
PM:

1. From the puzzle box find out these ten different parts of our body. 10

O	N	E	W	A	R	T
T	E	E	T	H	V	V
C	H	H	E	T	R	P
I	G	S	H	O	R	A
L	I	M	B	N	S	L
O	R	R	R	G	R	M
M	A	G	A	U	T	N
E	A	R	N	E	N	M
Y	B	R	O	B	B	A
E	R	A	S	R	R	H
E	T	U	E	T	T	E
U	T	T	U	I	N	A
S	H	E	R	P	A	D
M	O	U	T	H	I	F
N	R	S	N	S	L	S
R	U	W	G	W	W	W
S	K	I	N	O	O	O

2. Write the name of games.

10

- i) ii) iii)
iv) V) vi)
vii) Viii) ix)
x)

3. Match the followings.

- a) Iron
 - b) Television
 - c) Rice cooker
 - d) Vacuum cleaner
 - e) Computer
- picture of such things here
-

4. Write the name of Nepali 12 months. 6

- i) Ii) Iii)
- iv) v) Vi)
- vii) Viii) ix)
- x) Xi) xii)

5. Tick the correct answer. 4

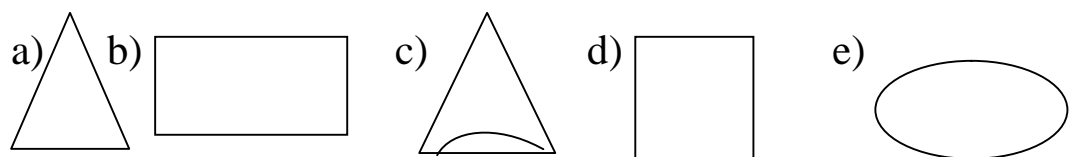
Picture

country name

- a) Flag for Pakistan India/Pakistan/Bhutan
- b) Flag for Bhutan Sri lanka/Pakistan/Bhutan
- c) Flag for sri lanka India/ Bhutan/Sri lanka
- d) Flag for India india/Sri lanka/ Pakistan

6. Name the following shapes.

5



.....

Saurya International School

Shantinagar, Kathmandu-34

FinalExamination 2065

Class: 1

FM:40

Subject: Drawing

PM:

Time: hrs

1. Draw a National flag and color it.

20

2. Color it .

20

A picture of
Laligurans here

Saurya International School

Shantinagar, Kathmandu-34

Final Examination -2065

Class : 2 (Two)

Subject : Maths

Time : 2:30 hrs

FM : 40

PM : 16

1. Addition of rupees and paisa.

10

$$\begin{array}{r} \text{i) Rs.} \quad \text{P} \\ 5 \ 2 \quad 4 \ 5 \\ +3 \ 4 \quad 2 \ 0 \\ \hline \end{array}$$

$$\begin{array}{r} \text{ii) Rs.} \quad \text{P} \\ 7 \ 6 \quad 1 \ 5 \\ +4 \ 2 \quad 2 \ 0 \\ \hline \end{array}$$

$$\begin{array}{r} \text{iii) Rs.} \quad \text{P} \\ 4 \ 8 \quad 1 \ 7 \\ +2 \ 0 \quad 2 \ 2 \\ \hline \end{array}$$

$$\begin{array}{r} \text{iv) Rs.} \quad \text{P} \\ 5 \ 2 \quad 1 \ 7 \\ +3 \ 4 \quad 1 \ 2 \\ \hline \end{array}$$

$$\begin{array}{r} \text{v) Rs.} \quad \text{P} \\ 6 \ 2 \quad 2 \ 7 \\ +3 \ 4 \quad 1 \ 2 \\ \hline \end{array}$$

2. Subtract of liter and milliliter.

10

$$\begin{array}{r} \text{i) liter} \quad \text{ml} \\ 1 \ 6 \quad 5 \ 5 \ 0 \\ - \quad 1 \ 2 \quad 2 \ 4 \ 0 \\ \hline \end{array}$$

$$\begin{array}{r} \text{ii) liter} \quad \text{ml} \\ 2 \ 4 \quad 3 \ 8 \ 5 \\ - \quad 1 \ 4 \quad 2 \ 1 \ 2 \\ \hline \end{array}$$

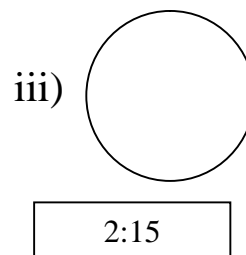
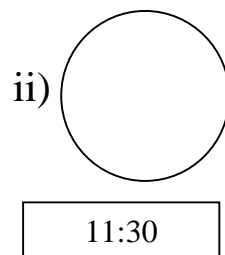
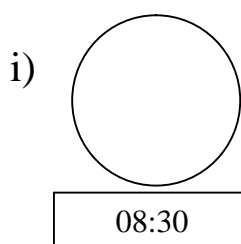
$$\begin{array}{r} \text{iii) liter} \quad \text{ml} \\ 7 \ 2 \quad 7 \ 8 \ 9 \\ - \quad 3 \ 2 \quad 4 \ 4 \ 4 \\ \hline \end{array}$$

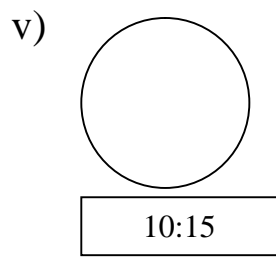
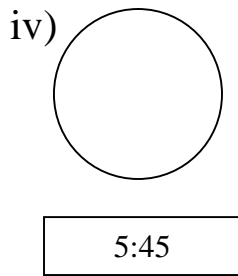
$$\begin{array}{r} \text{iv) liter} \quad \text{ml} \\ 7 \ 2 \quad 9 \ 8 \ 6 \\ - \quad 2 \ 8 \quad 5 \ 4 \ 2 \\ \hline \end{array}$$

$$\begin{array}{r} \text{v) liter} \quad \text{ml} \\ 8 \ 9 \quad 9 \ 3 \ 2 \\ - \quad 1 \ 2 \quad 1 \ 5 \ 5 \\ \hline \end{array}$$

3. Draw the minutes and hour hands according to the time given below.

10





4. Multiply.

10

i)
$$\begin{array}{r} \text{H T O} \\ 322 \\ \times 3 \\ \hline \end{array}$$
 ii)
$$\begin{array}{r} \text{H T O} \\ 432 \\ \times 2 \\ \hline \end{array}$$
 iii)
$$\begin{array}{r} \text{H T O} \\ 387 \\ \times 1 \\ \hline \end{array}$$
 iv)
$$\begin{array}{r} \text{H T O} \\ 212 \\ \times 4 \\ \hline \end{array}$$
 v)
$$\begin{array}{r} \text{H T O} \\ 323 \\ \times 3 \\ \hline \end{array}$$

vi)
$$\begin{array}{r} \text{H T O} \\ 431 \\ \times 2 \\ \hline \end{array}$$
 vii)
$$\begin{array}{r} \text{H T O} \\ 522 \\ \times 4 \\ \hline \end{array}$$
 viii)
$$\begin{array}{r} \text{H T O} \\ 123 \\ \times 3 \\ \hline \end{array}$$
 ix)
$$\begin{array}{r} \text{H T O} \\ 742 \\ \times 2 \\ \hline \end{array}$$
 x)
$$\begin{array}{r} \text{H T O} \\ 2421 \\ \times 4 \\ \hline \end{array}$$

5. Put <, > or = in the boxes.

5

- i) $842 \dots\dots\dots 757$ ii) $544 \dots\dots\dots 523$ iii) $794 \dots\dots\dots 783$
 iv) $824 \dots\dots\dots 823$ v) $422 \dots\dots\dots 312$

6. Fill in the boxes.

10

e.g. $4 \times 5 = 20$ $\boxed{20} = 5 \times \boxed{4}$

- i) $3 \times 8 = \dots\dots\dots = 3 \times \dots\dots\dots$
 ii) $2 \times 7 = \dots\dots\dots = 7 \times \dots\dots\dots$
 iii) $5 \times 10 = \dots\dots\dots = 10 \times \dots\dots\dots$
 iv) $3 \times 6 = \dots\dots\dots = 6 \times \dots\dots\dots$
 v) $5 \times 8 = \dots\dots\dots = 8 \times \dots\dots\dots$

7. Write down the given numbers in expand form.

10

i) $237 = \boxed{} + \boxed{} + \boxed{}$

- ii) 108 =
- iii) 359 =
- iv) 462 =
- v) 580 =
- vi) 697 =
- vii) 723 =
- viii) 898 =
- ix) 905 =
- x) 777 =

8. Write the given numerals in words. 10

- i) 6564 =
- ii) 1099 =
- iii) 1002 =
- iv) 1010 =
- v) 1032 =
- vi) 2362 =
- vii) 9900 =
- viii) 6281 =
- ix) 2202 =
- x) 9009 =

9. Write the table of 12. 5

12×1= 12

Saurya International School
Shantinagar, Kathmandu-34
Final Examination 2065

Class: 2
Subject: G.K.
Time: hrs

FM:40
PM:

1. Write the name of their babies. 5
- a) Bear -
 - b) Fish -
 - c) Goat -
 - d) Horse -
 - e) Rabbit -
 - f) Sheep -
 - g) Pig -
 - h) Frog -
 - i) Duck -
 - j) Kangaroo -
2. Write the name of their males. 5
- a) Sheep -
 - b) Horse -
 - c) Bear -
 - d) Elephant -
 - e) Duck -
3. Choose the correct answer. 5
- a) Ram janaki temple is in Kathmandu/ Janakpur/ Jhapa.
 - b) Laxmi Prasad devkota is Poet / Player / Singer.
 - c) Sangina Baidhya is related to Tae-kwando / Swimming / Cricket.
 - d) The birth place of Gautam Buddha is Rapti / Pokhara / Lumbini.
 - e) Ganga Lal is a Artist / Player / Martyr

4. Write true or false. 5
- a) Pokhara is the Capital of Nepal.
- b) There are 14 zones in our country.
- c) Mechi is the biggest zone of Nepal.
- d) China and India are the districts of Nepal.
- e) Nepal lies between India and China.

5. Match the country with their people. 3
- | | |
|-----------|------------|
| Australia | Indian. |
| China | Nepali |
| Russia | Australiam |
| India | Chinese |
| America | Russian |
| Nepal | American |

6. Fill in the blanks. 5
- a) Fewa lake is in (Pokhara/Kathmandu)
- b) Is the first Nepali to climb Mt. Everest. (Appa Sherpa/ Tenzing norgay)
- c) Boxing is played in the (Ring/ Pitch)
- d) There are(Rings in the Olympic logo. (5 / 8)
- e) Sachin Tendulkar is a player. (football/cricket).

7. Tick () the odd ones. 3
- a) Bee Wasp sparrow
- b) Table chair ceiling
- c) Mouse Key board light
- d) Grapes Potato onion
- e) Nepal India pokhara
- f) 7 2 4

8. Find any ten zones of our country in the given word puzzle.5

D	H	A	U	L	A	G	I	R	I
S	E	T	I	V	K	O	S	H	I
E	N	M	B	M	E	C	H	I	L
J	A	N	A	K	P	U	R	R	U
B	A	G	M	A	T	I	V	A	M
N	A	R	A	Y	A	N	I	P	B
M	A	H	A	K	A	L	I	T	I
K	A	R	N	A	L	I	V	I	N
G	A	N	D	A	K	I	U	V	I
S	A	G	A	R	M	A	T	H	A

8. Write the name of things.

4

Picture of microscope, fax machine, thermometer, stethoscope here

Saurya International School
Shantinagar, Kathmandu-34
Final Examination -2065

Class : 2

FM : 80

Subject : *Social Studies*

PM : 32

Time : *2:30 hrs*

-
- 1. Answer the following questions. 30**
- a) Why do Ramlal use sign language?
 - b) How should we treat the poor and handicapped?
 - c) What do we call the children who doesn't have parents?
 - d) Why do we need a post office?
 - e) Where did Tensing's grandfather live?
 - f) What do Mahima want to buy with her money?
 - g) Whose advice did Mahima follow?
 - h) Where do we find Danphe?
 - i) When do we use crimson?
 - j) Why does everybody like Ramjan?
- 2. Complete the sentence. 4**
- a) Our National animal is
 - b) Our National color is
 - c) Our National bird is
 - d) Our National flower is
- 3. Write yes or no in the given brackets. 5**
- a) Many people live in the plain. (.....)
 - b) Hills have thin forest. (.....)
 - c) It is hot in the plain. (.....)
 - d) People do boating in the river of hill. (.....)
 - e) Terai have step slopes. (.....)
- 4. Match the following. 5**
- | | |
|------------|----------------------|
| Temple | Do not throw garbage |
| River | Turn off |
| Well | repair |
| Public tap | Keep clean |
| Road | put cover |
- 5. Write the names of 5 public properties. 5**
- a)
 - b)
 - c)
 - d)
 - e)
- 6. Write the names of 5 festivals. 5**
- a)
 - b)
 - c)

d) e)

7. Name the things that you share with your friends. 5

a) b) c) d) e)

8. Write 3 sentences about our National flag. 6

a)
b)
c)

10) Write the names of any five products produced in village and city. 5

The village	The city
a)	a)
b)	b)
c)	c)
d)	d)
e)	e)

11) Think and write. 4

Material used	Things produced
a)Wheat	a) bread
b)Wool	b)
c)Wood	c)
d)Iron	d)
e)milk	e)

12) Suppose, your mother gives you a toy as a gift. Circle the right answer.

- a) I will say thank you/ keep quiet.
- b) I will play alone / play with my friends.
- c) I will play all the time/ play for some time.

13) Picture puzzle;

Look at the picture clues. Use the names of the pictures to complete the word grid.

Saurya International School

Shantinagar, Kathmandu-34

Final Examination -2065

Class : 2 (Two)

Subject : Science

Time : 1:30 hrs

FM : 40

PM : 16

1. Answer the following questions. 20

- a) What is water cycle?
.....
- b) How are shadows formed?
.....
- c) Write two uses of minerals
.....
.....
- d) What is the rock used in the Janaki temple?
.....
- e) What is slate used for?
.....
- f) How can we change the state of water/
.....
- g) Why do plants need water?
.....
- h) Where should we play?
.....
- i) What is evaporation?
.....
- j) What is first aid
.....

2. Fill in the blanks given words. 5

Semi circular fruits garden plant right

- a) makes our house beautiful.
- b) Also need water.
- c) Always walk on the Side of the road.
- d) An igloo has Roof.
- e) and vegetable also have water.

3. State true or false. 6

- a) The sun rise in the west.
- b) Talc is used for making talcum powder.
- c) Coal is used in ornaments.
- d) Impure air is good to breathe
- e) We should not speak while eating.
- f) We should not eat too much food.

4. Match the followings. 6

Column A

Column B

- | | |
|---------------|-----------------|
| Monkey | Oil |
| Tent | Give shape |
| To cross road | Tree |
| Mustard | Temporary house |
| Sheep | Zebra crossing |
| Bones | Wool |

5. a) Name the processes serially which run water cycle.

b) Name any three food which help us to grow.

6. Tick (✓) The correct answer. 5

- a) I am in your pencil who am I ?
 - i) Granite ii) Graphite iii) Coal
- b) I am the fine pieces of rock, I help crops to grow, who am I ?
 - i) Soil ii) Mineral iii) Rock
- c) I have no fixed shape and I flow down which state of water am I ?
 - i) Solid ii) Liquid iii) Gas
- d) We spread our wet clothes in sun to dry where does the water of clothes go?

- i) Pond ii) Sun iii) Air

- e) Permanent house is made of
i) concrete ii) straw iii) bricks.

7. Rearrange the jumbled word. 5

- a) nermial-
b) iosl-
c) sag-
d) tewar-
e) pmiure-

8. Name the babies of given animals. 8

- | | |
|--------------------|----------------|
| a) Elephant- | b) Deer- |
| c) Dog- | D) fish- |
| e) zebra- | f) goat- |
| g) Duck- | h) cat- |

9. Draw a water cycle and color it. 2

The End

Saurya International School

Shantinagar, Kathmandu-34

Final Examination -2065

Class : 2 (Two)

FM : 80

Subject : Delights

PM : 32

Time : 2:30 hrs

1. Write short answers. 15

- a) What are the 'two tiny green lights' shining in the dark?
- b) What was the horse afraid of?
- c) Who used chocolates first?
- d) Name any three flowers that are in Dana's garden?
- e) What keeps our teeth strong and white?

2. Rearrange the following letters to make the Name's of flowers and animals. 5

Nypas - thenepal-

.....

Heros - pilot -

.....

Domalirg-

3. Write meaning of the following words. 5

Porch- Blend -

.....

Lawn - hunter -

.....

Puppet -

4. Choose the correct answer from the bracket. 5

- a) The opposite meaning of huge is (Big/tiny/short)
- b) One of the color in rainbow is(violet/purple/brown)

- c) There was a of sheep in the ground. (herd/pride/flock)
- d) The nights are In winter. (hot/long/short)
- e) I have got a slice of (meat/soup/bread)

5. Write 't' for true and 'f' for false sentences.

- a) Pentunia is one type of animal.
- b) Telling truth is better than telling lie.,
- c) We must not brush our teeth before we go bed.
- d) The monkeys played music for mowgil.
- e) We lose our baby teeth at the age of ten.

6. Answer the following questions. 15

- a) What must you have behind you and in front of you see a rainbow?
- b) Name any five things people do on the street?
- c) Write about Pinocchio.

7. Draw a picture of Sniffy and Flussy and name them. 10

8. Match the following. 5

<i>A</i>	<i>B</i>
Cholocate	Astronaut
Armstrong	season
Bluebird	cocoa
Rainbow	magic
Autumn	pirate

9. Write any five lessons you read in grade two.

- a)
- b)
- c)
- d)
- e)

10. Give title to the following picture amd make a story as you think. 10

Saurya International School

Shantinagar, Kathmandu-34

Final Examination 2065

Class: 3

FM:80

Subject: Delights

PM:

Time: hrs

All questions are compulsory.

1. i) Read the following poem and answer the following questions.

Once the wind said to the sea I am sad and the sea said why
And the wind said because I am not blue like the sky or like
you.

- a) Who are talking in the poem?
- b) Why was the wind so sad?
- c) Who is asking question in the poem?
- d) Do you think wind is happy?
- e) Write one title to the poem.

ii) Write the poem in one line and use punctuation where necessary. 5

2. Write the name of the character according to the description.
- a) It is the largest plant eating dinosaur. I can reach at the top of a tree for eating layers.
 - b) I wish I could change everything into gold and had more gold.
 - c) He is the king of all gods and had created fire generations of people at different times.
 - d) It has a slender body and is a fastest running animal, it hunts during the day.
 - e) He was born in solukhumbu. After a great struggle he was success to climb the top of the world for the first time ever in 1963.

3. Answer the following questions. 18
- a) What is an oasis?
 - b) What should be mentioned clearly in the letter/
 - c) Why do people kill cheetah?
 - d) Write about the race of silver.
 - e) Did the bear really whisper anything in the second friend's ear? Why?
 - f) Why did the little mermaid want human legs?
4. Make a sentence of your own using the following words. 6
 Desert picture many kinds friends music
 stop
5. Recognize the following photograph and write it. 6
 The labels are given for you
- | | |
|---------------|------------------------------------|
| Name | Picture
of
related
person |
| Real name | |
| Country | |
| Date of birth | |
| Related field | |
6. Write 't' for true and 'f' for false sentence below. 15
- a) Circe fell in love with eurylochus.
 - b) My friend is as clever as a pig
 - c) The superior race was the race of heroes.
 - d) Dinosaurs had big brains.
 - e) Baby horses are called colts
7. Write the meaning. 5
- a) Eternal ,
 - b) Ton,
 - c) Dandy,
 - d) Rescue,
 - e) Drill,
8. Draw a neat picture of your own favorite cartoon. 5
9. Write a story you have heard in your life. 10

Saurya International School

Shantinagar, Kathmandu-34

Final Examination 2065

Class: 4

Subject: Delights

Time: hrs

FM:80

PM:

Candidates are required to give their answer in their own words as far as practical.

1. Write answer in the details. 25
 - a) What lesson did you learn from the story 'Bruce and the spider'?
 - b) Write about lassie./
 - c) Who is your favorite Nepali sportsperson? Why do you like him/her?
 - d) How the fox was able to snap the cheese from crow?
 - e) How beautiful is the rain? Write in your own words.

2. Write at least two characters of the following stories/drama you have learned. 10
 - a) The mirror
 - b) How Arthur became king?
 - c) You can't please everything.
 - d) A fisherman (one character is enough)
 - e) How the frog went to heaven

3. Write sentences of your own using the following words. 12

Mighty beaten conquered fascinated knight disappear

4. Correct the following sentences. 5
 - a) Kimana wants to marry moon lady.
 - b) Pal was a character that played part of lassie in 1963.
 - c) The king of Iceland was at war with Robert the Bruce.
 - d) Einstein's body was bigger than his head while he was born.
 - e) Peter Pan is the boy who always grows up.

5. I) Read the following poem and answer the questions. 10

We hated one another
The afternoon turned black
Then suddenly my brother

thumped me on the back
and said: 'oh come along'
we can go on all night
I was in the wrong so he was in the right.

- a) How did the afternoon turn black?
- b) Who are fighting in the poem?
- c) Why was he finally right?
- d) Pick out the words that rhyme.
- e) Give suitable title to the poem.
- ii) Summarize the poem in your own word. 5

6. Fill in the blanks. 5
- a) Albert Einstein was born on
 - b) The meaning of conopy is
 - c) In the story of, lassie stays with rich family.
 - d) Caroline was of the writer.
 - e) Ais a very small fairy.

7. Write about earthquakes. 8

Or

write about story you have ever hard in your life.

Saurya International School

Shantinagar, Kathmandu-34

Final Examination -2065

Class : 5 (Five)

FM : 80

Subject : Delights

PM : 32

Time : 2:30 hrs

-
- 1. I) Read the text and answer the questions. 10**
- In Norse mythology, Balder was the god of light. He was the son of the chief god, Odin and the goddess Frigg. Balder was loved by everyone except the wicked Loki. He was the son of a giant and was jealous of Balder's popularity. He made a plan to kill Balder's mother tried to prevent her son's death by extracting oaths from every being and every object in nature. There was no weapon on earth that could hurt him. This could not stop Loki from finding a way to destroy Balder.
- One day, He found out that there was one plant which had not sworn the oath to Frigg. It was the mistletoe. He went to the forest and broke off a thin branch of the Mistletoe. He sharpened one of its ends and hurried to the great hall where the gods were feasting. The gods were having fun by throwing rocks and spears at Balder because they knew that nothing could harm him.
- Loki went to Hodder, the blind god and Balder's brother, and asked him why he was not hurting things at Balder like the others. I can't see said Hodder. Throw this said Loki, thrusting the weapon he had made into Hodder's hands. I will guide you.
- Hodder threw the sharpened branch toward Balder following Loki's directions. The missile made from the mistletoe pierced Balder and he fell down dead.
- The other gods found out about Loki's evil plot. The gods punished him by chaining him to rocks in a deep cavern. To this day, he is waiting in that cavern for his release. According to Norse mythology, He will eventually break free and take his revenge on the deities who had imprisoned him for eternity.
- a) What are the names of Balder's parents?
b) What was Loki jealous of?
c) How did Loki kill Balder ?
d) Why were gods throwing rocks and spears at Balder?
e) How did the gods punish Loki?
- ii) Write the similar meaning of the following words from the above passage. 5**
- a) Having a good meal
b) Throw
c) Promise
d) Endless time
e) Cave
- iii) Write true or false for the following statements. 5**
- a) Hodder could see everything.
b) Loki was jealous of Balder's popularity.
c) Frigg was the wife of Odin.
d) Loki was killed.....
- 2. Answer the following questions from the text you have read . 20**
- a) Why did everybody want the narrator to get a haircut?
b) Where did her grandmother take her?

- c) What announcement did the king make?
- d) What is Italy is famous for? Name any two of them.
- e) Who first used precious metals as money?
- f) Where do the yeti's supposedly live?
- g) Why was Zesus angry with promethens?
- h) When and where was Abraham lincon born?

3. Write the meaning of the following words from the lessons you have read.

6

Savage weary , fabulous folklore twerp filthy

4. Fill in the blanks choosing the correct words from the box.

Curious	beautiful	cobbler	small pongo
established	stole	flew	revenge

- a) In a corner Alice saw a golden key.
- b) Afteer drinking the liquid Alice became small, she could then go in the garden.
- c) Pandora was to know what was inside the box.
- d) Prometheus fire from heaven.
- e) A person who mends shoes
- f) The troubles all over the place.
- g) Zesus wanted to take From promethesus.
- h) Rommlus the city of Rome.
- i) He was surprised to find that the oranges were missing.

5. Write true or false for the following statements.

5

- a) The writer ate the oranges with pups and peels.
- b) The match girl had lost her slippers and her feet were blue with cold.....
- c) A person who cuts your hair is called barber.
- d) Leonardo da vinchi was from Italy.
- e) Pandora stole fire from heaven.
- f) Concrete means happy.
- g) Rome was built on the bank of the thames river.
- h) Matilda was given a very good environment to read at home.
- i) Abraham lincon was against slavery system.....
- j) Muna madan is written in jhyaure folklore style.

6. Match the titles with the poets.

4

Adhikari	Laxmi Prasad Devkota
Mahakabi	Siddhi Charan Shrestha
Yugkabi	Motiram Bhatta
Yubakabi	Bhanubhakta Acharya

7. Make sentences of your own of the following words.

6

Sickness worry hate revenge honest terrible

8. Write the story 'pandora and the box of trouble' in your own word.

10

Or

Write a couple of paragraph about the town/city you live in.

THE END

Saurya International School

Shantinagar, Kathmandu-34

Final Examination 2065

Class: 6

Subject: Social study

Time: hrs

FM:80

PM:

1. Fill in the blanks. 5

- a) Cement is the production of industries.
- b) is the country having monarchy system in saarc.
- c) Saarc was established in
- d) is called the gift of Nile.
- e) A citizen of Or above can cast vote in election.

2. Match the following column A with B. 5

Column A	column B
Gopal	Munamadan
Mohenjo-daro	Emperor of India
Kirant	bhuktaman
Kailashkut	animals
Harappa	baked bricks
Ashoka	Amshuverma
Flora	Mandev
Fauna	Shivadev
Mangrila	plants
House	Indus river
	Ravi river

3. Write 'T' for true and 'F' for false statement. 5

- a) Saarc secretarial office is in Colombo.
- b) Cottage industries are usually established in village.
- c) Terai is called the granary of Nepal.
- d) 27 Kirant king's ruled over Nepal.
- e) Sri Lanka is smaller than Nepal.

4. Write very short answer in one sentence to the following questions. 10

- a) What is called the Kirant script?
- b) What is the full form of Saarc?

- c) Who is the first president of Nepal?
- d) Which is the smallest country in saarc?
- e) Who was the first king of kirant dynasty?
- f) Which dynasty does Narendra dev belongs to ?
- g) Write the name of one international organization.
- h) What is arbitrary boundary between Nepal and India in the southern part of our country called?
- i) What seperates Asia from Africa?
- j) Name any one country where the Mangoloids live.

5. Give short answer to the following questions. 21

- a) What is trade and name its types?
- b) Write any three differences between small scale and large scale industries.
- c) What is a free trade zone?
- d) What is tourism?
- e) Name the three economic activities followed by the people of Nepal.
- f) What indicates the emblem of saarc?
- g) Why is terai called granary of Nepal?

6. Answer the following questions in detail. 28

- a) What are the main objectives of Saarc?
- b) Write the name of the Saarc members and their capital.
- c) Mention any five possible solutions to the problems in agriculture in Nepal
- d) What should be done for the development of our country? Write more than 50 words of your own.

7. Draw a map of Nepal and divide it in its five development regions and the capital. 8

Saurya International School

Shantinagar, Kathmandu-34

Final Examination -2065

Class : 7
Subject : *Science*
Time : 2:30 hrs

FM : 80
PM : 32

1. Fill in the blanks. 80
- a) A force which pulls or tends to pull a body is called
 - b) A chisel is an example of
 - c) The force applied per unit area is called
 - d) To lift a body is a type of work against.....
 - e) One of the ways of transmission of heat is
 - f) A image can be obtained on a screen.
 - g) is produced by a vibrating body.
 - h) The poles of a bar magnet Be separated.
 - i) A dry cell convert energy into ..energy.
 - j) change is the change of state.
2. Tick () the correct and cross the false statement. 5
- a) A saturated solution can dissolve more solute at a given temperature. ...
 - b) Mushrooms cannot prepare their own food.
 - c) Animal cells are fixed in shape.
 - d) removal of metabolic waste from the body is called nutrition.
 - e) Boiling method can be used to remove temporary hardness of water.
 - f) Terrace farming should be done on hills to slow down erosion.
 - g) Day and night is caused due to revolution of the earth.
 - h) mixing of calcium sulphate in water cause permanent hardness of water...
 - i) Fragmentation is asexual reproduction.
 - j) Sedimentation is process of separation of mixture of solid and solid.
.....
3. Differentiate between. 10
- a) Speed and velocity.
 - b) Heat and temperature.
 - c) Conductor and insulator.
 - d) Element and compound
 - e) Monocotyledonous and dicotyledonous plant.
4. Define the following terms. 10

- a) Permanent hard water
- b) Sexual reproduction
- c) Unisexual flower
- d) Filtration
- e) Work

5. Give reasons. 10

- a) Sound is repeated near hills.
- b) Opaque bodies form shadow.
- c) The seeds contained in a closed tin can cannot germinate.
- d) Living things are found on the earth only.
- e) Water may be harmful for us.

6. Answer the following questions. 10

- a) What are pollution and fertilization?
- b) What is respiration?
- c) What are the functions of different types of pesticides in a plant cell?
- d) What are cryptogams? Give any two examples.
- e) What is compound? Name any four compounds.
- f) Calculate the acceleration produced when a force of 80N is acting on a body with the mass of 2 kg.
- g) How can we increase the strength of an electromagnet?
- h) A person drags a load of 60 kg along 12 m what amount of work does he do? Also mention the type of work.
- i) A water tank is filled with water upto 3.5 m high. Calculate the pressure given by the tank at its bottom.
- j) Draw the figure of:
 - a) Sedimentation
 - b) kidney

Saurya International School

Shantinagar, Kathmandu-34

FinalExamination 2065

Class: 2

FM:80

Subject: grammer

PM:

Time: hrs

1. Answer the following question.

a) What is a conjunction? 2

2. Fill in the blanks with correct adjective. 10

a) The parrot is

b) in summer we feel.....

c) The crow is

d) Ritu is girl.

e) Sunil is my friend.

3. Choose the correct adverbs from the given box and fill in the blanks.10

Rudely, Carelessly, neatly, Loudly, Peacefully
--

a) The baby is sleeping

b) He drives his car.....

c) my sister writes.....

d) She always behaves.....

e) the dog is barking.....

4. Underline the correct preposition, 10

a) The cat is near the house.

b) The fan is over his head.

c) The bird is on the tree.

d) The jug is under the table.

e) The fish is in the water.

5. Write down name of 8 parts of speech. 8

a) b)

c) d)

e) f)

g) h)

6. Pick out interjections from the following sentences. 10

a) Oh! It is a dog.....

- b) hush! Do not make a noise.....
- c) Ha !Ha ! Father has come.
- d) hurrah ! What a winning goal.....
- e) bravo ! you done well.

7. Match the following with correct answer. 10

Group 'A'	group 'B'
Noun	beautiful, intelligent
Pronouns	Eat, play
Adjectives	The, an
Verbs	Raju, Ramu
Articles	he, she

8. Write a paragraph about 'the cow' within ten sentences. 10

9. Complete the given paragraph by using given words. 10

Durga, celebrated, October, festival, Important, decorate, clothes, known, eight. ashtami

Dasain is an festival of the hindus. It is a ten day during with goddess is worshipped. The people their houses, wear new The first day of this festival is as 'ghatasthapana' and day called.

Saurya International School

Shantinagar, Kathmandu-34

FinalExamination 2065

Class: 3

FM:80

Subject: Grammer

PM:

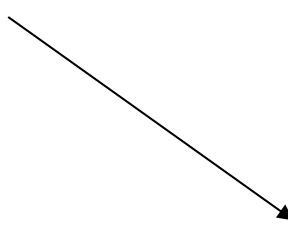
Time: hrs

1. Write the antonyms of the following words. 5

a) Alive b) cry c) begin d) before e) remember

2. Match the following. 5

Maximum	lovely
Answer	child
Able	reason
Beautiful	reply
Baby	capable
Cause	optimum



3. Read the following sentences and write whether they are statements, command, exclamations or questions. 5

e.g. Go out = command

- a) I have a pen.
- b) have you done your work?
- c) Do your work.
- d) ouch! You have hurt my leg.
- e) I am going to school.

4. Put the following words in the right order. 5

e.g. Am, good, girl, I. – I am good girl.

- a) Trees, nests, birds, in , build.
- b) dress, have, I , new, a.
- c) quickly,here,come.
- d) milk, cow,the gives, us.
- e) very, fly,birds,fast,can.

5. Pick out the proper and common noun. 10

- a) Kathmandu is the capital city of Nepal.
- b) The ganga is a holy river.
- c) ecember is the last month.
- d) Raju has a book.
- e) Pokhara is a beautiful place.

6. Punctuate the following using capital letters. 5

Full stop(.), commas(,), question mark (?), Apostrophe(') and exclamation mark(!) where necessary.

- a) ram sit down
- b) gita sita deepa and manju are friends.
- c) who are you
- d) this is ram' book
- e) bravo well done

7. Write the past form of the following verbs. 5

e.g. Do – did

- a) speak
- b) play
- c) stand
- d) drink
- e) open

8. Choose the correct answer from the given alternatives and fill the blanks. 10

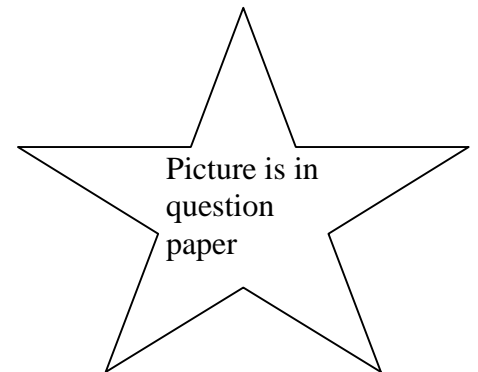
- a) ! We have won the match.
 - i) bravo ii) ouch iii) Hurrah
- b) Sita Gita are sitting.
 - i) or ii) but iii) and
- c) let us go meet Deepa.
 - i) at ii) to iii) of
- d) the comparative degree of 'Long' is
 - i) More long ii) Longest iii) Longer
- e) He bought ox.
 - i) a ii) an iii) any
- f) are playing football.
 - i) We ii) He iii) She
- g) The feminine gender of 'landlord' is
 - i) landlady ii) Landgirl iii) Landwoman
- h) The plural form of Knife is
 - i) Knifs ii) Knives iii) knives
- i) Agrows grains and vegetables.
 - i) Farmer ii) Baker iii) Painter
- j) As as a bat.
 - i) clever ii) busy iii) blind
- k) The antonym of the word 'Early' is
 - i) Late ii) before iii) Easy

9. Write a letter to your father describing him /her about your best friend.
10

10. Write a paragraph about your school. 10

11. Look at the following picture and answer the following questions. 10

- a) How many persons are there?
- b) What is the woman doing?
- c) What is the man doing?
- d) Are they looking sad?
- e) Do you like this picture?



Saurya International School

Shantinagar, Kathmandu-34

Final Examination 2065

Class: 5

Subject: Grammar

Time: hrs

FM:80

PM:

1. Fill in the blanks with the correct words given in the box. 10

Train, fish, hawker, waiter, bundle, galary, bombs, bombing, clattering, fruits, fire
--

- a) fisherman catches For a living.
- b) A of sticks.
- c) The of guns.
- d) A sells his articles in the street.
- e) A OF STARS.
- f) A Waits on customers in a restaurant.
- g) the Of teeth.
- h) The exploding of.....
- i) A fruiterer sells
- j) A of flowers.

2. State the kind of the sentences: 5

(Assertive, Imperative, Interrogative and exclamatory)

- a) I am a good student.
- b) What a beautiful flower!
- c) What is your name?
- d) Go out.
- e) What a shame!

3. Change the followings into; a) negative b) question. 10

- a) you are my best friend.
- b) Mother cooks food.
- c) She ate mangoes.
- d) you will do your work.
- e) they buy some fruits.

4. Change the following into indirect speech: 5

- a) You said, "They play football."
- b) Ram said, "Jyoti is telling lie."
- c) Sunil said, "Susmita has done her work."

- d) He said to me, "You are my best friend."
- e) my friend said, "I will go to Kathmandu."

4. Punctuate the following. 5

- a) ram syam deepa and meena ae friends.
- b) Savita come here
- c) i cant do it
- d) what is your name
- e) is she your cousins friends

5. Change the followings into passive. 5

- a) I can do it.
- b) She had done the work.
- c) She makes a doll.
- d) They played football.
- e) He will help you.

7. choose the correct answers from the given alternatives and fill the blanks. 10

- a)! he is no more.
 - i) hurrah ii) bravo iii) Alas
- b) Work hard You want to pass.
 - i) and ii) if iii) but
- c) The apples fill..... the tree.
 - i) at ii) by iii) from
- d) They Doing their work.
 - i) is ii) am iii) are
- e) My grandfather is the ... member of our family.
 - i) old ii) older iii) oldest
- f) Mrs. Sharma is honest woman.
 - i) a ii) an iii) any
- g) Deepa and meena went to zoosaw a lion there.
 - i) He ii) She iii) They
- h) The feminine gender of man servant is.....
 - i) woman servanr ii) maidservant iii) girlservant
- i) The plural number of ox is
 - i) oxes ii) oxs iii) oxen
- j) is a person who writes book.
 - i) Astronaut ii) Auther iii) Architect

8. Read the following passage and answer the question given.

Deewali is an important festival of the Hindus. It falls in the month of kartik. The hindus celebrate this festival in memory of Sri Ram

chandra. It is believed that on this day, Sri Ram chandra returned to home from Ayodhya after defeating Ravan, the king of Lanka.

This year, I celebrated deewali with great joy. A week before the festival, I whitewashed my house and painted the doors and windows. On the day of deewali, I decorated my house with pictures and bunting.

On that day, I went to the market with my younger brother, I was surprised to see the market full of customers. I bought candles, toys and sweets then I returned home. At night I decorated the house with rows of lighted candles. At 9 pm I worshipped Laxmi, the goddess of wealth. Then we ate sweets and fruits, I greatly enjoyed the festival.

A. Answer the following questions. 6

- a) Why is Deewali celebrated?
- b) With what did you decorate your house?
- c) What did you buy from the market?

B. Write 'T' for true and 'F' for false statements.

- a) Deewali falls in the month of Poush.
- b) At night we decorate houses with rows of lighted candles.
- c) Deewali is celebrated in memory of Sri Krishna.
- d) The market was full of customers.

9. Write a letter to your friend, thanking him/her for the birthday gift s/he sent you on your birthday. 10

10. Write an essay on 'My aim in Life' in about 100 words. 10

Saurya International School

Shantinagar, Kathmandu-34

Final Examination 2065

Class: 5

Subject: G.K.

Time: hrs

FM:40

PM:

1. Answer the following questions. 20

- a) What is the color of pure diamond?
- b) Which is the most important part of human body?
- c) Which star is nearest to us?
- d) What is the national game of Scotland?
- e) In Greek mythology who is worshipped as god of sky?
- f) Where did buddha die?
- g) What are four bedas?
- h) Who is the chairperson of microsoft corporation?
- i) Who is the author og Gauri?
- j) Which disease might be caused by dog bite?

2. Write 'T' for true and 'F' for false statements. 5

- a) Rain guage is used to measure tempreature.
- b) Fear of being alone is called monophobia.
- c) hydrogen is the lightest element.....
- d) Goitre is caused due to lack of iodine.....
- e) Lord krishna is worshipped by hindu....

3. Fill in the blanks with correct naswers. 7

- a) The full form of DVD is
- b) The strongest muscles in our body is
- c) Green color of leaves is due to of
- d) pitcher plants are Plants.
- f) The first animal domesticated by man is
- g) taste with their foot.

4. Match the following with correct answers 8

- | | |
|---------------------------------|-----------|
| a) First SAF game held | Taekwando |
| b) "I am born to play football" | Rekha |
| c) Mother of all the Gods | Nepal |
| d) Deepak bista | pele |
| e) Christians's book | Four |
| f) Blood groups | Bible |
| g) Brighest planet | Mars |
| Red planet | venus |

Saurya International School

Shantinagar, Kathmandu-34

Final Examination 2065

Class: 4

FM:40

Subject: G.K.

PM:

Time: hrs

1. Answer the following questions. 20

- a) In which country is the state of liberty situated?
- b) Who invented the Fountain pen?
- c) Which is the longest river in the world?
- d) Who invented the telephone?
- e) Which is the biggest desert in the world?
- f) Who invented the radio?
- g) Who invented the Aeroplane?
- h) Which is the famous painting of Leonardo da Vinci?
- i) Who invented the thermometer?
- j) Who invented the steam engine?

2. Rearrange the following letters to give a 9 letter word. 1
ACCEHIMNS =

3. Supply the missing vowels to give six letter name of country. 4
a) C N D b) M X C c) K W T d) P N M

4. Match the following. 7

Group A

USA

FAO

HIV

VDC

JLBriod

Robert coach

Roger bacon

Group B

food and agriculture organization

Human immune virus

United states of America

Television

Magnifying glass

Village development committee

Cholera vaccine

5. Write 'T' for true and 'F' for false statements. 5

- a) The ancient name of Sita was Vaidehi.
- b) The palace of Bhrikuti was called Ratna Dwip.....
- c) Araniko was a politician.....
- d) Ranjit Malla was the last king of Patan.....
- e) Bir Hospital was made by Araniko.....

6. Name the three of a flowers. 3