

**A COMPARATIVE STUDY ON INVESTMENT
PATTERN OF HIMALAYAN BANK LTD.
AND EVEREST BANK LTD.**

A Thesis

Submitted to the

Central Department of Economics

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IN

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LETTER OF RECOMMENDATION

This thesis entitled **A COMPARATIVE STUDY ON INVESTMENT PATTERN OF HIMALAYAN BANK LTD. AND EVEREST BANK LTD.** has been prepared by Mr. Sashi Sigdel under my supervision. I hereby recommended this thesis for examination by the thesis committee as a partial fulfillment of the requirements for the Degree of **MASTER OF ARTS** in **ECONOMICS**.

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APPROVAL LETTER

This is certify that the thesis entitled **A COMPARATIVE STUDY ON INVESTMENT PATTERN OF HIMALAYAN BANK LTD. AND EVEREST BANK LTD** submitted by Mr. Sashi Sigdel to the Central Department of Economics, Faculty of Humanities and Social Sciences, Tribhuvan University, in partial fulfillment of the requirements for the Degree of **MASTER OF ARTS in ECONOMICS** has been found satisfactory in scope and quality. Therefore, we accept this thesis as a part of the said degree.

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ABBREVIATIONS

AD	Anno Domini
CRR	Cash Reserve Ratio
CV	Coefficient of Variation
EBL	Everest Bank Ltd.
FD	Fixed Deposit
FI	Financial Institution
FY	Fiscal Year
GDP	Gross Domestic Product
HBL	Himalayan Bank Ltd.
IMF	International Monetary Fund
LLP	Loan Loss Provision
NEPSE	Nepal Stock Exchange Ltd.
NPL	Non-Performing Loan
NPAT	Net Profit after Tax
NRB	Nepal Rastra Bank
ROA	Return on Total Asset
ROD	Return on Total Deposit
ROI	Return on Investment
SD	Standard Deviation
SEBON	Securities Board of Nepal
TII	Total Internal Income
TLA	Total Loan and Advances
TD	Total Deposit