

**A STUDY ON THE INVESTMENT POLICY  
OF  
JOINT VENTURE COMMERCIAL BANKS OF NEPAL  
(With Special Reference to Everest Bank and Nabil Bank Ltd.)**

**A THESIS**

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**Submitted To:  
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Faculty of Management  
Tribhuvan University**

**In Partial Fulfillment of the Requirements for the Degree of  
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# **RECOMMENDATION**

This is to certify that the thesis

**Submitted by  
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Entitled:

**"A STUDY ON THE INVESTMENT POLICY  
OF  
JOINT VENTURE COMMERCIAL BANK OF NEPAL"  
(With special reference to Everest Bank Nepal and  
NABIL Bank Ltd.)**

has been prepared as approved by this department in the prescribed format of the Faculty of Management. This is forwarded for examination.

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# VIVA-VOCE SHEET

We have conducted the viva-voce sheet examination of the thesis

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(With special reference to Everest Bank Nepal and  
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and found the thesis to be the original work of the student and written in according to the prescribed format. We recommend the thesis to be accepted as partial fulfillment of the requirements for the Degree of Master's in Business Studies (M.B.S.)

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## **DECLARATION**

I hereby declare that this thesis entitled "**A Study on the Investment Policy of Joint Venture Commercial Bank of Nepal** (with special reference to Everest Bank and Nabil Bank Ltd.)". Submitted to Nepal Commerce Campus, Faculty of Management, Tribhuvan University, is my original work done in the form of partial fulfillment of the requirement for the Master in Business Studies (M.B.S.) under the supervision of supervisors Dr. Prakash Neupane and Mr. Rajesh Kumar Poudel of Nepal Commerce Campus.

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## **ABBREVIATIONS**

ATM	-	Automatic Teller Machine
B.S.	-	Bikram Sambat
BoK	-	Bank of Kathmandu
C.V.	-	Coefficient of Variation
CD Ratio	-	Credit Deposit Ratio
EBL	-	Everest Bank Limited
EPS	-	Earning Per Share
F/Y	-	Fiscal Year
GDP	-	Gross Domestic Product
HBL	-	Himalayan Bank Limited
HMG/N	-	His Majesty's Government/Nepal
JVBs	-	Joint Venture Banks
LLP	-	Loan Loss Provision
Ltd.	-	Limited
MBS	-	Master of Business Studies
MIS	-	Management Information System
Nabil	-	Nepal Arab Bank Limited
NB Band	-	Nepal Bangladesh Bank
NBL	-	Nepal Bank Limited
NGBL	-	Nepal Grindlays Bank Limited
NIBL	-	Nepal Indosuez Bank Limited
No.	-	Number
NPA	-	Non Performing Assets
NRB	-	Nepal Rastra Bank
NSBL	-	Nepal SBI Bank Limited
P.Er.	-	Probability Error
RBB	-	Rastrity Banijya Bank
ROA	-	Return on Assets
Rs.	-	Rupees
S.D.	-	Standard Deviation
SCBNL	-	Standard Chartered Bank Nepal Limited
T.U.	-	Tribhuvan University