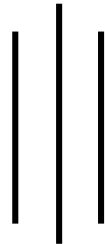
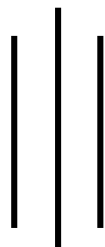


**A COMPARATIVE STUDY ON INTEREST RATE  
BEHAVIOUR OF COMMERCIAL BANKS AND  
FINANCE COMPANIES OF NEPAL**

**A  
THESIS**



**Submitted by:  
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**Submitted to:  
Office of the Dean  
Faculty of Management  
Tribhuvan University**

**In partial fulfillment of the requirements for the Masters'  
Degree  
in Business Studies (M.B.S.)**

**Birgunj, Parsa  
October, 2010**

# **VIVA- VOCE SHEET**

We have conducted the viva-voce examination of the thesis  
presented by

**PRABHU PRASAD GUPTA**

## **Entitled**

**A COMPARATIVE STUDY ON INTEREST RATE  
BEHAVIOUR OF COMMERCIAL BANKS AND FINANCE  
COMPANIES OF NEPAL**

And found the thesis to be an original work of the student and written  
according to the prescribed format. We recommend the thesis to be  
accepted as partial fulfillment of the Requirements for the

**Master's Degree in Business Studies (M.B.S.)**

## **Viva Voce Committee**

Chairperson (Research Committee) \_\_\_\_\_

Member (Thesis Supervisor) \_\_\_\_\_

Member (External Expert) \_\_\_\_\_

Date.....

# **RECOMMENDATION**

**This is to certify that the thesis  
Submitted by**

**PRABHU PRASAD GUPTA**

Entitled

**A COMPARATIVE STUDY ON INTEREST RATE  
BEHAVIOUR OF COMMERCIAL BANKS AND FINANCE  
COMPANIES OF NEPAL**

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

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**Campus Chief**

**Date: .....**

## **DECLARATION**

I hereby declare that the work reported in this thesis entitled **A COMPARATIVE STUDY ON INTEREST RATE BEHAVIOUR OF COMMERCIAL BANKS AND FINANCE COMPANIES OF NEPAL** submitted to Office of the Dean, Faculty of Management, Tribhuvan University, is my original work done in the form of partial fulfillment of the requirement for the Master's Degree of Business Studies (M.B.S.) under the supervision of Mr. Lalan Dwibedi, Thakur Ram Multiple Campus, Birgunj.

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## **ACKNOWLEDGEMENTS**

First of all I am very much obliged to the almighty for his abundant grace showered upon me in giving me precious opportunity to do my Master of Business Studies (MBS) in Thakur Ram Multiple Campus (Tribhuvan University). For this, I would like to acknowledge the effort of office of Dean, faculty of management Tribhuvan University for offering such a great course in our syllabus to enhance the quality of management education in the country. This research report has been prepared to fulfill the partial requirement for the Master's Degree of Business Studies (MBS) Tribhuvan University.

For this research work, I would like to express my heart-felt gratitude to my respected Mr. Lalan Dwibedi, Mr. Rajeshwar Prasad Acharya (Head of Research Department), Mr. Avinash Prasad Singh, Dr. Deepak Shakya for their grand support, encouragement and patience up to the accomplishment of report. I express my sincere thanks to all members of NRB staffs, HBL staff, NABIL staff, KFL staff, and HFL staff for their kind co-operation.

I am also grateful to all my friends and relatives for their help and keen concern in my research accomplishment. Similarly, I would like to thank Gyan Raj Upadhyay for unforgettable support during the report completion period.

**Prabhu Prasad Gupta**

**( Researcher )**

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## **ABBREVIATIONS**

ATM	Automated Teller Machine
B.S.	Bikram Sambat
D.F.	Degree of freedom
F.Y.	Fiscal Year
GDP	Gross Domestic Product
HBL	Himalayan Bank Limited
HFL	Himalaya Finance Ltd.
HMG	His Majesty Government
KFL	Kathmandu Finance Ltd.
Ltd.	Limited
NA	Not Available
NABIL	NABIL Bank Limited
NEPSE	Nepal Stock Exchange
NMB	Nepal Merchant and Banking Finance Co.Ltd
NRB	Nepal Rastra Bank
Rs.	Rupees
Viz	Namely
\$	Dollar