

**INTEREST RATE STRUCTURE OF  
JOINT VENTURE BANKS  
IN NEPAL  
AND IT'S IMPACT ON DEPOSIT AND LENDING**

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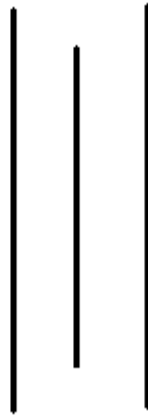
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**DECLARATION**

I here by declare that the work reported in this thesis entitled “INTEREST RATE STRUCTURE OF JOINT VENTURE BANKS IN NEPAL AND IT’S IMPACT ON DEPOSIT AND LENDING” 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 Master’s Degree in Business Study (M.B.S) under the supervision of Mr. Shankar Thapa of St. Xavier’s College.

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## ABBREVIATIONS

AD	= Anno Domini
ATM	= Automated Teller Machine
BS	= Bikram Sambat
Cal	= Calculated
Coeff	= Coefficient
d.f	= Degree of freedom
Det	= Determination
Dr	= Doctor
EBL	= Everest Bank Limited
Fig	= Figure
FY	= Fiscal Year
GDP	= Gross Domestic Product
HBL	= Himalayan Bank Limited
i.e	= That is
ICFC	= International Finance and Commercial Bank
JVB	= Joint Venture Bank
Ltd	= Limited
NABIL	= Nabil Bank Limited
NBBL	= Nepal Bangladesh Bank Limited
NRB	= Nepal Bank Limited
NSBI	= Nepal State Bank of India
PNB	= Punjab National Bank
SCBL	= Standard Chartered Bank Nepal
Tab	= Tabulateds