

**STRATEGIES AND TREND ANALYSIS OF RETAIL BANKING IN  
NEPAL**

**A Thesis**

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## DECLARATION

I hereby declare that the work reported in this thesis entitled " **Strategies and Trend Analysis of Retail Banking in Nepal** "submitted to Shanker Dev Campus, faculty of management, Tribhuvan University is my original work done in the form of partial fulfillment of the requirement for Master's Degree of Business Study (MBS) under the Supervision of **Prof. Sneha Lata Kafle** Lecturer of Shanker Dev Campus.

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## ABBREVIATIONS

ATM	Automatic Teller Machine
CBS	Central Bureau of Statistics
CIT	Citizen Investment Trust
CPI	Consumer Price Index
CRM	Customer Relationship Management
CV	Coefficient Variance
EBL	Everest Bank Limited
E-Cash	Electronic Cash
EMI	Equal Monthly Installment
FY	Fiscal Year
GDP	Gross Domestic Product
ICICI	Industrial Credit & Investment Cooperation of India Limited
IPO	Initial Public Offering
KBL	Kumari Bank Limited
Ltd.	Limited
NBL	Nepal Bank Limited
NEPSE	Nepal Stock Exchange
NG	Nepalese Government
NIDC	Nepal Industrial & Development Capital Markets
NPA	Non Performing Assets
NRB	Nepal Rastra Bank
P.E.	Probable Error
Pos	Point of Scale
S.D.	Standard Deviation
SEBON	Security Exchange Board of Nepal
SN	Serial Number
TU	Tribhuvan University
USAID	United States Agency for International