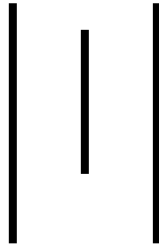


A STUDY ON SOURCES & USAGE OF FUND AND ITS MOBILIZATION
**(A COMPARATIVE STUDY OF STANDARD CHARTERED BANK LTD, NABIL
BANK LTD, HIMALAYAN BANK LTD AND EVEREST BANK LTD)**



A THESIS

SUBMITTED BY:

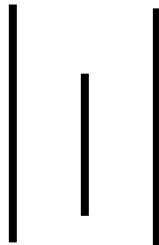
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SUBMITTED TO:

Office of the Dean

Faculty of Management

Tribhuvan University

In partial fulfillment of the requirements for the degree of
Masters of Business Studies (MBS)

Putalisadak, Kathmandu

September 2011

RECOMMENDATION

This is to certify that the thesis

Submitted by:

Jeeva Nath Sapkota

Entitled

**“A Study on Sources & Usages of Fund & its Mobilization”
(A Comparative Study of Standard Chartered Bank Ltd., NABIL
Bank Ltd., Himalayan Bank Ltd. And Everest Bank Ltd.)**

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

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VIVA- VOCE SHEET

We have conducted the viva- voce examination of the Thesis

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**“A Study on Sources & Usage of Fund & its Mobilization”
(A Comparative Study of Standard Chartered Bank Ltd., NABIL
Bank Ltd., Himalayan Bank Ltd. And Everest Bank Ltd.)**

and found the Thesis to be the original work of the student written in accordance with the prescribed format. We recommend the Thesis to be accepted as partial fulfillment of the requirement for

Master’s Degree of Business Studies (MBS)

Viva - voce Committee

Chairperson, Research Committee:

Member (Thesis Supervisor):

Member (External Expert):

DECLARATION

I hereby, declare that the work reported in this thesis entitled "A Comparative Study Sources & usage of Fund & its Mobilization of Standard Chartered Bank Ltd., NABIL Bank Ltd., and Himalayan Bank Ltd. And Everest Bank Ltd "submitted to Research Department of Shankar Dev Campus, Putalisadak, T.U., is my original work done in the form of partial fulfillment of the requirements for the Masters of Business Studies (MBS) under the supervision of Prakash Singh Pradhan of Shankar Dev Campus, T.U.

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This research “**A Comparative Study of Standard Chartered Bank Ltd., NABIL Bank Ltd., Himalayan Bank Ltd. And Everest Bank Ltd**” has been prepared for the partial fulfillment of the requirement for Master Degree in Business Studies. It is really an appreciable curriculum of T.U. because it helps the students to express their theoretical concept achieved during the study period into the practical field.

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ABBREVIATION

| | |
|--------|---|
| A.D. | = Anno Domini (in the year of lord, cristian era) |
| A.G.M. | = Annual General Meeting |
| ATM | = Automatic Teller Machine |
| Avg. | = Average |
| B.S. | = Bikram Sambat |
| CRR | = Cash Reserve Ratio |
| Debn. | = Debenture |
| d.f. | = Degree of Freedom |
| EBL | = Everest Bank Limited |
| e.g. | = For example |
| Etc. | = et cetera |
| FC | = Foreign Currency |
| FY | = Fiscal Year |
| Govt. | = Government |
| HBL | = Himalayan Bank Limited |
| i.e. | = That is |
| Inv. | = Investment |
| JVBs. | = Joint Venture Banks |
| L.C. | = Letter of Credit |
| Ltd. | = Limited |
| Misc. | = Miscellaneous |
| NBL | = Nepal Bank Limited |
| NBBL | = Nepal Bangladesh Bank Limited |
| NEPSE | = Nepal Stock Exchange |
| NIBL | = Nepal Investment Bank Limited |
| NIDC | = Nepal Industrial Development Corporation |
| NRB | = Nepal Rastra Bank |
| P.F. | = Provident Fund |
| PNB | = Punjab National Bank |
| SCBNL | = Standard Chartered Bank Limited |
| SMS | = Short Message Service |
| T.T. | = Telegraphy transfer |
| T.U. | = Tribhuvan University |
| TWF | = Total Working Fund |
| Viz. | = Such as |