

**CHANGES IN INTEREST RATE AND THEIR EFFECT ON DEPOSIT  
AND LENDING VOLUME OF COMMERCIAL BANKS IN NEPAL:**

*A Comparative Study of Himalayan Bank Ltd. and NMB Bank Ltd.*

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**Submitted to:**

**Office of the Dean**

**Faculty of Management**

**Tribhuvan University**

*In partial fulfillment of the requirement for the degree of  
Master of Business Studies (M.B.S.)*

**Kathmandu, Nepal**

**June, 2018**

# RECOMMENDATION

This is to certify that the thesis

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Entitled

**Changes in Interest Rate and Their Effect on Deposit and Lending Volume of  
Commercial Banks in Nepal: A Comparative Study of Himalayan Bank Ltd. and NMB  
Bank Ltd.**

*has been prepared as approved by this department in the prescribed format of the Faculty  
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# VIVA-VOCE SHEET

We have conducted the VIVA-VOCE examination of the Thesis presented

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**Changes in Interest Rate and Their Effect on Deposit and Lending Volume of Commercial Banks in Nepal: A Comparative Study of Himalayan Bank Ltd. and NMB Bank Ltd.**

*And found the thesis to be the original work of the student written according to the prescribed format. We recommend the thesis to be accepted as partial fulfillment of the requirement for the Degree of Masters of Business Studies (M.B.S.)*

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

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## **DECLARATION**

I hereby declare that the work reported in this thesis entitled 'Changes in Interest Rate and Their Effect on Deposit and Lending Volume of Commercial Banks in Nepal: A Comparative Study of Himalayan Bank Ltd. and NMB Bank Ltd.' submitted to Peoples' Campus, Faculty of Management, Tribhuvan University, my original work done in the form of partial fulfillment of the requirement for the Master of Business Studies (M.B.S.) under the supervision of Dr. Arhan Sthapit, Tribhuvan University.

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## ACKNOWLEDGEMENT

This is an attempt to present thesis entitled **Changes in Interest Rate and Their Effect on Deposit and Lending Volume of Commercial Banks in Nepal: A Comparative Study of Himalayan Bank Ltd. and NMB Bank Ltd.** prepared for partial fulfillment of the requirement for the Degree of Master in Business Studies (M.B.S.) is an outcome of continuous and immeasurable cooperation and support of several hands. I would like to express my heartfelt gratitude to all for their support.

I express my sincere thanks and special sense of gratitude to my academic supervision, **Dr. Arhan Sthapit** for his generous guidance, thoughtful encouragement and brilliant insight throughout this research work and also thankful for **Rajan Bilas Bajracharya**, Co-ordinator of M.B.S. Programme for his support as well as to Ms. Sujita Shrestha administration Department of M.B.S. Programme.

I am extremely indebted to my teachers and friends who have contributed their valuable time and resources in making me what I am now. I am thankful to library staff of People's Campus for their cooperation.

.....

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## ABBREVIATIONS

Annex	Annexure
Aug	August
B.S	Bikram Sambat
CBs	Commercial Banks
CV	Coefficient of Variation
e.t.c	Etcetera
Govt.	Government
HBL	Himalayan Bank Limited
i.e.	That is
L/C	Letter of Credit
Ltd	Limited
NMBBL	NMB Bank Limited
NEPSE	Nepal Stock Exchange
NRB	Nepal Rastra Bank
P.	Page
R	Correlation Coefficient
$r^2$	Coefficient of Determination
S.D	Standard Deviation
t	T-statistics
T.	Total
Viz.	Namely