

**INTEREST RATE AND ITS EFFECT ON
DEPOSIT AND LENDING**

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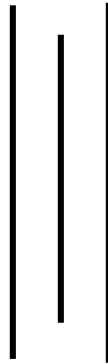
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RECOMMENDATION

This is to certify that the Thesis

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Entitled:

INTEREST RATE AND ITS EFFECT ON DEPOSIT AND LENDING

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DECLARATION

I hereby declare that the work reported in this thesis entitled “**Interest Rate and Its Effect 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 the Degree of Master of Business Studies (MBS) under the supervision of **Prof. Dr. Kamal Das Manandhar** and **Dhruba Subedi** of Shanker Dev Campus.

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ABBREVIATIONS

A.D	=	Anno Domini
ADB	=	Agriculture Development Bank
B.S	=	Bikram Sambat
CPI	=	Consumer Price Index
d.f	=	Degree of Freedom
e.g.	=	Example
e.t.c	=	Etcetera
FIFO	=	First in First Out
Fig	=	Figure
FY	=	Fiscal Year
GDP	=	Gross Domestic Product
HBL	=	Himalayan Bank Limited
i.e.	=	That is
LIFO	=	Last In First Out
Ltd.	=	Limited
NBB	=	Nepal Bangladesh Bank
NBL	=	Nepal Bank Limited
NG	=	Nepal Government
NGO	=	Non Government Organization
No.	=	Number
NRB	=	Nepal Rastriya Bank
Opeit.	=	Previously Credit
p.	=	Page
p.p	=	Pages
Pvt.	=	Private
RBB	=	Rastriya Banijya Bank
Rs	=	Rupees
T-Bill	=	Treasury Bills
TU	=	Tribhuvan University
Viz	=	Namely