

**PREMIUM COLLECTION AND INVESTMENT
PATTERN OF INSURANCE COMPANIES
IN NEPAL**

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RECOMMENDATION

This is to certify that the thesis

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Entitled:

PREMIUM COLLECTION AND INVESTMENT PATTERN OF INSURANCE COMPANIES IN NEPAL

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

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and found the thesis to be the original work of the student and written according to the prescribed format. We recommend the thesis to be accepted as partial fulfillment of the requirement for

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DECLARATION

I hereby declare that the work reported in this thesis entitled, **PREMIUM COLLECTION AND INVESTMENT PATTERN OF INSURANCE COMPANIES IN NEPAL** submitted to Birendra Multiple Campus, Tribhuvan University is my original work done in the form of partial fulfillment of the requirement for the Master's in Business Studies (M.B.S.) under the supervision and guidance of **Sudip Wagle**, Lecturer of Birendra Multiple Campus .

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Lastly, I would like to say that this research paper is my original work. I do not want to declare that this study is perfectly satisfactory and complete. There may be limitations and shortcomings because of limited time and resources. I hereby want to take the responsibility of all those.

Bishnu Prasad Sapkota
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Date: August, 2011.

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ABBREVIATIONS

AICL	=	Alliance Insurance Company Limited
B.F.D	=	Bank Fixed Deposits
B.S.	=	Bikram Sambat
C.V.	=	Co-efficient of Variation
Co.	=	Company
d.f.	=	Degree of Freedom
F.Y.	=	Fiscal Year
Ltd.	=	Limited
Misc.	=	Miscellaneous
NICL	=	Neco Insurance Company Limited
NICL ¹	=	Nepal Insurance Company Limited
NRB	=	Nepal Rastra Bank
PCAI	=	Premium Collection on Aviation Insurance
PCFI	=	Premium Collection on Fire Insurance
PCMI	=	Premium Collection on Miscellaneous Insurance
PCMI ¹	=	Premium Collection on Motor Insurance
R.B.S.	=	Rastriya Beema Sansthan
S.D.	=	Standard Deviation
SICL	=	Sagarmatha Insurance Company Limited
SPF	=	Staff Provident Fund
UICL	=	United Insurance Company Limited