A STUDY ON THE INVESTMENT POLICY OF JOINT VENTURE COMMERCIAL BANKS OF NEPAL

(WITH SPECIAL REFERENCE TO EVEREST BANK AND NABIL BANK LTD.)

A THESIS

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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 Master's of Business Studies (M.B.S.)

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RECOMMENDATION

This is to certify that the thesis

Submitted by Sabita Yacha

Entitled:

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

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and found the thesis to be the original work of the student and written in according to the prescribed format. We recommend the thesis to be accepted as partial fulfillment of the requirements for the Degree of Master's in Business Studies (M.B.S.)

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DECLARATION

I hereby declare that this thesis entitled "A STUDY ON THE INVESTMENT POLICY OF JOINT VENTURE COMMERCIAL BANK OF NEPAL (WITH SPECIAL REFERENCE TO EVEREST BANK AND NABIL BANK LTD.)". Submitted to Nepal Commerce Campus, Faculty of Management, Tribhuvan University, is my original work done in the form of partial fulfillment of the requirement for the Master in Business Studies (M.B.S.) under the supervision of **Dr. Sushil Bhakta Mathema** and **Santosh Pokhrel** of Nepal Commerce Campus. Tribhuvan University.

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ABBREVIATIONS

ATM - Automatic Teller Machine

B.S. - Bikram Sambat

BoK - Bank of Kathmandu

C.V. - Coefficient of Variation

CD Ratio - Credit Deposit Ratio

EBL - Everest Bank Limited

EPS - Earning Per Share

F/Y - Fiscal Year

GDP - Gross Domestic Product

HBL - Himalayan Bank Limited

GoN - Government of Nepal

JVBs - Joint Venture Banks

LLP - Loan Loss Provision

Ltd. - Limited

MBS - Master of Business Studies

MIS - Management Information System

Nabil - Nepal Arab Bank Limited

NB Bank - Nepal Bangladesh Bank

NBL - Nepal Bank Limited

NGBL - Nepal Grindlays Bank Limited

NIBL - Nepal Investment Bank Limited

No. - Number

NPA - Non Performing Assets

NRB - Nepal Rastra Bank

NSBL - Nepal SBI Bank Limited

P.Er. - Probability Error

RBB - Rastriya Banijya Bank

ROA - Return on Assets

Rs. - Rupees

S.D. - Standard Deviation

SCBNL - Standard Chartered Bank Nepal Limited

T.U. - Tribhuvan University