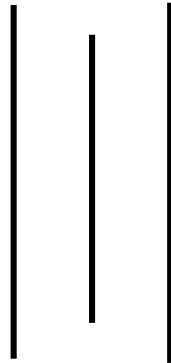


**COMPREHENSIVE BUDGETING IN
EVEREST BANK LIMITED**

**By
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**A Thesis 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 (MBS)***

**Kathmandu, Nepal
May 2011**

RECOMMENDATION

This is to certify that the thesis

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Entitled:

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DECLARATION

I hereby declare that the work reported in this thesis entitled “**Comprehensive Budgeting in Everest Bank Limited**” 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 Deep Dhakal** and **Shanker Raj Joshi, Lecturer** of Shanker Dev Campus, T.U.

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At last, I don't want to state that this research is complete and perfectly satisfactory. There may be various limitations and short comings. I am responsible for all the errors and omissions, I apologize for my mistakes and thankful for your valuable suggestions.

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ABBREVIATIONS

AD	:	Anno Domini
ATM	:	Automatic Teller Machine
BCPT	:	Branch Core Planning Team
BEP	:	Break Even Point
BOK	:	Bank of Kathmandu
BS	:	Bikram Sambat
C.V.	:	Coefficient of Variance
C/D Ratio	:	Credit Deposit Ratio
CCPT	:	Central Core Planning Team
COD	:	Cost of Deposit
EBIT	:	Earning Before Interest & Tax
EBL	:	Everest Bank Limited
F Y	:	Fiscal Year
i.e.	:	That is
ICR	:	Interest Coverage Ratio
L/C	:	Letter of Credit
LABP	:	Loan Allowance and Bills Purchasing
LDO	:	Loan Discount Overdraft
MBS	:	Master of Business Studies
NABIL	:	Nabil Bank Limited
NBB	:	Nepal Bangladesh Bank Ltd.
NGO	:	Non Government Organization
NIBL	:	Nepal Investment Bank Limited
NRB	:	Nepal Rastra Bank
NTL	:	National Trading Limited
O/S LDO	:	Outstanding LDO
P.E.	:	Probable Error
PNB	:	Panjab Natinal Bank
PPC	:	Profit Planning & Control

R & D	:	Research & Development
RCPT	:	Regional Core Planning Team
SCBL	:	Standard Chartered Bank Limited
SWOT	:	Strength Weakness Opportunity and Threat
T.U.	:	Tribhuvan University
USA	:	United States of America
WTO	:	World Trade Organization