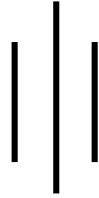
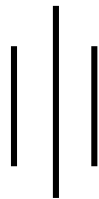


# FUNDS MOBILIZATION OF COMMERCIAL BANK

*(With Special reference to NICBL, NIBL and NABIL Bank Ltd.)*



**SUBMITTED TO:**  
**Office of the Dean**  
**Faculty of Management**  
**Tribhuvan University**



**SUBMITTED BY:**

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**2<sup>nd</sup> Year Exam Roll No.: 40068/066**

**Post Graduate Campus, Biratnagar**

*In partial fulfillment of the requirements for the degree of*  
**Masters of Business Studies (MBS)**

**Biratnagar, Nepal**  
**December, 2010**



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## RECOMMENDATION

This is to certify that the thesis

Submitted by:

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*Entitled*

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*(With Special reference to NICBL, NIBL and NABIL Bank Ltd.)*

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

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## VIVA-VOCE SHEET

*We have conducted the viva-voce examination of the thesis prepared by*

**Gita Devi Bhattarai**

*Entitled*

**"Funds Mobilization of Commercial Bank"**  
*(With Special reference to NICBL, NIBL and NABIL Bank Ltd.)*

*and found the Thesis to be the original work of the student written in accordance with the prescribed format. We recommended the Thesis to be accepted as partial fulfillment of the requirement for*

***Master's Degree of Business Studies (MBS)***

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Chairperson, Research Committee: \_\_\_\_\_

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Member (External Expert): \_\_\_\_\_

**Date:** .....

# DECLARATION

I hereby, declare that the work reported in this thesis entitled "**Funds Mobilization of Commercial Bank** (*With Reference to NABIL, NICBL and NIBL*)." Submitted to Research Department of Post Graduate Campus, Biratnagar, is my original work done in the form of partial fulfillment of the requirements for the Masters of Business Studies (MBS) under the supervision of Mr. Hiranya Pd. Gautam, Post Graduate Campus, Biratnagar.

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---

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# ABBREVIATIONS

A.D.	=	Anno Domini (in the year of lord, Christian era)
A.G.M.	=	Annual General Meeting
ATM	=	Automatic Teller Machine
B.S.	=	Bikram Sambat
CRR	=	Cash Reserve Ratio
Debn.	=	Debenture
d.f.	=	Degree of Freedom
e.g.	=	For example
Etc.	=	etcetera
FC	=	Foreign Currency
FY	=	Fiscal Year
Govt.	=	Government
i.e.	=	That is
Inv.	=	Investment
L.C.	=	Letter of Credit
Ltd.	=	Limited
Misc.	=	Miscellaneous
NBL	=	Nepal Bank Limited
NBBL	=	Nepal Bangladesh Bank Limited
NEPSE	=	Nepal Stock Exchange
NIBL	=	Nepal Investment Bank Limited
NABIL	=	Nabil Bank Ltd.
NICBL	=	Nepal Industrial and Commercial Bank Ltd.
NIDC	=	Nepal Industrial Development Corporation
NRB	=	Nepal Rastra Bank
P.F.	=	Provident Fund
PNB	=	Punjab National Bank
SCBNL	=	Standard Chartered Bank Limited
SMS	=	Short Message Service
T.T.	=	Telegraphy transfer
T.U.	=	Tribhuvan University
TWF	=	Total Working Fund
Viz.	=	Such as