DEPOSIT AND INVESTMENT POLICY OF COMMERCIAL BANKS

(WITH SPECIAL REFERENCE TO NABIL AND HIMALAYAN)

A Thesis to

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

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Recommendation

This is certify that the thesis

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has been prepared and approved by this Department in the prescribed format of 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 requirements for the Master's Degree in Business Studies (MBS).

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Declaration

I hereby declare that the present thesis entitled **DEPOSIT AND INVESTMENT POLICY OF COMMERCIAL BANKS (WITH SPECIAL REFERENCE TO NIBL AND HIMALAYAN)** has been prepared to partial fulfill the requirement of Masters Degree in Business Studies (M.B.S.) under kind supervision of Mr. Na Krishna Bhattarai, Dr. Ishwar Gautam, Campus Chief of Lumbini Banijya Campus, Butwal. The under studied thesis has been prepared as per the format prescribed by the university and analysis carried in the study is original. Eventually, l firmly believe that the road to improvement never end so I am solely responsible for and varieties of shortcomings and drawbacks admitted in the study.

Kalpana Rana

Date: ----------

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ABBREVIATIONS

ADB	Agriculture Development Bank
ATM's	Automated Teller Machines
C.B.S	Commercial Banks
CRR	Cash Reserve Ratio
C.V	Coefficient of Correlation
FY	Fiscal Year
GDB	Gross Domestic Product
HBL	Himalayan Bank Limited
L/C	Letter of Credit
Ltd.	Limited
M	Million
NBL	Nepal Bank Limited
NGBL	Nepal Grindlays Bank Ltd.
NIDC	Nepal Industrial Development Corporation
NRB	Nepal Rastrya Bank
RBB	Rastriya Banjiya Bank
S.D	Standard Deviation