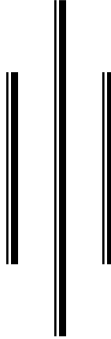


**IMPACT OF INTEREST RATE ON DEPOSIT & LENDING OF NEPALESE COMMERCIAL BANKS**

**(WITH REFERENCE TO EBL & NABIL BANK LIMITED)**

**A THESIS**



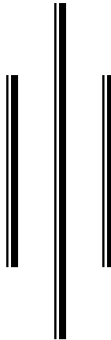
**Submitted By**

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**Submitted To**

**Office of the Dean**

**Faculty of Management**

**Tribhuvan University**

***In the Partial Fulfillment of the Requirement for the Degree of***

***Master of Business Studies (M.B.S.)***

**Kathmandu, Nepal**

**July, 2012**

## **RECOMMENDATION**

This is to certify that the Thesis  
Submitted by

**DINESH KUMAR PRASAI**

Entitled:

***IMPACT OF INTEREST RATE ON DEPOSIT & LENDING OF  
NEPALESE COMMERCIAL BANKS***

***(WITH REFERENCE TO EBL & NABIL BANK LIMITED)***

*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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Associate Prof. Prakash Singh Pradhan  
(Thesis Supervisor)

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# VIVA-VOCE SHEET

We have conducted the viva-voce of the thesis presented

By

**DINESH KUMAR PRASAI**

Entitled:

***IMPACT OF INTEREST RATE ON DEPOSIT & LENDING OF  
NEPALESE COMMERCIAL BANKS  
(WITH REFERENCE TO EBL & NABIL BANK LIMITED)***

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 the

**Degree of Master's in Business studies (M.B.S.)**

## Viva-Voce Committee

Head, Research Department .....

Member (Thesis Supervisor) .....

Member (External Expert) .....

## DECLARATION

I, hereby, declare that the work reported in this thesis entitled “*Impact Of Interest Rate On Deposit & Lending Of Nepalese Commercial Banks (With Reference To EBL & NABIL Bank Limited)*” submitted to office of the Dean, Faculty of Management, Tribhuvan University, is my original work done for the partial fulfillment of the requirement for the Masters of Business Studies (MBS) under the supervision of **Associate Prof. Prakash Singh Pradhan** of Shanker Dev Campus, Putalisadak, Kathmandu.

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Date: - June, 2012

## ACKNOWLEDGEMENT

This research work entitled “*Impact Of Interest Rate On Deposit & Lending Of Nepalese Commercial Banks (With Reference To EBL & NABIL Bank Limited)*” is prepared to submit in Office of the Dean, Faculty of Management, T.U. in partial fulfillment of requirement of the Master Degree of Business Studies (M.B.S.)

It is my great opportunity to complete this thesis under the supervision of **Associate Prof. Prakash Singh Pradhan** of Shankar Dev Campus for generous encouragement and undertaking of the supervision of my entire research work. This form of the report is the outcome of this continuous encouragement, helpful suggestions and comments.

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## **ABBREVIATIONS**

%	Percentage
&	And
A.D	Anno Domini
ABBS	Any Branch Banking System
ATM	Automated Teller Machine
B. S.	Bikram Sambat
C. V.	Coefficient of Variation
CRR	Cash Reserve Ratio
DA	Deposit Amount
DR	Deposit Rate
EBL	Everest Bank Limited
Ed.	Edition
FD	Fixed Deposit
FDIR	Fixed Deposit Interest Rate
FY	Fiscal Year
GDP	Gross Domestic Product
LA	Lending Amount
LC	Letter of Credit
LR	Lending Rate
LTD	Limited
MBA	Masters' of Business Administration
MBS	Masters' of Business Studies
NEPSE	Nepal Stock Exchange
NRB	Nepal Rastra Bank
S.D	Standard Deviation
SD	Saving Deposit
SDC	Shankar Dev Campus
SDIR	Saving Deposit Interest Rate
SEBON	Securities Board of Nepal
T. U.	Tribhuvan University