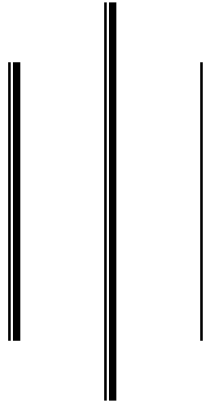


**A COMPARATIVE STUDY ON HOUSING FINANCE OF  
NEPAL BANGLADESH BANK LIMITED,  
AND  
KUMARI BANK LIMITED.**



**A THESIS SUBMITTED BY:**

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**Submitted to:**

Office of the Dean  
Faculty of Management  
Tribhuvan University  
In Partial Fulfillment of the Requirements of the Degree of  
Master of Business Studies (MBS)  
Birgunj, Nepal  
2014

# **RECOMMENDATION**

*This is to certify that the thesis*

*Submitted by:*

**Pavitra Shriwastava**

*Entitled*

**A COMPARATIVE STUDY ON HOUSING FINANCE OF  
NEPAL BANGLADESH BANK LIMITED,  
AND  
KUMARI 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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# VIVA-VOICE SHEET

*We have conducted the Viva-Voce examination of the thesis*

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**"A COMPARATIVE STUDY ON HOUSING FINANCE OF  
NEPAL BANGLADESH BANK LIMITED  
AND  
KUMARI 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 requirements for  
Master's of Business Studies (MBS).*

**Viva – Voice Committee:**

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Date:.....

# DECLARATION

*I hereby declare that the research work entitled “A COMPARATIVE STUDY ON HOUSING FINANCE OF NEPAL BANGLADESH BANK LIMITED AND KUMARI BANK LIMITED.” submitted to Research department of Thakur Ram Multiple Campus, Faculty of Management, Tribhuvan University, is my original work done in the form of the partial fulfillment of the requirement of Master of Business Studies (MBS) under the supervision of Mr. Sanjay Shrestha and Dr. Deepak Shakya of Thakur Ram Multiple Campus.*

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**Date:.....**

## Acknowledgements

Banking sector is a part of the financial market. It serves as a link between suppliers and users of capital funds. It is a mechanism for the mobilization for the public savings and channelizing them in productive investments. Development and expansion of banking sector is essential for the rapid economic growth of the country. In order to enhance the role of banking sector in economic activities, it is essential to follow financial resource easily and simple manner which would, in turn, help to achieve the economic development economy development of the country. Viewed in this perspective, the study on working capital management of, NEPAL BANGLADESH BANK LIMITED AND KUMARI BANK LIMITED, assumed as a greater significance. I hope it will be beneficial to further academic researchers and other interested people as well.

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I would like to express debt of gratitude to my parents & friends for their continuous support in my efforts.

Needless to say, to error is human kind and I am also no exception, so I alone am responsible for any deficiencies that may have reminded in this work.

PAVITRA SHRIWASTAVA  
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## **ABBREVIATION**

A/C	Account Current
AD	After Death
BC	Before Christ
BS	Bikram Sambat
BTIL	Balaju Textile Industry Limited
CA	Current Assets
CBB	Cash and Bank Balance
CBs	Commercial Banks
CL	Current Liabilities
CS	Cost of services
DDC	Dairy Development Corporation Nepal
e.g.	For Example
FD	Fixed Deposit
FY	Fiscal Year
TD	Total Deposit
HMG	His Majesty Government
IE	Interest Earned
JVBs	Joint Venture Banks
L & A	Loan and Advance
LTD	Long Term Debt
Ltd.	Limited
M.B.S.	Master in Business Studies
Misc.	Miscellaneous
NABIL	Nabil Bank Limited
NBL	Nepal Bank Limited
NFA	Net Fixed Assets
NGBL	Nepal Grindlays Bank Ltd.
NIBL	Nepal Investment Bank Limited
No.	Number
NP	Net Profit
NRB	Nepal Rastriya Bank
NW	Net Worth
p.	Page Number
PMs	Public Enterprises
QA	Quick Assets
RBB	Rastriya Banijya Bank
ROA	Return on Assets
ROE	Return on Equity
RS	Rupees
SCBNL	Standard Chartered Bank Nepal Limited
SD	Saving Deposit
T.U.	Tribhuvan University
TA	Total Assets

