

*Investment Policy of Commercial Banks in
Nepalese context*

*(With Special Reference to NABIL BANK and STANDARD
CHARTERED BANK.)*



By

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VIVA VOCE SHEET

We have conducted the viva-voce examination of the thesis presented by

Mr. Suresh Manandhar

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Entitled

**Investment Policy of Commercial Banks In Nepalese context With Special
Reference to NABIL BANK And STANDARD CHARTERED BANK**

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
Master's Degree in Business Studies (M.B.S.)

Viva-voce Committee

Head of Research Department

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RECOMMENDATION

This is to certify that the thesis
Submitted by:

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Entitled

**“Investment Policy of Commercial Banks in Nepalese Context with Special
Reference with to NABIL BANK and STANDARD CHARTERED BANK”**

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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Declaration

I hereby declare that this thesis entitled to “Investment Policy of Commercial Banks in Nepalese Context (With Special Reference to Nabil Bank and Standard Chartered Bank)” submitted to Dean, Faculty of Management, Tribhuwan University is my own foundation. This report is considered as approved by Shanker Dev Campus under the strict supervision and guidance of Mrs. Kailash Amatya and Mr. Prerana Karmacharya.

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MARCH 2009

Acknowledgement

Due to various reasons these days the loan and advances of commercial banks are turning to non-performing day after day. In this context this study entitled “Investment Policy of Commercial Banks in Nepalese Context (With Special Reference to NABIL BANK and STANDARD CHARTERED BANK)” is mainly done to determine the growth rate of deposits, loans and advances, investment on risky and risk free, proportion of loan loss provision and other various aspects of Investment of commercial banks.

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List of Abbreviations

ADB	Agriculture Development Bank
BOK	Bank of Kathmandu Nepal
CBS	Central Bureau of Statistics
CBs	Commercial Banks
CV	Coefficient of Variation
EPS	Earning Per Share
Govt.	Government
Fin	Financial
JVs	Joint Venture Banks
KYC	Know Your Customer
MBS	Master of Business Studies
NABIL	NABIL Bank Ltd
NBL	Nepal Bank Ltd
NBBL	Nepal Bangladesh Bank Ltd
NIBL	Nepal Investment Bank Limited
NIDC	Nepal Industrial Development Corporation
NPA	Non Performing Assets
NPL	Non Performing Loan
OBS	Off Balance Sheet
PE	Probable Error
RBB	Rastria Banijya Bank
ROA	Return On Assets
ROE	Return On Equity
SCBNL	Standard Chartered Bank Nepal Limited
SD	Standard Deviation

WTO

World Trade Organization