

**IMPACT OF INTEREST RATES ON FUNDS
MOBILIZATION OF COMMERCIAL BANKS IN
NEPAL**

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RECOMMENDATION

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Entitled

**Impact of Interest Rates on Funds Mobilization of Commercial
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ABBREVIATIONS

Co.	=	Company
DRP	=	Default Risk Premium
EBIT	=	Earning Before Interest & Taxes
EBL	=	Everest Bank Limited
EICR	=	Effective Interest Cost Rate
EIIR	=	Effective Interest Income Rate
F.Y.	=	Fiscal Year
FD	=	Fixed Deposit
G.R.	=	Growth Ratio
HBL	=	Himalayan Bank Limited
i.e.	=	that is
I.R.	=	Interest Rate
IBD	=	Interest Bearing Deposit
ICR	=	Interest Coverage Ratio
IEA	=	Interest Earning Assets
IP	=	Inflation premium
IPL	=	Interest Paying Liabilities
IRRR	=	Interest Rate Risk Ratio
IS	=	Interest Spread
ISA	=	Interest Sensitive Assets
ISL	=	Interest Sensitive Liabilities
LP	=	Liquidity or marketability premiums
LR	=	Lending Rate
Ltd.	=	Limited
MRP	=	Maturity Risk Premium
NABIL	=	Nabil Bank Limited
NGOs	=	Non Governmental Organizations
NII	=	Net Interest Income
NIM	=	Net Interest Margin
NP	=	Net Profit

NPAT	=	Net Profit After Taxes
NRB	=	Nepal Rastra Bank
P.E.	=	Probable Error
Rs.	=	Rupees
SCBNL	=	Standard Chartered Bank Nepal Limited
SD	=	Saving Deposit
TD	=	Total Deposit
USD	=	US Dollar
W/C Loan	=	Working Capital Loan

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