

# **HOUSING FINANCE IN NEPAL**

**(With reference to Everest Bank Limited and Kumari Bank Limited)**

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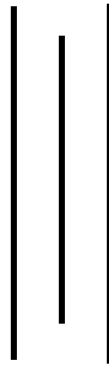
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**Tribhuvan University**



*In partial fulfillment of the requirement for the Degree of  
Master of Business Studies (MBS)*

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## **RECOMMENDATION**

This is to certify that the Thesis

Submitted by:

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Entitled:

**HOUSING FINANCE IN NEPAL**

**(With reference to Everest 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-VOCE SHEET**

We have conducted the viva –voce of the thesis presented

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**(With reference to Everest 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 requirement for the Degree of*  
**Master of Business Studies (MBS)**

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## **DECLARATION**

I hereby declare that the work reported in this thesis entitled **“HOUSING FINANCE IN NEPAL (With reference to Everest Bank Limited and Kumari Bank Limited)”** submitted to Office of the Dean, Faculty of Management, Tribhuvan University, is my original work done in the form of partial fulfillment of the requirement for the Degree of Master of Business Studies (MBS) under the supervision of **Asso. Prof. Ruchila Pandey** of Shanker Dev Campus.

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## **ABBREVIATIONS**

B.S	=	Bikram Sambat
e.g	=	Example
EBL	=	Everest Bank Limited
EMI	=	Equal Monthly Installment
F/Y	=	Fiscal Year
i.e.	=	That is
JVB	=	Joint Venture Bank
KBL	=	Kumari Bank Limited
Ltd.	=	Limited
MBS	=	Master of Business studies
NHDFC	=	Nepal Housing Development Finance Company
No.	=	Number
NRB	=	Nepal Rastra Bank
P. E(r).	=	Probable Error
Rs.	=	Rupees
S.D	=	Standard Deviation
T. U	=	Tribhuwan university