

# **"INTEREST RATES STRUCTURE AND ITS RELATION WITH DEPOSIT, LENDING AND INFLATION IN NEPAL."**

*(With Special Reference to Rastriya Banijya Bank, Nepal Bank Ltd, Agricultural Development Bank /Nepal, Himalayan Bank Ltd and Nepal Bangladesh Bank)*

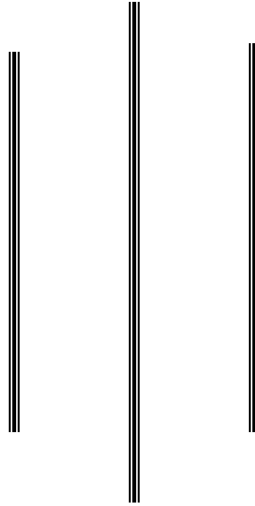
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A Thesis Submitted to:

**Office of the Dean, Faculty of Management**

**Tribhuvan University**

*In partial fulfillment of the requirement for the Degree of*

**Master of Business Studies (MBS)**

**Kathmandu, Nepal**

**March, 2009**

# RECOMMENDATION

This is to certify that the thesis

*Submitted by:*

**Sarad Manandhar**

Entitled

**"INTEREST RATES STRUCUTRE AND ITS RELATION WITH  
DEPOSITS, LENDING AND INFLATION IN NEPAL."**

*(Special Reference to Rastriya Banijya Bank, Nepal Bank Ltd, Agricultural  
Development Bank/Nepal, Himalayan Bank Ltd and Nepal Bangladesh 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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# VIVA-VOCE SHEET

We have conducted the viva-voce examination of the thesis

**Submitted by:**

**SARAD MANANDHAR**

**Entitled:**

**"INTEREST RATES STRUCTURE AND IT'S RELATION WITH DEPOSITS, LENDING AND INFLATION IN NEPAL."**

*(Special Reference to Rastriya Banijya Bank, Nepal Bank Ltd, Agricultural Development Bank/Nepal, Himalayan Bank Ltd and Nepal Bangladesh Bank)*

And found the thesis to be original work of the students and written according to the prescribed format. We recommend the thesis to be accepted as

Partial fulfillment of the requirements for the

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

## Viva-voce Committee

Head of research department .....

Member (Thesis Supervisor) .....

Member (Thesis Supervisor) .....

Member (External Expert) .....

Date:

## **DECLARATION**

I here by declare that the outcome of this thesis entitled "**INTEREST RATES STRUCTURE AND IT'S RELATION WITH DEPOSITS, LENDING AND INFLATION IN NEPAL.**" (*Special Reference to Rastriya Banijya Bank, Nepal Bank Ltd, Agricultural Development Bank/Nepal, Himalayan Bank Ltd and Nepal Bangladesh Bank*) Submitted to Shanker Dev Campus, Faculty of Management, TU, Kathmandu is my original work done in the form of partial fulfillment of requirement for the Master's Degree in Business Studies (M.B.S) under supervision of Mr. Dhurba Subedi and Ms. Amuda Shrestha of Shanker Dev Campus, Kathmandu.

Sarad Manandhar  
Researcher  
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March 2009

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Advices, Recommendations and suggestions are whole-heartedly welcome.

Thanks.

Sarad Manandhar  
Kathmandu, Nepal  
March 2009

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## **List of Abbreviation**

AD	Anno Domini
ADB/N	Agriculture Development Bank/ Nepal
BS	Bikrarn Sambat
CPI	Consumer Price Index
DF	Degree of Freedom
FIFO	First in First Out
FIG	Figure
FY	Fiscal Year
GDP	Gross Domestic Product
HBL	Himalayan Bank Limited
HMG	His Majesty Government
LIFO	Last in First Out
LTD	Limited
NBB	Nepal Bangladesh Bank
NBL	Nepal Bank Limited
NGO	Non Government Organization
NRB	Nepal Rastra Bank
PVT	Private
RBB	Rastriya Banijya Bank
RS	Rupees
TU	Tribhuvan University
T-Bill	Treasury Bills
VIZ	Namely