DEPOSIT AND INVESTMENT PATTERN OF JOINT VENTURE BANKS IN NEPAL

(With Reference to Everest Bank Limited and Himalayan Bank Limited)

A Thesis

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In the Partial Fulfillment of the Requirement for the Degree of Master of Business Studies (MBS)

RECOMMENDATION

This is to certify that the thesis

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on:

Deposit and Investment Pattern of Joint Venture Banks in Nepal (With Reference to Everest Bank Limited and Himalayan 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 concluded the viva-voce of the thesis

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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 the degree of

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DECLARATION

I hereby declare that the work reported in this thesis entitled "Deposit and Investment Pattern of Joint Venture Banks in Nepal (With Reference to Everest Bank Limited and Himalayan Bank Limited "submitted to Faculty of Management, T.U., Kirtipur, is my original work done in the form of partial fulfillment of the requirements for the degree of Master of Business Studies (M.B.S.) under the supervision of Shree Bhadra Neupane and Arun Neupane.

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Reference to Everest Bank Limited and Himalayan Bank Limited) "has been prepared for

the partial fulfillment of the requirement of Master's Degree of Business Studies (M.B.S)

under the Faculty of Management, Tribhuvan University is based on research models

involving the use of quantitative as well as qualitative aspect of Deposit and Investment

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ABBREVIATION

BS : Bikram Sambat

CBS : Commercial Banks

CV : Coefficient of Variation

EBL : Everest Bank Limited

F.Y : Fiscal Year

GDP : Gross Domestic Product

Govt. : Government

HBL : Himalayan Bank Limited

i.e. : That is

JVBS : Joint Venture Banks

Ltd. : Limited

NABIL: Nabil Bank Limited

NBL : Nepal Bank Limited

NEPSE : Nepal Stock Exchange

No. : Number

NPL : Non Performing Loan

NRB : Nepal Rastra Bank

PNB : Punjab National Bank

RBB : Rastriya Banijya Bank

ROA : Return on Total Assets

Rs. : Rupees

S.D : Standard Deviation

SCBNL : Standard Charted Bank Nepal Limited