

**PORTFOLIO ANALYSIS OF COMMERCIAL BANKS IN NEPAL  
(WITH SPECIAL REFERENCE TO NABIL & HBL)**

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## ABBREVIATIONS

Adv.	:	Advances
C.V.	:	Coefficient of Variation
Deb.	:	Debenture
Dep.	:	Deposit
Gov.	:	Government
HBL	:	Himalayan Bank Limited
Inv.	:	Investment
NABIL	:	Nepal Arab Bank Limited
$r$	:	Correlation Coefficient
$R_g$	:	Return on Government Securities
$R_l$	:	Return on Loans and Advances
$R_p$	:	Portfolio Return
$R_s$	:	Return on Shares and Debentures
s.d.	:	Standard Deviation
SCBNL	:	Standard Chartered Bank Nepal Limited
Sec.	:	Securities
Sec.	:	Securities
Shr.	:	Share
$\sigma_g$	:	Risk on Government Securities
$\sigma_l$	:	Risk on Loans and Advances
$\sigma_p$	:	Portfolio Risk
$\sigma_s$	:	Risk on Shares and Debentures