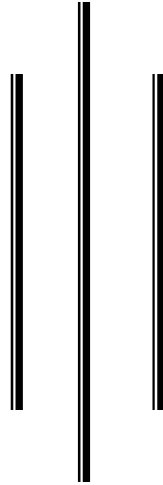


**DEPOSIT & PORTFOLIO MANAGEMENT OF KUMARI  
BANK LTD. AND EVEREST BANK LTD.**



**A Thesis**

BY:

**Sujan Dhungana**

Post Graduate Campus

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**Submitted to:**

Office of the Dean

Faculty of Management

Tribhuvan University

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

Biratnagar, Nepal

August, 2010

# VIVA VOCE SHEET

We have conducted the viva-voce examination of the thesis presented by

SUJAN DHUNGANA

entitled

DEPOSIT & PORTFOLIO MANAGEMENT OF KUMARI BANK  
LTD. AND EVEREST BANK LTD.

and found the thesis to be the original work of the student written according to the prescribed format. We recommend the thesis to be accepted as partial fulfillment of the requirements for Master's Degree in Business Studies (M.B.S.)

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# RECOMMENDATION

This is to certify that the thesis:

Submitted by

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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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Date: .....

## DECLARATION

I here by declare that the work reported in this thesis entitled “Deposit &Portfolio management of Kumari Bank Ltd. and Everest Bank Ltd.” 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 of Master of Business Studies (MBS) under the guidance and supervision of Dr. Khagendra Prasad Acharya, and Mr. Keshav Prasad Gadtaula, Post- Graduate Campus, Biratnagar.

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## ACKNOWLEDGEMENT

I wish to extend my deep sense of indebtedness to Dr. Khagendra Acharya and Mr. Keshav Prasad Gadtaula, my thesis supervisor, who provided me valuable guidelines, insightful comments, encouragement and generous treatment to complete this thesis. This work has been come out in the present form with his inspiration, valuable suggestions, and guidelines. Similarly, I also wish to extend my sincere gratitude to Mrs. Anuradha Chaudhary, Mrs. Namita Shakya, and Mr. Santosh Dahal who guided me a lot during the course of preparation of this report. I am also extremely indebted to all the teachers of Post Graduate Campus, who encourage me in my entire academic attempt.

I express my heartfelt gratitude to my parents and all my family members who always inspired me to complete this journey of higher education from the benchmark of my academic qualification that I had. Without their encouragement and inspiration, my higher education could not have been fulfilled.

I also thank to all my friends and colleagues Mr. Surya Dhakal, and Mr. Dilip Dangi. Without their cordial cooperation this work could have been very difficult for me. Similarly, I thank to all the coworkers, seniors and juniors of Kumari Bank Ltd., who always encouraged me to complete this work.

Thank You.

Date: August 2010

Sujan Dhungana  
Researcher

## LIST OF ABBREVIATIONS

CD Ratio	: Credit Deposit Ratio
CRR	: Cash Reserve Ratio
CV	: Coefficient of variation
EPS	: Earning Per Share
FDR	: Fixed Deposit Receipt
Forex	: Foreign Exchange
FY	: Fiscal Year
GDP	: Gross Domestic Product
JVBs	: Joint Venture Banks
KBL	: Kumari Bank Limited
LC	: Letter of Credit
NBBL	: Nepal Bangladesh Bank Limited
NBL	: Nepal Bank Limited
NEPSE	: Nepal Stock Exchange
NIBL Limited)	: Nepal Indosuez Bank Limited (current Nepal Investment Bank
NIM	: Net Interest Margin
NPA	: Non-Performing Assets
NPL	: Non-Performing Loan
NRB	: Nepal Rastra Bank
NRs.	: Nepalese Rupees
OBS	: Off Balance Sheet
RBB	: Rastriya Banijya Bank
ROA	: Return on Assets
ROE	: Return on Equity
SCBNL	: Standard Chartered Bank Nepal Limited
SD	: Standard Deviation

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