A STUDY ON DEPOSIT AND INVESTMENT PATTERN OF THE COMMERCIAL BANKS

(With References to SBI Bank Limited, Everest Bank Limited, Standard Chartered Bank Limited)

A THESIS

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Submitted to:

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Tribhuvan University

In partial fulfillment of the requirement for the degree of

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RECOMMENDATION

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(With References to SBI Bank Limited, Everest Bank Limited, Standard Chartered Bank Limited)

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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 requirement for the **Degree of Master's in Business Studies (M.B.S.)**

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DECLARATION

I hereby declare that the work reported in this thesis entitled "A study on Deposit and

investment pattern of the commercial banks (With References to SBI Bank Limited, Everest

Bank Limited, Standard Chartered Bank Limited)" submitted to Shaker Dev Campus,

Faculty of Management, Tribhuvan University, is my original work done for the partial

fulfillment of the requirement of the degree of Master of Business Studies (MBS) under the

supervision of Prof. Dr. Mahendra Prasad Shrestha of Shanker Dev Campus.

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The thesis entitled "A study on Deposit and investment pattern of the commercial banks

(With References to SBI Bank Limited, Everest Bank Limited, Standard Chartered Bank

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LIST OF ABBREVIATION

A.D. : Anno Domini

ABBS : Any Branch Banking System

ADB : Agricultural Development Bank

Adv : Advances

AM : Arithmetic Mean

ASEAN : Association for South East Asian Nation

ATM : Automatic Teller Machine

B.S. : Bikram SambatB.S. : Bikram Sambat

BOK : Bank of Kathmandu

BP : Bills Purchase

C.V. : Coefficient of Variation

DEA : Data Envolvement Analysis

DNUR : Documents Negotiated Under Reserve

DSCR : Debt Service Coverage Ratio

EBI : Everest Bank Limited

EPS : Earning Per Share

EU : Europeon Union

FY : Fiscal Year

GDP : Gross Domestic Products

HBL : Himalayan Bank Limited

IDC : Industrial Development Cooperation

IRR : Internal Rate of Return

JVB : Joint Venture Bank

NABIL : Nepal Arab Bank Limited

NBB : Nepal Bangladesh Bank

NBL : Nepal Bank Limited

NEPSE : Nepal Stock Exchange Limited

NIDC : Nepal Industrial Development Bank

NRB : Nepal Rastra Bank

NSBIL : Nepal SBI Bank Limited

PNB : Punjab National Bank

ROI : Return on Interest

S.D. : Standard Deviation

SAARC : South Asian Association for Regional Cooperation

SCBNL : Standard Chartered Bank Nepal Limited

SWOT : Strength, Weakness, Opportunity and Threat

UAE : United Arab Emirates

UK : United Kingdom

USA : United States of America

www : World Wide Web