DEPOSIT AND LENDING STATUS OF HIMCHULI BIKAS BANK LIMITED, POKHARA

By:

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A Thesis Submitted to:
Office of the Dean
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Tribhuvan University

In partial fulfilment of the requirement for the degree of Master of Business Studies (MBS)

Pokhara March, 2011

RECOMMENDATION

This is to certify that the Thesis

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Deposit and Lending status of Himchuli Bikas 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

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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 fulfilment of the requirements for

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DECLARATION

I here by declared that the work reported in this thesis entitled "Deposit and Lending Status of Himchuli Bikas Bank Limited" Submitted to Central Department of Management, Tribhuvan University is my original work. It is done in the form of partial fulfillment of the requirement for the Master in Business Studies (MBS), under the supervision and guidance of Lecturer Dhruba Kumar Budhathoki of Prithvi Narayan Campus, Pokhara.

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Researcher

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ABBREVIATIONS

ADB - Agriculture Development Bank

C.D _ Credit Deposit

Cov. _ Covariance

C. R. R.- Cash Reserve Ratio

C.V. – Coefficient of Variation

Fig. - Figure

HBBL - Himchuli Bikas Bank Limited

F/Y - Fiscal Year

FCY - Foreign Currency

NPL - Non-Performing Loans

r – Correlation Coefficient

S.D. – Standard Deviation