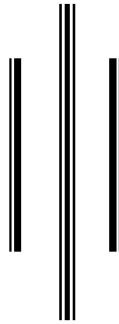
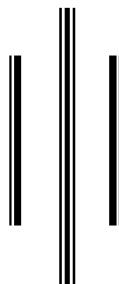


**INVESTMENT PRACTICES OF JOINT VENTURE  
COMMERCIAL BANKS  
(WITH SPECIAL REFERENCE TO STANDARD  
CHARTERED BANK AND NEPAL SBI BANK LTD.)**



**A Thesis Submitted to:  
Office of the Dean  
Faculty of Management  
Tribhuvan University**



**Submitted By:  
Janak Raj Joshi  
Shankar Dev Campus**

**In Partial Fulfillment of the Requirements of the Degree of  
Master of Business Studies (M.B.S.)**

**Kirtipur, Kathmandu**

**June 2009**

## **RECOMMENDATION**

This is to certify that the thesis :

Submitted by

**Janak Raj Joshi**

Entitled

**Investment Practices of Joint Venture Commercial Banks  
(With Special Reference to Standard Chartered Bank and Nepal SBI  
Bank Ltd.)**

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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## **VIVA-VOCE SHEET**

We have conducted the viva-voce examination of  
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By

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**Investment Practices of Joint Venture Commercial Banks  
(With Special Reference to Standard Chartered Bank and Nepal SBI  
Bank Ltd.)**

and found the thesis to be the original work of the student written  
according to the prescribed format. We recommended this thesis to be  
accepted in partial fulfillment of the requirements for

**Master Degree of Business Studies (MBS)**

### **Viva-Voce Committee**

**Chairperson, Research Department** .....

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**Member (External Expert)** .....

**Member (Head of Department)** .....

**Date :**

## DECLARATION

I hereby declare that the work reported in this thesis entitled **"Investment Practices of Joint Venture Commercial Banks (With Special Reference to Standard Chartered Bank and Nepal SBI Bank Ltd.)"** submitted to Shanker Dev Campus, Faculty of Management, Tribhuvan University, is my own created work reported in the form of partial fulfillment of the requirement of Master's Degree in Business Studies (MBS) course under the guidance and supervisor of Prof. Snehalata Kafle, Shanker Dev Campus.

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## ACKNOWLEDGEMENTS

This study has been prepared for partial fulfillment of the requirement for the master degree in business studies. It is my privilege to complete this thesis entitled "**Investment Practices of Joint Venture Commercial Banks (With Special Reference to Standard Chartered Bank and Nepal SBI Bank Ltd.)**," which tried to analyze the investment practices of joint venture commercial banks.

I would like to express my hearties gratitude and sincere thanks to my thesis honorable supervisor Prof. Snehalata Kafle, Shanker Dev Campus, who encouraged me from the initiation to completion of this task with his scholar guidance and profound comments and suggestion. And further more I would like to thank chairman of Research Department, Prof. Bisheshwor Man Shrestha.

I would like to express my sincere thanks to Mr. Pradhumna Ghimire and Babin Pradhan, who helped me on the collection of all questionnaires and information from banks, without which the study would never been completed. Likewise, I would like to thank all the respondents who helped me in the collection of opinions through research questionnaires. Additionally all the staff members of Standard Chartered Bank, Nepal SBI Bank and Central Library and Shanker Dev Campus library also deserves the word of thanks.

Lastly but not the least, I would like to express my sincere gratitude to my colleagues who had inspired me during entire period of my study.

Janak Raj Joshi

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## **ABBREVIATION**

ADB	Asian development Bank
AIR	Accrued Interest Receivable
AMC	Asset Management Company
AMU	Asian Monetary Unit
APG	Advance Payment Guarantee
B.S.	Bikram Sanbat
BCG	Boston Consultancy Group
BEP	Break Even Point
BL	Bills of Lading
BOK	Bank of Kathmandu
BOP	Balance of Payment
BP	Bill Purchase
CFR	Cost and Freight
CHIPS	Clearing House Interbank Payment
CIB	Credit Information Bureau
CIF	Cost Insurance and Freight
CIP	Carriage and Insurance Paid To
CPG	Credit Policy Guideline
CRA	Credit Rating Agency
CRR	Cash Reserve Ratio
DICGC	Deposit Insurance and Credit Guarantee Corporation
ECAFE	Economic Commission for Asia and the Far East
EMI	Equal Monthly Installments
ESCAP	Economic and Social Commission for Asia and the Pacific
F/Y	Fiscal Year
FCY	Foreign Currency
FDI	Foreign Direct Investment

FOB	Free on Board
HMG	His Majesty's Government
IBRD	International Bank for Reconstruction and Development
ICC	International Chamber of Commerce
ICSID	International Centre for Settlement of Investment Disputes
IFC	International Finance Corporation
IMF	International Monetary Fund
INGO	International Non Governmental Organization
LC	Letter of Credit
MIGA	Multilateral Investment Guarantee Agency
NBA	Non-Banking Assets
NEFINSCO	Nepal Finance and Saving Company
NPA	Non-Performing Assets
NPL	Non-Performing Loans
NRB	Nepal Rastra Bank
PAN	Permanent Account Number
PB	Performance Bond
R CC	Retail Credit Committee
SLR	Statutory Liquidity Ratio
TC	Traveler's Cheque