VENTURE BANKS OF NEPAL:

(A CASE STUDY OF NABIL, HIMALAYAN AND EVEREST BANK LTD)

By

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Submitted to:
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Pokhara, April, 2009

RECCOMENDATION

This is to certify that the thesis:

Submitted by

MR. LAL BAHADUR PUN

Entitled

"Lending Services Provided by Joint-Venture Banks in Nepal."

(A Case Study of Nabil, Himalayan and Everest Bank Limited)

has been prepared as approved by this department in the prescribed format of Faculty Management. This thesis is forwarded for examination.

Reader,	Campus Chief	Dr. Puspa Raj Sharma
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Date:		

VIVA - VOCE SHEET

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

by

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"Lending Services Provided By Joint-Venture Banks In Nepal"

(A Case Study of Nabil, Himalayan and Everest Bank Ltd.)

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 of

Master's Degree in Business Studies (M.B.S.)

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DECLARATION

I hereby declare that the work reported in this thesis entitled "Lending Services Provided by Joint-Venture Banks of Nepal; (A Case Study of Nabil, Himalayan and Everest Bank Limited)" submitted to Central Department Management, P.N.C, is my original work done in the form of partial fulfillment of the requirement for the Master Degree of Business Studies (M.B.S.) under the supervision of Reader, Ram Bahadur Thapa, Prithivi Narayan Campus.

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ACRONYMS USED

ADB/N - Agriculture Development Bank Nepal

C.V. - Coefficient of Variation

FY - Fiscal Year

HBL - Himalayan Bank Limited

JVBS - Joint Venture Banks

Nabil - Nepal Arab Bank Limited

EBL - Everest Bank Limited

NBL - Nepal Bank Limited

S.D. - Standard Deviation

RBB - Rastriya Banijya Bank

NRB - Nepal Rastra Bank

NPL - Non- Performing Loans

RS. - Rupees

NP - Net Profit

EPS - Earning Per Share

N/L - Not Listed

No. - Number

Ltd. - Limited