

**INTEREST RATE STRUCTURE AND ITS INFLUENCE
ON DEPOSIT AND LENDING OF JOINT
VENTURE BANKS IN NEPAL**
(With reference to NABIL, HBL, EBL and NSBI)

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RECOMMENDATION

This is to certify that the Thesis

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VENTURE BANKS IN NEPAL

(With reference to NABIL, HBL, EBL and NSBI)

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DECLARATION

I hereby declare that the work reported in this thesis entitled “**Interest Rate Structure and Its Influence on Deposit and Lending of Joint Venture Banks in Nepal (With reference to NABIL, HBL, EBL and NSBI)**” 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 for the Master Degree in Business Studies (M.B.S.) under the supervision of **Prof. Dr. Kamal Das Manandhar** and **Kiran Thapa** of Shanker Dev Campus.

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ABBREVIATIONS

BG	=	Bond Guarantee
CRR	=	Cash Reserve Ratio
CV	=	Coefficient of Variation
df	=	Degree of Freedom
EBL	=	Everest Bank Limited
FY	=	Fiscal Year
GDP	=	Gross Domestic Product
HBL	=	Himalayan Bank Limited
HMG	=	His Majesty Government
INGO	=	International Non Government Organization
JVB	=	Joint Venture Bank
LC	=	Letter of Credit
Is	=	Level of Significance
NGO	=	Non Government Organization
NRB	=	Nepal Rastra Bank
NSBI	=	Nepal State Bank of India
r	=	Correlation Coefficient
r^2	=	Coefficient of Determination
S.D	=	Standard Deviation
SLF	=	Standing Liquidity Facility
t-bills	=	Treasury Bills
t-Cal	=	Calculated Value of Student's T-Distribution

t-Tab = Tabulated Value of Student's T-Distribution