

**A STUDY ON THE  
INVESTMENT POLICY  
OF  
NEPAL INDUSTRIAL & COMMERCIAL BANK LIMITED**

**BY  
SATYENDRA KUMAR CHAURASIYA  
THAKUR RAM MULTIPLE CAMPUS  
CAMPUS ROLL NO. 17/060  
T.U. REGD. NO 7-1-15-0548-96**

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**In partial fulfillment of the requirements of the degree of  
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TRIBHUVAN UNIVERSITY  
FACULTY OF MANAGEMNT  
( M. B. S. PROGRAMME )  
**THAKUR RAM MULTIPLE CAMPUS**  
BIRHUNJ, NEPAL

# RECOMMENDATION

This is to certify that the thesis submitted by

**Satyendra K. Chaurasiya**

**Entitled**

**INVESTMENT POLICY OF NEPAL INDUSTRIALS AND COMMERCIAL BANK  
LIMITED**

**Has been prepared as apprieved bu this Department in the prescribed format of Faculty of  
Management. This thesis is forwarded for examination.**

-----  
**Mr. Krishna Kumar Sah**  
**Thesis supervisor**  
**( Lecturer , Thakuram Multiple Campus )**

-----  
**Mr. Rajeshwar Acharya**  
**Head of Department**

-----  
**Campus Chief**  
**Thakuram Multiple Campus**

**Date:- .....2008**

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BIRHUNJ, NEPAL

## VIVA- VOICE SHEET

We have conducted the viva- voice examination of the thesis presented by

**Satyendra K. Chaurasiya**

Entitled

**INVESTMENT POLICY OF NEPAL INDUSTRIALS AND COMMERCIAL BANK LIMITED**

And found the thesis to be original work of the student and written according to the prescribed format. We recommend the thesis to be accepted as parial fulkfullment of the requirement for

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

### VIVA- VOICE COMMITTEE

Chairperson, Research Committee:

.....

**Mr. Rajeshwar Acharya**

Member ( Thesis Supervisor ) :

.....

**Mr. Krishna Kumar Sah**

Member ( External Expert) :

.....

**Mr.**

Date:- .....2008

## **DECLARATION**

I hereby declare that the work reported in the thesis entitled "Investment Policy of Nepal Industrial & Commercial Bank Limited" submitted to office of dean, Faculty of Management, Tribhuvan University is my original work done in the form of partial fulfillment of the requirement of Master of Business Studies (M.B.S.) under the guidance and supervision of Krishna Kumar Shah, Reader, Thakur Ram Multiple Campus.

Date:

Satyendra Kumar Chaurasiya  
Roll No. 17/060  
Thakuram Multiple Campus

## **Acknowledgement**

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Date:2008

Satyendra K. Chaurasiya  
Researcher

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### Research Design

Mean ratio of loans disbursed to different sectors of NIC bank.

## LIST OF ABBREVIATION

IFIC	=International Finance Investment and Commercial Bank Ltd.
NIC	= Nepal Industrial and Commercial Bank Ltd.
RBB	= Rastriya Banijya Bank Ltd.
NRs.	=Nepalese Rupees
Forex	=Foreign Exchange
NPA	= Non-performing Assets
NRB	= Nepal Rastra Bank
NBL	= Nepal Bank Limited
MIS	= Management Information System
NPL	= Non-Performing Loan
GDP	= Gross Domestic Product
SCBNL	=Standard Chartered Bank Limited
NIBL	= Nepal Indosuez Bank Limited
SBI	=State Bank of India
CRR	= Cash Reserve Ratio
JVBs	=Joint Ventures Banks
OBS	= Off-Balance Sheet
FDR	=Fixed Deposit Receipt
L/C	= Letter of Credit
NEPSE	= Nepal Stock Exchange
CD Ratio	=Credit Deposit Ratio
ROA	=Return on Assets
ROE	= Return on Equity
EPS	= Earning per shares
S.D.	= Standard Deviation
C.V.	= Coefficient of Variation
FY	= Fiscal Years
NIM	= Net Interest Margin
P.Er.	=Probable Error