

**MARKET SEGMENTS ANALYSIS OF RETAIL  
BANKING IN NEPAL**

**By**

**SANDEEP DHAWA**

**Shanker Dev Campus**

**Campus Roll No.: 913/061**

**T.U. Regd. No.: 7-1-271-407-99**

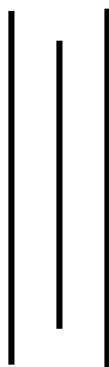
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## **RECOMMENDATION**

This is to certify that the thesis

Submitted by:

**SANDEEP DHAWA**

**Entitled:**

### **MARKET SEGMENTS ANALYSIS OF RETAIL BANKING IN NEPAL**

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

.....  
**Iswor Raj Lohani**  
(Thesis Supervisor)

.....  
**Prof. Bishweshor Man Shrestha**  
(Head, Research Department)

.....  
**Prof. Dr. Kamal Deep Dhakal**  
(Campus Chief)

## **VIVA-VOCE SHEET**

We have conducted the viva –voce of the thesis presented

By

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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 fulfillment of the requirement for the degree of*

**Master of Business Studies (MBS)**

#### **Viva-Voce Committee**

Head, Research Department .....

Member (Thesis Supervisor) .....

Member (External Expert) .....

## **DECLARATION**

I hereby declare that the work reported in this thesis entitled “**Market Segments Analysis of Retail Banking in Nepal**” 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 degree of Master of Business Studies (MBS) under the supervision of **Ishwor Raj Lohani** of Shanker Dev Campus, T.U.

.....  
**Sandeep Dhawa**  
**Shanker Dev Campus**  
**Campus Roll No.: 913/061**  
**T.U. Regd. No.: 7-1-271-407-99**

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## **ABBREVIATION**

NRB	:	Nepal Rastra Bank
ATMs	:	Automated Teller Machines
CV	:	Coefficient of Variance
K-S Test	:	Kolmogorov-Smirnov Test

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