

ASSUMPTIONS AND CONVENTIONS

The following conventions are used throughout the thesis:

- Between years, fiscal years or months (e.g., 2014–17 or January–June) to indicate the years or months covered, including the beginning and ending years or months
- / Between years or months (e.g., FY 2014/15) to indicate a fiscal or financial year

Billion means a thousand million and trillion means a thousand billion.

Basis points refer to one hundredth of 1 percentage point (e.g., 25 basis points are equivalent to $\frac{1}{4}$ of 1 percentage point).

Average indicates simple average except otherwise indicated.

Minor discrepancies between sums of constituent figures and totals shown reflect rounding.

The Nepalese Rupee is the currency of Nepal, the currency code for which is NPR, and the currency symbol is Rs.

Most of the data used in this thesis have been derived from the database originally based on Nepalese calendar. The Nepalese fiscal year generally begins on 16th July and ends on 15th July. The conversion of Nepalese fiscal year into Gregorian fiscal year has been presented in Appendix 1.1. The following months of the Gregorian calendar are the approximate equivalents of the months of Nepalese calendar.

Gregorian Month	Stated in this thesis as	Nepalese Month
Mid-Apr to Mid-May	May	Baisakh
Mid-May to Mid-Jun	Jun	Jestha
Mid-Jun to Mid-Jul	Jul	Ashadh
Mid-Jul to Mid-Aug	Aug	Shrawan
Mid-Aug to Mid-Sep	Sep	Bhadra
Mid-Sep to Mid-Oct	Oct	Ashwin
Mid-Oct to Mid-Nov	Nov	Kartik
Mid-Nov to Mid-Dec	Dec	Marg
Mid-Dec to Mid-Jan	Jan	Paush
Mid-Jan to Mid-Feb	Feb	Magh
Mid-Feb to Mid-Mar	Mar	Falgun
Mid-Mar to Mid-Apr	Apr	Chaitra