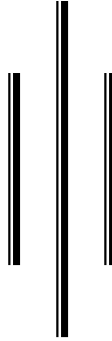


**WORKING CAPITAL MANAGEMENT OF NEPALESE COMMERCIAL
BANKS**

(WITH REFERENCE TO NABIL & HBL)

A THESIS



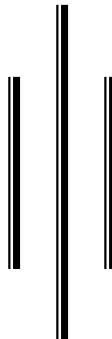
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Submitted To

Office of the Dean

Faculty of Management

Tribhuvan University

***In the Partial Fulfillment of the Requirement for the Degree of
Master of Business Studies (M.B.S.)***

Kathmandu, Nepal

September, 2012

RECOMMENDATION

This is to certify that the Thesis

Submitted by:

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Entitled:

***WORKING CAPITAL MANAGEMENT OF NEPALESE COMMERCIAL
BANKS***

(WITH REFERENCE TO NABIL & HBL)

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

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VIVA-VOCE SHEET

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By

Entitled:

***WORKING CAPITAL MANAGEMENT OF NEPALESE COMMERCIAL
BANKS***

(WITH REFERENCE TO NABIL & HBL)

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's in Business studies (M.B.S.)

Viva-Voce Committee

Head, Research Department
Member (Thesis Supervisor)
Member (External Expert)

DECLARATION

I, hereby, declare that the work reported in this thesis entitled “*Working Capital Management Of Nepalese Commercial Banks (With Reference to NABIL & HBL)*” submitted to office of the Dean, Faculty of Management, Tribhuvan University, is my original work done for the partial fulfillment of the requirement for the Masters of Business Studies (MBS) under the supervision of **Prof.**of Shanker Dev Campus, Putalisadak, Kathmandu.

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Date: - September, 2012

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ABBREVIATIONS

%	Percentage
&	And
A.D	Anno Domini
ATM	Automated Teller Machine
B. S.	Bikram Sambat
C. V.	Coefficient of Variation
CA	Current Assets
CL	Current Liabilities
CR	Current Ratio
CRR	Cash Reserve Ratio
DAR	Debt Assets Ratio
DER	Debt Equity Ratio
FA	Fixed Assets
FAT	Fixed Assets Turnover
FY	Fiscal Year
GDP	Gross Domestic Product
HBL	Himalayan Bank Limited
i .e	That is
Ktm.	Kathmandu
LA	Loan & Advance
LC	Letter of Credit
LTD	Limited
MBA	Masters' of Business Administration
MBS	Masters' of Business Studies
Misc.	Miscellaneous
NEPSE	Nepal Stock Exchange

NI	Net Income
NPAT	Net Profit After Tax
NRB	Nepal Rastra Bank
NWC	Net Working Capital
QA	Quick Assets
QR	Quick Ratio
ROLA	Return on Loan & Advance
ROTA	Return on Total Assets
ROTD	Return on Total Deposit
ROTE	Return on Total Equity
S.D	Standard Deviation
HBL	Standard Chartered Bank Nepal Limited
SDC	Shankar Dev Campus
SEBON	Securities Board of Nepal
T. U.	Tribhuvan University
TAR	Total Assets Ratio
TAT	Total Assets Turnover
TD	Total Deposit
TDR	Total Deposit Ratio
TE	Total Equity
ULNL	Unilever Nepal Limited
WC	Working Capital
HBL	Himalayan Bank Limited
NABIL	NABIL Bank Limited