

**LENDING PROCEDURES OF HIMALAYAN BANK LIMITED  
AND  
KUMARI BANK LIMITED**

**A THESIS**

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Tribhuvan University

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# **RECOMMENDATION**

This is to certify that the thesis

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Entitled

**LENDING PROCEDURES OF HIMALAYAN BANK LIMITED AND  
KUMARI BANK LIMITED**

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

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# VIVA -VOCE SHEET

We have conducted the viva –voce examination of the thesis

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And found that 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 for Master’s Degree of Business Studies (M.B.S.)

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## **DECLARATION**

I, hereby, declare that the work reported this thesis entitled **Lending Procedures of Himalayan Bank Ltd. and Kumari Bank Ltd.** submitted to Nepal Commerce Campus, Faculty of Management, Tribhuvan University for the partial fulfillment of the requirements of the Master's Degree of Business Studies under the guidance and supervision of Prof. Dr. Bihari Binod Pokharel and Mr. Dipesh Bhatta of Nepal Commerce Campus.

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# TABLE OF CONTENTS

<b>Contents</b>	<b>Page No.</b>
<b>VIVA VOCE SHEET</b>	
<b>RECOMMENDATION</b>	
<b>DECLARATION</b>	
<b>ACKNOWLEDGEMENTS</b>	
<b>TABLE OF CONTENTS</b>	
<b>LIST OF TABLES</b>	
<b>LIST OF FIGURES</b>	
<b>ABBREVIATIONS</b>	
<b>CHAPTER- I INTRODUCTION</b>	<b>1-13</b>
1.1 Background of the Study	1
1.1.1 Profile of the Study	8
1.2 Statement of the Problem	10
1.3 Objectives of the Study	12
1.4 Scope of the Study	12
1.5 Limitations of the Study	12
1.6 Organization of the Study	13
<b>CHAPER – II REVIEW OF LITRATURE</b>	<b>15-41</b>
2.1 Conceptual/ Theoretical Review	15
2.1.1 Commercial Bank- Concept and Function	15
2.1.2 Lending and Lending Criteria	20
2.2 Principles of Good Lending	23
2.3 Review of Relevant Directives	25
2.3.1 Regulation Relating to Loan Classification and Loans Loss Provisioning	26
2.3.2 Directive Relating to the Single Borrower	29
2.3.3 Review of Articles	30
2.3.4 Review of the Previous Studies	34
2.4 Research Gap	40
<b>CHAPTER – III RESEARCH METHODOLOGY</b>	<b>42-52</b>
3.1 Introduction	42
3.2 Research Design	44
3.3 Period of the Study	45
3.4 Source of Data	45
3.5 Population and Sample	45
3.6 Data Collection procedure	45
3.7 Tools of Analysis	46
<b>CHAPTER – IV DATA PRESENTATION AND ANALYSIS</b>	<b>53-92</b>
4.1 Assets /Liability Management Ratio	53
4.1.1 Loans and Advance to Total Assets Ratio	53
4.1.2 Loans and Advance and Investment to Total Deposit Ratio	56
4.1.3 Investment to Loans and Advance and Investment Ratio	58

4.1.4	Loans and Advance to Shareholder's Equity	61
4.2	Activity Ratio	63
4.2.1	Loans Loss provision to Total Loan and Advance	63
4.2.2	Non-Performing Loans to Total Loans and Advances Ratio	65
4.2.3	Interest Income from Loans and Advances to Total Income Ratio	68
4.2.4	Interest Suspense to Interest Income from Loans and Advances Ratio	70
4.2.5	Loans and Advance to Total Deposit Ratio	72
4.2.6	Interest Income to Interest Expenses Ratio	75
4.3	Profitability Ratio	77
4.3.1	Return on Equity (ROE)	77 4.3.2
	Earning Per Share	79
4.4	Measuring Correlation Coefficient between Different Variables	82
4.4.1	Correlation between Loans and Deposits	82
4.4.2	Correlation between Loans Loss Provision and Loan and Advance	83
4.4.3	Correlation between Investment and Loans and Advances	84
4.4.4	Correlation between Total Income and Loan and Advances	85
4.4.5	Correlation between Interest Suspense and Interest Income	86
4.4.6	Correlation between Shareholder's Equity and Loans and Advances	87
4.5	Measuring the Regression of one Variable on the Other	87
4.5.1	Regression Analysis of Loans and Advances on Deposit	88
4.5.2	Regression Analysis of Loans Loss Provision on Loans and Advances	89
4.6	Major Findings of the Study	90

## **CHAPTER – V SUMMARY, CONCLUSION AND RECOMMENDATIONS**

**93-98**

5.1	Summary	93
5.2	Conclusion	94
5.3	Recommendations	96

## **BIBLIOGRAPHY**

## **APPENDIX**

## LIST OF TABLES

<b>Table No.</b>	<b>Title</b>	<b>Page No.</b>
2.1	Regulation Relating to Loan Classification	28
2.2	Loan Loss Provision	28
2.3	Directive Relating to the Single Borrower	29
4.1	Loans and Advance to Total Assets	54
4.2	Loans and advance to Total Assets Ratio of (KBL)	55
4.3	Loans and Advance and Investment to Total Deposit Ratio Assets	56
4.4	Loans and Advance and Investment to Total Deposit Ratio KBL	57
4.5	Investment to Loan and Advances and Investment Ratio of HBL	59
4.6	Investment to Loan and Advances and Investment Ratio of KBL	60
4.7	Loans and Advance to Shareholder's Equity Ratio of HBL	61
4.8	Loans and Advance to Shareholder's Equity Ratio of KBL	62
4.9	Loans Loss Provision to Total Loan and Advance of HBL	63
4.10	Loans Loss Provision to Total Loan and Advance of KBL	64
4.11	Non- Performing Loans to Total Loans and Advance Ratio of HBL	66
4.12	Non- Performing Loans to Total Loans and Advance Ratio of KBL	67
4.13	Interest Income to Total Income Ratio of HBL	68
4.14	Interest Income to Total Income Ratio of KBL	69
4.15	Interest Suspense to Interest Income Ratio of HBL	70
4.16	Interest Suspense to Interest Income Ratio of KBL	71
4.17	Loans and Advance to Total Deposit Ratio of HBL	73
4.18	Loans and Advance to Total Deposit Ratio of KBL	74
4.19	Interest Income to Interest Expenses ratio of HBL	75
4.20	Interest Income to Interest Expenses ratio of KBL	76
4.21	Return on Equity of HBL	78
4.22	Return on Equity of KBL	78
4.23	Earning Per Share of HBL	80
4.24	Earning Per Share of KBL	81
4.25	Correlation between Loans and Advance and Deposits	83
4.26	Correlation between Loans Loss Provision and Advance	83
4.27	Correlation between Interest Loans and Advance	84
4.28	Correlation between total income and Loans and Advance	85
4.29	Correlation between Interest Suspense and Interest Advance	86
4.30	Correlation between Shareholder/s Equity and Loans and Advance	87
4.31	Regression Equation of Loans and Advances on deposit of HBL	88
4.32	Regression Equation of Loans and Advances on deposit of KBL	88
4.33	Regression Equation of Loans Loss on loans and Advances on deposit of HBL	89
4.34	Regression Equation of Loans Loss on loans and Advances on deposit of KBL	89

# LIST OF FIGURES

<b>Figure No.</b>	<b>Title</b>	<b>Page No.</b>
4.1	Loan and Advance to Total Assets Ratio of HBL	54
4.2	Loan and Advance to Total Assets Ratio of KBL	55
4.3	Loan and Advance and Investment to Total Deposit Ratio of HBL	57
4.4	Loan and Advance and Investment to Total Deposit Ratio of KBL	58
4.5	Investment to Loan and Advance and Investment Ratio of HBL	59
4.6	Investment to Loan and Advance and Investment Ratio of KBL	60
4.7	Loan and Advances to Shareholder's Equity Ratio of HBL	61
4.8	Loan and Advances to Shareholder's Equity Ratio of KBL	62
4.9	Loan Loss Provision to Total Loan and Advances Ratio of HBL	64
4.10	Loan Loss Provision to Total Loan and Advances Ratio of KBL	65
4.11	Non-performing Loan to Total Loan and Advances Ratio of HBL	66
4.12	Non-performing Loan to Total Loan and Advances Ratio of KBL	67
4.13	Interest Income to Total Income Ratio of HBL	68
4.14	Interest Income to Total Income Ratio of KBL	69
4.15	Interest Suspense to Interest Income Ratio of HBL	71
4.16	Interest Suspense to Interest Income Ratio of KBL	72
4.17	Loan and Advance to Total Deposit Ratio of HBL	73
4.18	Loan and Advance to Total Deposit Ratio of KBL	74
4.19	Interest Income to Interest Expenses Ratio of HBL	76
4.20	Interest Income to Interest Expenses Ratio of KBL	76
4.21	Return on Equity of HBL	78
4.22	Return on Equity of KBL	79
4.23	Earning Per Share of HBL	80
4.24	Earning Per Share of KBL	81

## ABBREVIATIONS

ABBS	Any Bank Banking Services
BOKL	Bank of Kathmandu Limited
B.S.	Bikram Sambat (Nepalese Year)
EPS	Earning Per Share
HBL	Himalayan Bank Limited
i.e.	That is
KBL	Kumari Bank Limited
LLP	Loan Loss Provision
Ltd.	Limited
NB Bank	Nepal Bangladesh Bank
NPA	Non Performing Assets
NPL	Non – Performing Loan
NRB	Nepal Rastra Bank
P.E.	Probable Error
r	Correlation coefficient
$r^2$	Coefficient of determination
ROE	Return on Equity
Rs.	Rupees
S/E	Shareholder's Equity
SCBL	Standard Chartered Bank Limited