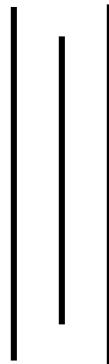


**IMPACT OF FINANCIAL SECTOR REFORM PROGRAM  
ON EFFECTIVENESS OF RASTRIYA BANIJYA BANK**

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**A Thesis Submitted to:**  
**Office of the Dean**  
**Faculty of Management**  
**Tribhuvan University**



*In partial fulfillment of the requirement for the Degree of  
Master's in Business Studies (M.B.S)*

**Kathmandu, Nepal**  
**August, 2009**

# **RECOMMENDATION**

This is to certify that the Thesis

Submitted by:

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**Entitled:**

**IMPACT OF FINANCIAL SECTOR REFORM PROGRAM ON  
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*has been prepared as approved by this Department in the prescribed format of the  
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## **DECLARATION**

I hereby declare that the work reported in this thesis entitled **“IMPACT OF FINANCIAL SECTOR REFORM PROGRAM ON EFFECTIVENESS OF RASTRIYA BANIJYA BANK”** 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 Master’s Degree in Business Studies (M.B.S.) under the supervision of **Prof. Dr. Kamal Das Manandhar** and **Dhurba Subedi** of Shanker Dev Campus.

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Shrijana Bastola  
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## TABLE OF CONTENTS

**Acknowledgement**

**Table of Contents**

**List of Tables**

**List of Figures**

**Acronyms**

	Page No.
<b>CHAPTER – I INTRODUCTION</b>	
1.1 Background of the Study	1
1.2 Reform Process of Rastriya Banijya Bank	4
1.3 Statement of Problem	5
1.4 Objectives of the Study	6
1.5 Significance of the Study	6
1.6 Limitation of the Study	8
1.7 Organization of the Study	8
<b>CHAPTER - II REVIEW OF LITERATURE</b>	
2.1 Theoretical Framework	10
2.2 Factors Motivating Financial Sector Reforms	11
2.3 Financial Sector Reform in Nepal	14
2.3.1 Financial Repression and Liberalization	14
2.4 Objectives of the Financial Sector Reform Program	15
2.5 An Introduction to Rastriya Banijya Bank	15
2.6 Review of Related Studies	16
2.6.1 International Context	16
2.6.2 Nepalese Context	19
2.6.2.1 Past Reform Efforts and Outcomes	21
2.6.2.1.1 Financial Sector Reform in First Phase	21
2.6.2.1.2 Financial Sector Reform in Second Phase	24
2.6.2.1.3 Current Comprehensive Reform Program	28
2.6.2.1.4 Review of Articles	32

2.6.2.1.5 Review of Previous Thesis	34
2.7 Research Gap	36
<b>CHAPTER - III RESEARCH METHODOLOGY</b>	
3.1 Research Design	37
3.2 Population and Sampling	37
3.3 Data Source and Collection Technique	38
3.4 Method of Analysis	38
3.4.1 Asset Management Ratios	38
3.4.2 Investment Management and Solvency Ratio	39
3.4.3 Profitability Ratios	40
3.5 Statistical Tools	42
3.5.1 Arithmetic Mean	42
3.5.2 Karl Pearson's Coefficient Correlation	42
<b>CHAPTER – IV DATA PRESENTATION AND ANALYSIS</b>	
4.1 Process on Restructuring of RBB and NBL	44
4.2 Future Strategy and Actions	45
4.3 Costs and Benefit Analysis	47
4.3.1 NPA Recovery Position	48
4.4 Ratio Analysis of Rastriya Banijya Bank	49
4.4.1 Credit Deposit Ratio	49
4.4.2 Total Credit and Investment to Total Deposit Ratio	50
4.4.3 Performing Assets to Non Performing Assets Ratio	51
4.4.4 Non- Performing Assets to Total Assets Ratio	52
4.4.5 Interest Expenses to Total Expenses Ratio	53
4.4.6 Interest Income to Credit and Investment Ratio	54
4.4.7 Total Interest Income to Total Revenue Ratio	55
4.4.8 Loan Loss Provision to Total Loan Ratio	56
4.4.9 Return on Total Assets Ratio	57

4.4.10 Return on Net Loans and Advances Ratio	58
4.4.11 Net Profit on Total Revenue Ratio	59
4.4.12 Earning Per Share	60
4.4.13 Debt Ratio	61
4.4.14 Debt Equity Ratio	62
4.4.15 Liquidity – Cash Reserve Ratio	63
4.5 Analysis of Correlation Coefficient	64
4.5.1 Correlation between Total Deposit and Investment	64
4.5.2 Correlation between Net Worth and Net Profit	65
4.5.3 Correlation between Total Deposit and Loans and Advances	66
4.5.4 Correlation between Performing Assets and Net Profit	67
4.6 Interest Rate Spread	67
4.7 Human Resources Development and Management	68
4.8 Information Technology	70
4.9 Capital Adequacy	70
4.10 Financial Services	70
4.11 Current Position	72
4.12 Major Findings	73

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

5.1 Summary	76
5.2 Conclusion	77
5.3 Recommendations	78

## **Bibliography**

## **Appendices**

## **LIST OF TABLES**

<b>Table No.</b>	<b>Title</b>	<b>Page No.</b>
4.1	Brief Glimpse on Bank's Progress	45
4.2	NPA Recovery	48
4.3	Credit Deposit Ratio	49
4.4	Total Credit and Investment to Total Deposit Ratio	50
4.5	Performing Assets to Non Performing Assets Ratio	51
4.6	Non-Performing Assets to Total Assets Ratio	52
4.7	Interest Expenses to Total Expenses Ratio	53
4.8	Interest Income to Credit and Investment Ratio	54
4.9	Total Interest Income to Total Revenue Ratio	55
4.10	Loan Loss Provision to Total Loan Ratio	56
4.11	Return on Total Assets Ratio	57
4.12	Return on Net Loans and Advances Ratio	58
4.13	Net Profit on Total Revenue Ratio	59
4.14	Earning Per Share	60
4.15	Debt Ratio	61
4.16	Debt Equity Ratio	62
4.17	Liquidity – Cash Reserve Ratio	63
4.18	Correlation between Total Deposit and Investment	64
4.19	Correlation between Net Worth and Net Profit	65
4.20	Correlation between Total Deposit and Loans and Advances	66
4.21	Correlation between Performing Assets and Net Profit	67
4.22	Capital Adequacy	70
4.23	Number of Branches of Rastriya Banijya Bank	72

## LIST OF FIGURES

<i>Figure No.</i>	<i>Title</i>	<i>Page No.</i>
4.1	<i>Total Management Cost up to July 16, 2007</i>	47
4.2	<i>Funding of the Management Cost</i>	47
4.3	<i>Interest Rate Spread</i>	68
4.4	<i>Number of Employees</i>	69

## ACRONYMS

ADB	=	Asian Development Bank
ADB/N	=	Agriculture Development Bank, Nepal
ATM	=	Automatic Teller Machine
CAR	=	Capital Adequacy Ratio
CBPASS	=	Commercial Banking Problem Analysis and Strategy Study
CIT	=	Citizen Investment Trust
CRR	=	Cash Reserve Ratio
DFID	=	Department for International Development
EPS	=	Earning Per Share
ESAF	=	Enhanced Structural Adjustment Facility
FSRP	=	Financial Sector Reform Program
GATTS	=	General Agreements on Trade Tariff and Services
GDP	=	Gross Domestic Product
GON	=	Government of Nepal
HMG/N	=	His Majesty's Government of Nepal
HRD	=	Human Resource Development
i.e.	=	that is
IMF	=	International Monetary Fund
Ltd	=	Limited
NBL	=	Nepal Bank Limited
NGO	=	Non Governmental Organization
NIDC	=	Nepal Industrial and Development Corporation
NPA	=	Non Performing Assets
NRB	=	Nepal Rastra Bank
RBB	=	Rastriya Banijya Bank
RRDB	=	Regional Rural Development Bank
SEC	=	Security Exchange Centre
UK	=	United Kingdom
UNDP	=	United Nation's Development Program
VRS	=	Voluntary Retirement Scheme
WTO	=	World Trade Organization