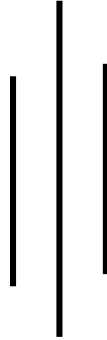


**WORKING CAPITAL MANAGEMENT  
OF  
NEPALESE COMMERCIAL BANKS IN NEPAL**

(A Case Study of EBL and SCBNL)



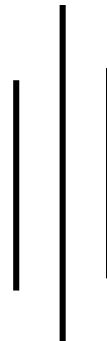
By

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

*A Thesis Submitted to:*

Office of the Dean

Faculty of Management

Tribhuvan University

Kathmandu, Nepal

February, 2009

# **RECOMMENDATION**

**This is to certify that the thesis**

*Submitted by*

**Gita Shrestha**

**Entitled**

**Working Capital Management of Nepalese Commercial Banks in Nepal  
(A Case Study of EBL and SCBNL)**

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

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Dr. Shilu Manandhar Bajracharya  
**Supervisor**

.....  
Dr. Kamal Deep Dhakal  
**Campus Chief**

Date:

# **VIVA- VOCE SHEET**

**We have conducted the viva- voce examination of the Thesis**

Submitted by:

**Gita Shrestha**

**Entitled**

**Working Capital Management of Nepalese Commercial Banks in Nepal  
(A Case Study of EBL and SCBNL)**

and found the thesis to be the original work of the student written in accordance with the prescribed format. We recommend the Thesis to be accepted as partial fulfillment of the requirement for Master's Degree of Business Studies (MBS)

## **Viva - Voce Committee**

Chairperson, Research Committee: .....

Member (Thesis Supervisor): .....

Member (External Expert): .....

Date:.....

# DECLARATION

I hereby, declare that the work reported in this thesis entitled "Working Capital Management of Nepalese Commercial Banks in Nepal under Everest Bank Ltd. and Standard Chartered Bank Nepal Limited" submitted to Research Department of Shanker Dev Campus, Putalisadak, T.U., is my original work done in the form of partial fulfillment of the requirements for the Masters of Business Studies (MBS) under the supervision of Lecturer Dr. Shilu Manandhar Bajracharya of Shanker Dev Campus, Putali sadak, Kathmandu, T.U.

Date:.....

---

Gita Shrestha  
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## **Acknowledgements**

This thesis entitled “Working Capital Management of Nepalese Commercial Banks in Nepal (A Case Study on Everest Bank Ltd. and Standard Chartered Bank Nepal Ltd.)” is prepared for the partial fulfillment of the requirement for the Master’s Degree in Business Studies (MBS).

This thesis is completed with the help of many individuals. In the event of preparing this thesis, it would be unfair if I don’t extend my appreciating and indebtedness to all those individuals who made me their substantial contribution. I extend my heartiest appreciation to my supervisor and guidance Dr. Silu Manandhar Bajracharya, Head of the Finance of Shanker Dev Campus and Head of Research Department, Shanker Dev Campus for their valuable support and guidance on every aspect and making my writing more fruitful.

I owe great intellectual debt for their support and immense contribution to Administrative of Everest Bank Ltd., Lazimpat; Head office and HRM Department’s Staff of Standard Chartered Bank Nepal Ltd., Head Office. I would like to express my sincere thanks to all my friends for their inspiration to complete this thesis.

Finally, I would like to express my gratitude thanks to Mr. R. K. Shrestha, for his unforgettable support while preparing this thesis and I extend my profound gratitude to Shirisha Service Center, Golko-pakha, Kathmandu for computer typing and setting of this thesis.

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## **List of Abbreviations**

A.D.:	Anno Domini
ABBS:	Any Branch Banking System
ADB:	Agriculture Development Bank
AICPA:	American Institute of Certified Public Account
AM:	Arithmetic Mean
ATM:	Automatic Teller Machine
ATS:	Automatic Transfer Service
B.S.:	Bikram Sambat
BOK:	Bank of Kathmandu
BVPS:	Book Value per Share
C.V:	Coefficient of Variance
CRR:	Cash Reserve Ratio
DPR:	Dividend Payout Ratio
DPS:	Dividend per Share
EBL:	Everest Bank Limited
EPS:	Earning Per Share
F.Y:	Fiscal Year
GDP:	Gross Domestic Products
HBL:	Himalayan Bank Limited
HMG/N:	His Majesty Government Nepal
JVB:	Joint Venture Banks
Ktm.:	Kathmandu
LC:	Letter of Credit
Ltd.:	Limited
MPS:	Market per Share

NBBL:	Nepal Bangladesh Bank Limited
NBL:	Nepal Bank Limited
NCC:	Nepal Credit & Commercial
NIBL:	Nepal Investment Bank Limited
NICB:	Nepal Industrial & Commercial Bank
NIDC:	Nepal Industrial Development Corporation
NPAT:	Net Profit after Taxes
NRB:	Nepal Rastra Bank
NSBIBL:	Nepal State Bank of India Bank Limited
Pvt.:	Private
RBB:	Rastriya Banijya Bank
S.D:	Standard Deviation
SBI:	State Bank of India
SCBNL:	Standard Chartered Bank Nepal Limited
TT:	Telegraphy Transfer
UWTC:	United World Trade Center