

**CAPITAL ADEQUACY AND LENDING  
STRATEGY OF DEVELOPMENT  
BANKS  
(With Reference to BDB, SDB & PDB)**

**Submitted to**

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In partial fulfilment of the requirement for the Degree of  
Master of Business Studies (M.B.S)

**Butwal, Nepal  
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# **RECOMMENDATION**

This is to certify that the Thesis  
Submitted by  
Bhagabati Gyawali  
Entitled

## **CAPITAL ADEQUACY & LENDING STRATEGY OF DEVELOPMENT BANKS**

**(With Reference To BDB, SDB & PDB)**

Has been prepared as approved by this Department in the prescribed format of the  
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# VIVA-VOCE SHEET

We have conducted the viva-voce of the thesis presented

By

Bhagabati Gyawali

Entitled

## **CAPITAL ADEQUACY & LENDING STRATEGY OF DEVELOPMENT BANKS**

**(With Reference To BDB, SDB & PDB)**

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 fulfilment of the requirement for the

Degree of Master's in Business studies (M.B.S.)

Viva-Voce Committee

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## **DECLARATION**

I, hereby, declare that the data and work presented in this study entitled “Capital Adequacy & Lending Strategy Of Development Banks (With Reference To BDB, SDB & PDB)” submitted to office of the Dean, Faculty of Management, Tribhuvan University, is my original work done for the partial fulfilment of the requirement for the Masters of Business Studies (MBS) under the supervision of Binod Dhungana of Lumbini Banijya Campus, Butwal Rupandehi Nepal.

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## **ABBERIVATION**

BDB	Bhrikutee Development Bank
CAR	Capital Adequacy Ratio
CIB	Credit information Bureau
CRR	Cash Reserve Ratio
DBs	Development Banks
FRB	Federal Reserve System
FY	Fiscal Year
GDP	Gross Domestic Product
LA	Loan & Advance
LLP	Loan Loss Provision
NL	Net Loan
NPL	Non- performing Loan
NRB	Nepal Rastra Bank
PDB	Paschimanchal Development Bank
PL	Performing Loan
SD	Standard derivation
SDB	Siddhartha Development Bank
T.U.	Tribhuvan University
TD	Total Deposit
TL	Total Loan
WTO	World Trade Organization

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