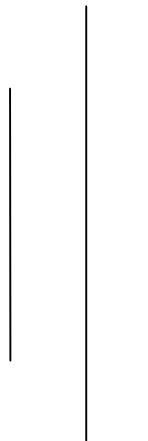


**ASSETS MANAGEMENT PROCEDURE
(A COMPARATIVE STUDY OF EVEREST BANK LTD. &
NEPAL SBI BANK LTD.)**

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A Thesis Submitted to:

Office of the Dean
Faculty of Management
Tribhuvan University



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

Kathmandu, Nepal
April 2012

RECOMMENDATION

This is to certify that the thesis

Submitted by:
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Entitled:

A Comparative Study on Asset Management Procedure of Everest Bank Limited and Nepal SBI Bank Limited

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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DECLARATION

I hereby declare that the work reported in this thesis entitled “**A Comparative Study on Asset Management Procedure of Everest Bank Limited and Nepal SBI Bank Limited**” submitted to Shankar Dev Campus, Faculty of Management, Tribhuvan University, is my original work done in the form of partial fulfillment of the requirement of the Master’s Degree in Business Studies (MBS) under the supervision of Prof. Dr. Kamal Das Manadhar and Mr. Kiran Thapa, of Shankar Dev Campus.

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ACKNOWLEDGEMENT

I would like to express my deep and sincere gratitude to my respectable teachers Prof. Dr. Kamal Das Manandhar and Mr. Kiran Thapa for their full initiative support, kind guidance, supervision and inspiration during the preparation of this thesis. It would be impossible to me to give present shape to the thesis without his support.

Further I would to thank my friends of Everest Bank Limited Mr. Suraj Subedi, Mr. Dhiraj Raj Joshi and Mr. Sri Ram Giri of Nepal SBI Bank Limited and Mr. Ashok Khatiwada who helped me directly or indirectly in completion of this thesis.

Last but not least, I am very much grateful to all my colleagues at my office and all who have shown their continuous encouragement and moral support in course of preparing the thesis.

Manoj Thapa Magar
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ACRONYMS

| | | |
|-----------|---|-------------------------------|
| ABBS | : | Any Branch Banking System |
| AGM | : | Assistant General Manager |
| ALM | : | Asset Liability Management |
| C/D Ratio | : | Credit to Deposit Ratio |
| CC | : | Cash Credit |
| CEO | : | Chief Executive Officer |
| CV | : | Coefficient of Variation |
| DGM | : | Deputy General Manager |
| DSCR | : | Debt Service Coverage Ratio |
| EBL | : | Everest Bank Limited |
| EMI | : | Equated Monthly Installment |
| GM | : | General Manager |
| HP | : | Hire Purchase |
| I/D Ratio | : | Investment to Deposit Ratio |
| L&A | : | Loans and Advances |
| NBA | : | Non Banking Assets |
| NBL | : | Nepal Bank Limited |
| NIBL | : | Nepal Investment Bank Limited |
| NPA | : | Non Performing Assets |
| NRB | : | Nepal Rastra Bank |
| NSBL | : | Nepal SBI Bank Limited |
| OD | : | Overdraft |
| RBB | : | Rastriya Banijya Bank Limited |
| TL | : | Term Loan |
| TR | : | Trust Receipt |
| WTO | : | World Trade Organization |
| YOA | : | Yield on Advances |