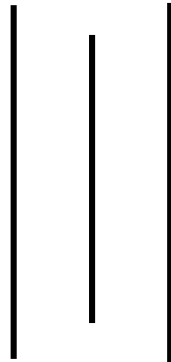


**RETAIL BANKING IN NEPAL**  
**(A Case Study with Special Reference to Home Loan of  
Selected Commercial Banks)**

**By**  
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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 of Business Studies (MBS)***

**Kathmandu, Nepal**  
**March 2011**

## **RECOMMENDATION**

This is to certify that the thesis

Submitted by:

**DINESH SHRESTHA**

Entitled:

**RETAIL BANKING IN NEPAL**  
**(A Case Study with Special Reference to Home Loan of**  
**Selected Commercial Banks)**

*has been prepared as approved by this Department in the prescribed format of  
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**(A Case Study with Special Reference to Home Loan of Selected Commercial Banks)**

*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 fulfillment of the requirement for the degree of*

**Master of Business Studies (MBS)**

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## **DECLARATION**

I hereby declare that the work reported in this thesis entitled “**Retail Banking In Nepal (A Case Study with Special Reference to Home Loan of Selected Commercial Banks)**” 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 degree of Master of Business Studies (MBS) under the supervision of **Asso. Prof. Kishor Maharjan** of Shanker Dev Campus, T.U.

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## ABBREVIATIONS

B.S	=	Bikram Sambat
C.V	=	Co-efficient of Variation
e.g	=	Example
EBL	=	Everest Bank Limited
ELP	=	Experimental Lending Program
EMI	=	Equal Monthly Installment
F/Y	=	Fiscal Year
HBL	=	Himalayan Bank Limited
i.e.	=	That is
IFIC	=	International Finance Investment and Commercials Bank
JVB	=	Joint Venture Bank
KBL	=	Kumari Bank Limited
LBL	=	Lumbini Bank Limited
Ltd.	=	Limited
NBBL	=	Nepal Bangladesh Bank Limited
NHFDC	=	Nepal Housing Development Finance Company
No.	=	Number
NRB	=	Nepal Rastra Bank
P. Er.	=	Probable Error
Rs.	=	Rupees
S.D	=	Standard Deviation
SCBL	=	Standard Chartered Bank Limited
T.T	=	Telegraph Transfer
TU	=	Tribhuvan University