

# **Retail Banking of the Commercial Banks in Nepal**

**(With reference to Nabil, EBL and KBL)**

**A THESIS**

**Submitted by:**

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**Submitted To:**

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## **RECOMMENDATION**

This is to certify that the thesis

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**Manoj Gautam**

*Entitled:*  
**Retail Banking of the Commercial Banks in Nepal**  
**(With reference to Nabil, EBL and KBL)**

Has been Prepared as approved by this campus in the Prescribed format of the Faculty of Management. This thesis is forwarded for Examination.

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## **VIVA- VOCE SHEET**

We have conducted the Viva-voce examination of the thesis

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**Retail Banking of the Commercial Banks in Nepal**

**(With reference to Nabil, EBL and KBL)**

And Found the Thesis to be original work of the student and written according to the prescribed format. We recommend the thesis to be acceptance as Partial Fulfillment of the requirements for the degree of **Master of Business Studies (M.B.S.)**

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## DECLARATION

I hereby declare that the work reported in the thesis entitled “*Retail Banking of the Commercial Banks in Nepal (With reference to Nabil, EBL and KBL)*” submitted to the 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 guidance and supervision of **Asso. Prof. Prakash Singh Pradhan & Bhoj Raj Ojha** of Shanker Dev Campus, Faculty of Management T.U.

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**MANOJ GAUTAM**  
**SHANKER DEV CAMPUS**

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## ABBREVIATIONS

%:	: Percentage
ABBS	: Anywhere Branch Banking Service
ATM	: Automatic Teller Machine
BS	: Bikram Sambat
CBS	: Central Bureau of Statistics
CIT	: Citizen Investment Trust
CPI	: Consumer Price Index
CRM	: Customer Relationship Management
CRR:	: Cash Reserve Ratio
CV	: Coefficient Variance
EBL	: Everest Bank Limited
E-Cash	: Electronic Cash
EMI	: Equal Monthly Installment
FY	: Fiscal Year
GDP	: Gross Domestic Product
ICICI	: Industrial Credit & Investment Cooperation of India Limited
IPO	: Initial Public Offering
KBL	: Kumari Bank Limited
Ltd.	: Limited
Nabil:	: Nabil Bank Limited
NBL	: Nepal Bank Limited
NEPSE	: Nepal Stock Exchange
NG	: Nepalese Government
NIDC	: Nepal Industrial & Development Capital Markets
NPA	: Non Performing Assets
NRB	: Nepal Rastra Bank
P.E.	: Probable Error
Pos	: Point of Scale
Rs	: Rupees

S.D. : Standard Deviation  
SEBON : Security Exchange Board of Nepal  
SN : Serial Number  
TAS : Technical Service Agreement  
TU : Tribhuvan University  
USAID : United States Agency for International Development