

# **Risk Assets Management Procedure**

**(A Comparative Study of Everest Bank Ltd. & Nepal SBI Bank Ltd.)**

Submitted By:

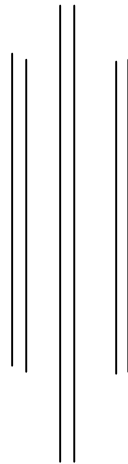
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**A Thesis Submitted to:**

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***In partial fulfillment of the requirement for Master's Degree of Business Studies (MBS)***

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November 2013



# TRIBHUVAN UNIVERSITY

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### RECOMMENDATION

This is to certify that the thesis

Submitted by:

**Ashim Nepal**

Entitled:

**Risk Assets Management Procedure**

**(A Comparative Study of Everest Bank Ltd. & Nepal SBI Bank Ltd.)**

*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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**VIVA-VOCE SHEET**

We have conducted the viva voce examination of the thesis presented

by  
**ASHIM NEPAL**

Entitled:

**Risk Assets Management Procedure**  
**(A Comparative Study of Everest Bank Ltd. & Nepal SBI Bank Ltd.)**

*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*

***Master's Degree of Business Studies (M.B.S.)***

Viva-Voce Committee

Head, Research Department .....  
Member (Thesis Supervisor) .....  
Member (Thesis Supervisor) .....  
Member (External Expert) .....

## **DECLARATION**

I hereby declare that the work reported in this thesis entitled “**Risk Assets Management Procedure (A Comparative Study of Everest Bank Ltd. & Nepal SBI Bank Ltd.)** submitted to Post Graduate 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. Yadav Raj Koirala, of Post Graduate Campus.

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**Researcher**

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Date: November, 2013

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**Ashim Nepal**

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# TABLE OF CONTENTS

**Recommendation**

**Viva-Voce Sheet**

**Declaration**

**Acknowledgement**

**Table of Contents**

**List of Tables**

**List of Figures**

**Acronyms**

## **CHAPTER I: Introduction**

1.1. Background of Study	1
1.2. Statement of Problem	4
1.3. Objective of Study	5
1.4. Limitations of Study	6
1.5. Focus/Significance of Study	7
1.6. Organization of Study	7
1.7. Introduction of Organizations under Study	8

## **CHAPTER II: Review of Literature**

2.1. Meaning of Commercial Bank	10
2.2. Development	12
2.3. Products of the Bank	14
2.3.1. Deposit	14
2.3.2. Loans	17
2.3.3. Agency	17
2.3.4. Remittance	18
2.4. Assets of the Bank	18
2.4.1. Loans & Advances	18
2.4.2. Investment	18
2.4.3. Fixed Assets	19
2.4.4. Non Banking Assets	19

2.4.5. Cash & Equivalent	20
2.4.6. Other Assets	20
2.5. Loans & Advances	20
2.5.1. Overdraft/Cash Credit	20
2.5.2. Demand Loan	20
2.5.3. Trust Receipt Loan	21
2.5.4. Term Loan	21
2.6. Retail and Corporate Lending	21
2.7. Introduction of Non-Performing Assets (NPAs)	22
2.7.1. Classification of Loans & Advances	22
2.8. Overdue and Interest Suspense	23
2.9. Operating Expenses	24
2.10. Interest Spread	25
2.11. Net Interest Income	25
2.12. Capital Adequacy	25
2.13. Risk	30
2.13.1. Sources of Risk	31
2.13.2. Types of Risk	33
2.14. Diversification	33
2.15. Asset Selection Procedure (Pre Sanction Appraisal)	36
2.15.1. Credit Analysis	37
2.15.1.1. Five C's of Credit	38
2.16. Post Sanction Monitoring	40
2.17. Asset Liability Management	41
2.18. Definitions of Ratios	42
2.19. Review of Journals	45
2.20. Review of Prior Studies	48

### **CHAPTER III: Research Methodology**

3.1. Research Design	54
3.2. Population and Sample	54
3.3. Sources of Data	54
3.4. Variable and Measure	55
3.5. Statistical Tools	57

3.5.1. Simple Arithmetic Mean	58
3.5.2. Standard Deviation	58
3.5.3. Coefficient of Variation	58
3.6.Data Analysis	58

## **CHAPTER IV: Presentation and Analysis of Data**

4.1.Analysis of Ratios	59
4.2.Gross Loans & Advances	59
4.3.Percentage of NPA to Total L&A	61
4.3.1. Composition of NPA	63
4.4.I/D Ratio	66
4.5.Yield on Advances	67
4.6.Yield on Investment	68
4.7.Average Spread	69
4.8.Operating Expenses to Total Assets	70
4.9.Employee Expenses to Total Assets	71
4.10. Expenses Per Employee	72
4.11. Per Employee Business	73
4.12. Net Interest Income to Total Operating Income	74
4.13. Fixed Assets to Total Loans &Advances	76
4.14. Capital Adequacy	76
4.14.1. Capital Adequacy as per Basel II norms	78
4.14.2. Breakdown of Risk Weighted Exposure	79
4.14.3. Breakdown of Credit Risk	79
4.15. Diversification	80
4.15.1. Sector Wise Lending	81
4.15.2. Collateral Wise Lending	83
4.15.3. Geography Wise Lending	83
4.16. Presentation and Analysis of Primary Data	84
4.16.1. Credit Appraisal Procedure	85
4.16.2. Benchmarks	86
4.16.3. Post Sanction Monitoring	87
4.17. Major Findings	88

## **CHAPTER V: Summary, Conclusion and Recommendations**

5.1.Summary	92
5.2.Conclusions	94
5.3.Recommendation	95

## **BIBILOGRAPHY**

### **Appendix**

## LIST OF TABLES

		<b>Page</b>
Table No 4.1	Gross Loans and Advances of EBL & NSBL	59
Table No 4.2	Loans & Advances, No of Branches and Business Per Branch	60
Table No 4.3	NPA Percentage of EBL & NSBL	61
Table No 4.4	Absolute Amount of NPA, NPA Growth Percentage and L&A Growth Percentage	62
Table No 4.5	Composition of NPA and Rescheduled/Restructured Loans of EBL	63
Table No 4.6	Composition of NPA and Rescheduled/Restructured Loans of NSBL	64
Table No 4.7	Credit Deposit (C/D) Ratio of EBL & NSBL	65
Table No 4.8	Investment Deposit (I/D) Ratio of EBL & NSBL	67
Table No 4.9	Yield on Advances of EBL & NSBL	67
Table No 4.10	Yield on Investment of EBL & NSBL	69
Table No 4.11	Average Spread of EBL & NSBL	69
Table No 4.12	Operating Expenses to Total Assets of EBL & NSBL	70
Table No 4.13	Employee Expenses to Total Assets of EBL & NSBL	71
Table No 4.14	Expenses Per Employee of EBL & NSBL	72
Table No 4.15	Per Employee Business of EBL & NSBL	73
Table No 4.16	Net Interest Income to Total Operating Income of EBL & NSBL	75
Table No 4.17	Fixed Assets to Total Loans & Advances of EBL & NSBL	76
Table No 4.18	Capital Adequacy of EBL & NSBL	77
Table No 4.19	Capital Adequacy of EBL & NSBL As Per Basel II Norms for FY 2011/12	78
Table No 4.20	Breakdown of Risk Exposure of EBL & NSBL for FY 2011/12	79
Table No 4.21	Breakdown of Credit Risk Exposure of EBL & NSBL for FY 2011/12	80

Table No 4.22	Sector-Wise Exposure of EBL & NSBL As On Year End 2011/12	81
Table No 4.23	Collateral Wise Lending of EBL & NSBL As On Year End 2011/12	83
Table No 4.24	Branch-Wise Distribution of Credit of EBL As On Year End 2011/12	84
Table No 4.25	Benchmark of Various Ratios of EBL & NSBL	86

## LIST OF FIGURES

		<b>Page</b>
Figure 2.1	Benefit of Diversification	34
Figure 4.1	Gross Loans & Advances of EBL & NSBL	60
Figure 4.2	NPA of EBL & NSBL	62
Figure 4.3	NPA Composition of EBL	64
Figure 4.4	NPA Composition of NSBL	65
Figure 4.5	C/D Ratio of EBL & NSBL	66
Figure 4.6	I/D Ratio of EBL & NSBL	67
Figure 4.7	Yield on Advances of EBL & NSBL	68
Figure 4.8	Average Spread of EBL & NSBL	70
Figure 4.9	Operating Expenses to Total Assets of EBL & NSBL	71
Figure 4.10	Employee Expenses to Total Assets of EBL & NSBL	72
Figure 4.11	Per Employee Expenses of EBL & NSBL	73
Figure 4.12	Per Employee Business of EBL & NSBL	74
Figure 4.13	Net Interest Income to Total Operating Income of EBL & NSBL	75
Figure 4.14	Fixed Assets to Total L&A of EBL & NSBL	76
Figure 4.15	Sector-Wise Exposure of EBL As On Year End 2011/12	82
Figure 4.16	Sector-Wise Exposure of NSBL As On Year End 2011/12	82

## 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