

**A STUDY ON
LIQUIDITY AND LOAN PORTFOLIO MANAGEMENT OF
HIMALAYAN BANK LIMITED AND NEPAL SBI BANK
LIMITED**

A Thesis

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RECOMMENDATION

This is to certify that the Thesis

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A STUDY ON

**LIQUIDITY AND LOAN PORTFOLIO MANAGEMENT OF
HIMALAYAN BANK LIMITED AND NEPAL SBI BANK LIMITED**

Has been prepared as approved by this Department in the prescribed format of
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And found the thesis to be original work of the student and written in accordance to the prescribed format. We recommend the thesis to be accepted as partial fulfillment of the requirements for **Master of Business Studies (M.B.S.)**

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DECLARATION

I hereby declare that the work reported in this entitled “*A Study On Liquidity And Loan Portfolio Management Of Himalayan Bank Limited And Nepal SBI Bank Limited*” submitted to Shanker Dev Campus, Faculty of Management, and Tribhuvan University in my original work done in the form of partial fulfillment of the requirement for the Masters’ Degree in Business studies under the supervision of **Asso. Prof. Ruchila Pandey** of **Shanker Dev Campus**.

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ABBREVIATIONS

ABBS	Any Branch Banking System
ATM	Automated Teller Machine
B/P	Bills Payable
B/R	Bills Receivable
BUSS.	Business Status
C.V.	Coefficient of Variation
CBB	Cash and Bank balance
CBs	Commercial Banks
CD	Credit Deposit
CIB	Credit Information Bureau
CR	Current Ratio
CRR	Cash Reserve Ratio
EBL	Everest Bank Limited
EPS	Earning Per Share
FY	Fiscal Year
GDP	Gross Domestic Product of Nepal
HBL	Himalayan Bank Limited
LA	Loans and Advances
NBL	Nepal Bank Limited
NCCB	Nepal Credit and Commerce Bank
NIBL	Nepal Investment Bank Limited
NPA	Non Performing Assets
NRB	Nepal Rastra Bank
NSBL	Nepal SBI Bank Limited
OVD	Overdraft
PRO.	Profit
QR	Quick Ratio
RBB	Rastriya Banijya Bank
S.D.	Standard Deviation

SBI	State Bank of India
TDR	Total Deposit Ratio