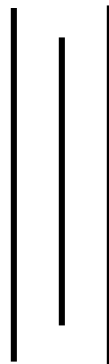


**PROFITABILITY POSITION OF AGRICULTURAL
DEVELOPMENT BANK**

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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's in Business Studies (M.B.S)*

Kathmandu, Nepal
August, 2009

RECOMMENDATION

This is to certify that the Thesis

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DECLARATION

I hereby declare that the work reported in this thesis entitled “**PROFITABILITY POSITION OF AGRICULTURAL DEVELOPMENT BANK**” 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 Master’s Degree in Business Studies (M.B.S.) under the supervision of **Shree Bhadra Neupane** and **Shanker Raj Joshi** of Shanker Dev Campus.

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ABBREVIATIONS

ACTI	:	Agricultural Credit Training Institution
ADB M	:	Asian Development Bank, Manila
ADB N	:	Agricultural Development Bank Nepal
BAFIO	:	Bank and Financial Institution Ordinance
BOD	:	Board of Director
CAMELS	:	Capital Adequacy, Assets Quality, Management Soundness, Earning, Liquidity and Sensitivity to Market Risk
CGAP	:	Consultative Group to assist the Poor
CTI	:	Center Training Institution
DLGSP	:	Decentralized Local Governance Support Program
F\Y	:	Fiscal Year
FD	:	Fixed Deposit
FI	:	Financial Institution
FSSS	:	Financial Sector Strategy Statement
GO	:	Group Organizer
IFAD	:	International Fund for Agricultural Development
IG	:	Inter Group
INGO	:	International Non Government Organization
LCD	:	Laser Compact Disc
LGP	:	Local Government Program
LRSC	:	Land reform Savings Corporation
M\C	:	Money at Call
MC	:	Main Committee
MEDEP	:	Micro Enterprise Development Project
MFI	:	Micro Finance Institution
MIS	:	Management Information System
MIT	:	Management Information Technology
NABIL	:	Nabil Bank Ltd.
NBA	:	Non Banking Asset

NBA	:	Non Banking Assets
NBL	:	Nepal Bank Ltd
NCDB	:	National Co-operative Development Board
NPA	:	Non Performing Assets
NRB	:	Nepal Rasta Bank
PCRW	:	Production Credit for Rural Women
RBB	:	Rastriya Banijya Bank
Rs.	:	Nepalese Currency
RUFIN	:	Rural Finance in Nepal
SFDP	:	Small Farmer Development Program
TA	:	Technical Assistance
TAN	:	Training Need Assessment