

**STRATEGIES AND TREND ANALYSIS OF RETAIL BANKING  
IN NEPAL**

**A Thesis**

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# RECOMMENDATION

This is to certify that the thesis

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Entitled

**Emerging Trends of Retail Banking in Nepal** has been approved by this Department in the prescribed format of Faculty of Management.

This thesis is forwarded for examination.

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## **VIVA-VOCE SHEET**

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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 Master’s Degree in Business Studies (M.B.S.).

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**DECLARATION**

I hereby declare that the work reported in this thesis entitled " **Emerging Trend of Retail Banking in Nepal** " submitted to Global College of Management, faculty of management, Tribhuvan University is my original work done in the form of partial fulfillment of the requirement for Master's Degree of Business Study (MBS) under the Supervision of **Mr. Santosh Mainali and Mr. G.D. Dahal**, Lecturer of Global College of Management.

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## ABBREVIATIONS

ATM	Automatic Teller Machine
CBS	Central Bureau of Statistics
CIT	Citizen Investment Trust
CPI	Consumer Price Index
CRM	Customer Relationship Management
CV	Coefficient Variance
EBL	Everest Bank Limited
E-Cash	Electronic Cash
EMI	Equal Monthly Installment
FY	Fiscal Year
GDP	Gross Domestic Product
NG	Nepalese Government
ICICI	Industrial Credit & Investment Cooperation of India Limited
IPO	Initial Public Offering
KBL	Kumari Bank Limited
Ltd.	Limited
NBL	Nepal Bank Limited
NEPSE	Nepal Stock Exchange
NIDC	Nepal Industrial & Development Capital Markets
NPA	Non Performing Assets
NRB	Nepal Rastra Bank
P.E.	Probable Error
Pos	Point of Scale
SN	Serial Number
S.D.	Standard Deviation
SEBON	Security Exchange Board of Nepal
TU	Tribhuvan University

USAID

United States Agency for International  
Development