

**Risk Management of Commercial Banks in Nepal
Comparative Study of Kumari Bank Limited
And Machhapuchchhre Bank Limited**

A THESIS

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T.U. REGD NO: 7-1-999-1273-2000

SECOND YEAR ROLL NO: 2120

SUBMITTED TO:

OFFICE OF THE DEAN

FACULTY OF MANAGEMENT

TRIBHUVAN UNIVERSITY

IN PARTIAL FULFILLMENT OF THE REQUIREMENTS FOR THE
MASTER OF BUSINESS STUDIES (MBS)

NEW BANESHWOR, KATHMANDU

SEPTEMBER 2010

Date:

RECOMMENDATION

This is to certify that the thesis

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Comparative Study of Kumari Bank Limited
And Machhapuchchhre Bank Limited”**

has been prepared as approved by this Department in the prescribed format of
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DECLARATION

I hereby declare that the work reported in this thesis entitled “**Risk Management of Commercial Banks in Nepal – Comparative Study of Kumari Bank Limited and Machhapuchchhre Bank Limited**” submitted to Nepal Commerce Campus, Tribhuvan University is my original work. It is done in the form of partial fulfillment of the requirements for the Master of Business Studies (M.B.S.) under the supervision and guidance of Mr. Sanjeev Parajuli and Dr. Bihari Binod Pokhrel.

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ACKNOWLEDGEMENTS

This research work on “**Risk Management of Commercial Banks in Nepal – Comparative Study of Kumari Bank Limited and Machhapuchchhre Bank Limited**” has been prepared to fulfill the partial requirement of MBS program.

My indebtedness and gratitude goes to the many individuals, who have assisted to shape this thesis in the present form, cannot be adequately conveyed in a few sentences. First of all, my gratitude goes to all the teachers and Staffs of the Nepal Commerce Campus, T.U., whose sound theoretical knowledge provided me the basis for the preparation of the thesis.

I would like to express my great sense of gratitude to my respected research supervisor Mr. Sanjeev Parajuli, lecturer, for his guidance, cordial support and cooperation in completing this thesis. I am proud of being his student and will remain indebted to him forever.

In the same way, I would like to extend my propound gratitude to associate Prof. Dr. Bihari Binod Pokhrel, Head of Research Department Management, for granting me an opportunity to carry out this research.

I am indebted to all respondents for providing necessary data, information and congenial environment for preparing this thesis.

In the same way, I would like to extend my gratitude to my husband Mr. Nirmal Kumar Khatiwada & my brother and sisters, Mr. Bimal Kumar Khatiwada and Priyanka Khatiwada and Priyasmee Khatiwada, who supported me to complete this thesis. I am always credible to my friends for their valuable support and encouragement.

At last but not the least, I express my sincere gratefulness to my parents for their continuous support to complete this research work.

Rashmi Dahal

Date:

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ABBREVIATION USED

| | |
|------|---|
| & | And |
| AD | Christian Era |
| ALCO | Assets Liabilities Management Committee |
| BCBS | Basel Committee on Bank Supervision |
| BS | Bikram Sambat |
| C.A. | Current Asset |
| C.L. | Current Liability |
| CAR | Capital Adequacy Ratio |
| CB | Commercial Bank |
| CD | Credit Deposit |
| CEO | Chief Executive Officer |
| CIB | Credit Information Bureau |
| Co. | Company |
| Cov. | Covariance |
| CRM | Credit Risk Mitigants |
| CRR | Cash Reserve Ratio |
| E | Expected Frequency |
| Ed. | Edition |
| Etc | Etcetera |
| FD | Fixed Deposit |
| FDR | Fixed Deposit Receipt |
| FIRL | Fixed Interest Rate Liabilities |
| HBL | Himalayan Bank Limited |
| i.e. | That Is |
| IRSA | Interest Rate Sensitive Assets |
| IRSL | Interest Rate Sensitive Liabilities |
| KBL | Kumari Bank Limited |
| LLP | Loan Loss Provision |
| Ltd. | Limited |
| MBL | Machhapuchchhre Bank Limited |
| NBL | Nepal Bank Limited |
| NPA | Non Performing Assets |
| NPL | Non Performing Loan |
| NRB | Nepal Rastra Bank |
| O | Observed Frequency |
| P | Page |
| P.E. | Probable Error |
| r | Correlation Coefficient |
| RBB | Rastriya Banijaya Bank |
| RWA | Risk Weighted Assets |
| S.E. | Standard Error |
| SBI | State Bank of India |

Var

Variance

ve

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