

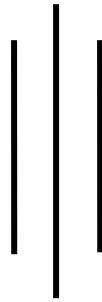
**COMPARATIVE STUDY ABOUT THE PERSONAL-  
MORTGAGE LENDING OF NABIL, EBL AND HBL**

*Submitted by:*

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*Submitted to:*

**Office of the Dean**

**Faculty of Management**

**Tribhuvan University**

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

**SARASWOTI MULTIPLE CAMPUS**

**Thamel, Kathmandu**

**May, 2010**

## VIVA-VOCE SHEET

We have conducted the viva – voce examination of the thesis presented

by

**Mr. Santosh Yonghang Limbu**

Entitled:

**COMPARATIVE STUDY ABOUT THE PERSONAL-MORTGAGE  
LENDING OF NABIL, EBL AND HBL**

*And found the thesis to be 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 Degree of Business Studies (MBS).*

### Viva – Voce Committee

Head, Research Department	.....
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## **RECOMMENDATION**

This is to certify that the thesis

Submitted by

Mr. Santosh Yonghang Limbu

Entitled:

**COMPARATIVE STUDY ABOUT THE PERSONAL-  
MORTGAGE LENDING OF NABIL, EBL AND HBL**

*has been prepared as approved by this Department in the prescribed format of the  
Faculty of Management. This thesis is forwarded for examination.*

.....

Rajan Pratap Sing Basnyat

(Thesis Supervisor)

## **DECLARATION**

I hereby declare that this thesis comprises my own original work, and exclusive of footnotes, bibliography and appendices. This thesis entitled “**COMPARATIVE STUDY ABOUT THE PERSONAL-MORTGAGE LENDING OF COMMERCIAL NABIL, EBL and HBL**” submitted to Saraswati Multiple Campus (for Office of Dean, Faculty of Management, Tribhuvan University), which have done in the form of partial fulfillment of the requirement for the Master of Business Studies (MBS) under the supervision of associate Prof. Rajan Pratap Sing Basnyat of Saraswati Multiple Campus, Lekhnath marga, Themal Kathmandu.

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**Santosh Yonghang Limbu**

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## ABBREVIATIONS

A.D.	Amino Domini
B.S.	Bikram Sambat
NBL	Nepal Bank Limited
RBB	Rastriya Banijaya Bank
NRB	Nepal Rastra Bank
NABIL	NABIL Bank Limited
EBL	Everest Bank Limited
PNBL	Panjab National Bank Limited
HBL	Himalayan Bank Limited
S.N.	Serial number
DBL	Dubai Bank Limited
EBILD	Emirates Bank International Limited, Dubai
ATM	Automatic Teller machine
ABBS	Anywhere Branch Banking System
CSR	Corporate Social Responsibility
EMI	Equated Monthly Installment
CIC	Credit Information Certificate
JVBs	Joint Venture Banks
NPA	Non-Performing Assets
CEO	Chief Executive Officer
BICC	Birendra International Convention Centre
BOK	Bank of Kathmandu
NBA	Nepal Bankers' Association
NIC	Nepal Industrial & Commerce
FHA	Conventional government-guaranteed single-family residential
loans	
D/A	Debt to Assets ratio
D/E	Debt to Equity ratio
TA	Total Assets
TE	Total Equity
AE	Average Equity
NI	Net Income
OI	Operating Income or Revenue
OD	Over Draft
ROA	Return on Assets
ROE	Return on Equity
PML	Personal-Mortgage Lending
IPML	Income from Personal-Mortgage Lending
TCBB	Total Cash and Bank Balance
TD	Total deposits
FD	Fixed Deposit
SD	Saving Deposit
TLA	Total Loan and Advances

CRR  
r

Credit Risk Ratio  
Co-efficient of correlation