

**CONTRIBUTION OF MICRO LENDING OF  
COMMERCIAL BANK  
(A STUDY OF PRABHUBANK LIMITED)**

**A Thesis**

**Submitted to the Central Department of Economics,  
Faculty of Humanities and Social Sciences  
Tribhuvan University, Kirtipur,  
Kathmandu**

**In Partial Fulfillment of the Requirements  
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in  
ECONOMICS**

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## LETTER OF RECOMMENDATION

This thesis entitled **Economic Contribution of Micro Lending of Prabhu Bank Limited** has been prepared by Mr. Bir Bahadur Pakhrin under my supervision. I hereby recommend this thesis for examination by the thesis committee as a partial fulfillment of the requirements for the Degree of MASTER OF ARTS in ECONOMICS.

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## APPROVAL LETTER

We certify that this thesis entitled “**Economic Contribution of Micro Lending of Prabhu Bank Limited**” Submitted by Mr. Bir Bahadur Pakhrin to the Central Department of Economics, Faculty of Humanities and Social Sciences, Tribhuvan University, in partial fulfillment of the requirements for the Degree of MASTER OF ARTS IN ECONOMICS has been found satisfactory in scope and quality. Therefore, we accept this thesis as a part of said degree.

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## ABBREVIATIONS

ACTI	: Agriculture Credit Training Institute
ADB	: Asian Development Bank
ADB/N	: Agricultural Development Bank of Nepal
AGO	: Assistant Group Organizer
APROSC	: Agricultural Projects Services Center
ATRI	: Agricultural Training and Research Institute
CBS	: Central Bureau of Statistics
DSL	: Deprived Sector Lending
DSCP	: Deprived Sector Credit Program
FAO	: Food and Agricultural Organization
FY	: Fiscal Year
FSRP	: Financial Sector Reform Program
GO	: Group Organizer
GTZ	: German Technical Services
IDP	: Institutional Fund Program
IFAD	: International Fund for Agricultural Development
IG	: Inter-Group
IMF	: International Monetary Fund
MC	: MAIN Committee
MSPs	: Microfinance Service Providers
MFI	: Micro Financial Institutions

MPHBS	: Multi-purpose Household Budget Survey
NLSS	: Nepal Living Standard Surveys
NRB	: Nepal Rastra Bank
PSCP	: Priority Sector Credit Program
RUFIN	: Rural Finance Nepal
SFCL	: Small Farmer Co-operative Limited
SFDP	: Small Farmer Development Project
SFs	: Small Farmers
SPO	: Sub-Project Office
UNDP	: United Nations Development Program
USAID	: United States Agency for International Development
VDC	: Village Development Committee
WGO	: Women Group Organizer