

**A STUDY ON ASSETS UTILIZATION AND ITS IMPACT ON  
CAPITAL STRUCTURE OF NEPALESE COMMERCIAL  
BANKS**

*A THESIS*

*Submitted by:*  
**Sandhya Chalise**  
**Nepal Commerce Campus**  
**Campus Roll No. 629/064**  
**T.U. registration No. 5-1-38-49-98**  
**Exam Roll No.250645/066**

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# RECOMMENDATION

This is to certify that the Thesis

Submitted by

**Sandhya Chalise**

Entitled

“A Study on Assets Utilization and its Impact on Capital Structure of Nepalese Commercial Banks”

has been approved by this department in the prescribed format of Faculty of Management. This thesis is forwarded for examination.

.....

.....

(Dr. Sushil Bhakta Mathema)  
Pandy)  
Head of Research Department  
And  
Thesis Supervisor

(Jyoti

Campus Chief

# VIVA VOCE SHEET

We have conduct the viva voce examination of this thesis presented by

**Sandhya Chalise**  
Entitled

“A Study on Assets Utilization and its Impact on Capital Structure of Nepalese Commercial Banks”

And found the thesis to be original work of the student written in accordance with the prescribed format. We recommend the thesis to be accepted as the partial fulfillment of the requirement for the degree of Masters in Business Studies (M.B.S).

## **Viva Voce Committee**

Chairperson, Research Committee

.....

Member, (External Expert)

.....

Member, (Thesis Supervisor)

.....

Date: .....

## **DECLARATION**

I hereby declare that the work reported in this thesis entitled **A Study on Assets Utilization and its Impact on Capital Structure of Nepalese Commercial Banks** submitted to office of the Dean, Faculty of Management, Tribhuvan University in my original work done in the form of partial fulfillment of the requirements of Master of Business Studies (M.B.S.) under the guidance and supervision of Dr. Sushil Bhakta Mathema, Nepal Commerce Campus.

Date:.....

**Sandhya Chalise**  
Researcher  
Nepal Commerce Campus

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Needless to say, to error is human being. I am not exception from it. So I am responsible for some deficiencies that may have remained in this work.

**Chalise**

Campus

**Sandhya**

Nepal      Researcher  
Commerce

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## ABBREVIATION

<b>APEC</b>	:	Asia Pacific Economic Cooperation
<b>B.S.</b>	:	Bikram Sambat
<b>BAFIO</b>	:	Banks And Financial Institutions Ordinance
<b>BCBS</b>	:	Basel Committee of Banking Supervision
<b>BIS</b>	:	Bank for International Settlement
<b>BOK</b>	:	Bank of Kathmandu
<b>CAR</b>	:	Capital Adequacy Ratio
<b>CGAP</b>	:	Cumulative Gap
<b>CV</b>	:	Coefficient of Variation
<b>DI</b>	:	Depository Institution
<b>EPS</b>	:	Earning Per Share
<b>F/Y</b>	:	Fiscal Year
<b>FI</b>	:	Financial Institution
<b>IRR</b>	:	Interest Rate Risk
<b>KBL</b>	:	Kumari Bank Limited
<b>LBL</b>	:	Laxmi Bank Limited
<b>NEPSE</b>	:	Nepal Stock Exchange
<b>NIBL</b>	:	Nepal Investment Bank Limited
<b>NIDC</b>	:	Nepal Industrial Development Corporation
<b>NIM</b>	:	Net Interest Margin
<b>NPA</b>	:	Non-Performing Asset
<b>NPL</b>	:	Non Performing Loan
<b>NRB</b>	:	Nepal Rastra Bank
<b>RBS</b>	:	Rastriya Beema Sansthan
<b>ROA</b>	:	Return on Assets
<b>ROE</b>	:	Return on Equity
<b>RSA/RSL</b>	:	Risk Sensitive Assets/Liabilities
<b>RWA</b>	:	Risk Weighted Assets
<b>SD</b>	:	Standard Deviation