

**AN ANALYSIS OF LENDING PORTFOLIO OF HIMALAYAN BANK
LIMITED (HBL)**

A THESIS

Submitted by

Sabin Sharma Niure

Campus Roll No: 2297/065

T.U. Reg. No: 7-1-280-299-2002

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Office of the Dean
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**In the Partial Fulfillment of the Requirement for the Degree of
Master of Business Studies (M.B.S.)**

Putalisadak, Kathmandu, Nepal

March, 2013

RECOMMENDATION

This is to certify that the Thesis

Submitted by:

Sabin Sharma Niure

Entitled:

**AN ANALYSIS OF LENDING PORTFOLIO OF HIMALAYAN BANK
LIMITED (HBL)**

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

.....
Prof. Snehalata Kafle
(Thesis Supervisor)

.....
Prof. Dr. Kamal Deep Dhakal
(Head of Research Department)

.....
Asso. Prof. Prakash Singh Pradhan
(Campus Chief)

.....
Mr. Pitri Raj Adhakari
(Thesis Supervisor)

VIVA-VOCE SHEET

We have conducted the viva-voce of the thesis presented

By

Sabin Sharma Niure

Entitled:

AN ANALYSIS OF LENDING PORTFOLIO OF HIMALAYAN BANK LIMITED (HBL)

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

Degree of Master's in Business studies (M.B.S.)

Viva-Voce Committee

Head, Research Department
Member (Thesis Supervisor)
Member (Thesis Supervisor)
Member (External Expert)

DECLARATION

I, hereby, declare that the work reported in this thesis entitled “**AN ANALYSIS OF LENDING PORTFOLIO OF HIMALAYAN BANK LIMITED (HBL)**” submitted to office of the Dean, Faculty of Management, Tribhuvan University, is my original work done for the partial fulfillment of the requirement for the Masters of Business Studies (MBS) under the supervision of **Prof. Snehalata Kafle** and **Mr. Pitri Raj Adhakari** of Shanker Dev Campus, Putalisadak, Kathmandu.

.....
Sabin Sharma Niure

Researcher

Roll No: 2297/065

Shanker Dev Campus

T.U. Regd. No. 7-1-280-299-2002

Date: - March, 2013

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Sabin Sharma Niure

Roll No: 2297/065

Shanker Dev Campus

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ABBREVIATIONS

CD	:	Credit to Deposit
CIB	:	Credit Information Bureau
CV:		Coefficient of Variation
LBL	:	Lumbini Bank Limited
LLP	:	Loan Loss Provision
NABIL:		Nabil Bank Limited
NBBL:		Nepal Bangladesh Bank Limited
NBL	:	Nepal Bank Limited
NICB	:	Nepal Industrial and Commercial Bank
NPA	:	Non Performing Assets
NPL	:	Non Performing Loan
NRB	:	Nepal Rastra Bank
SCBNL:		Standard Chartered Bank Nepal Limited
SCT	:	Smart Choice Technology
SD	:	Standard Deviation
TD	:	Total Deposit
i.e.	:	That is

