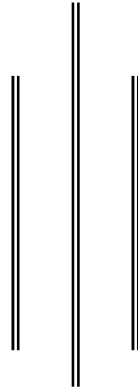


**"Implementation of Nepal Rastra Bank's (NRB)  
Directives**

**In**

**The Commercial Banks of Nepal"**

*(In Context to the Emerging Competitive Banking Environment)*



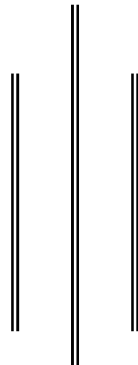
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**A Thesis Submitted to:**

Office of Dean

Faculty of Management

Tribhuvan University

In partial fulfillment of the requirement of the degree of  
Master of Business Studies (MBS)

December, 2010

## **ACKNOWLEDGEMENT**

This research study entitled "Implementation of Nepal Rastra Bank's (NRB) Directives In The Commercial Banks of Nepal" (In Context to the Emerging Competitive Banking Environment) has been carried out on behalf of the fulfillment of the partial requirement of the Master's in Business Study (MBS). On the course of completion of this thesis study, I was able to gain and share a lot of memorable moments and experiences. However, I got acquainted with the various terminologies, thesis, Journals and Articles.

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Parmeshwar Nath Shah

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## **RECOMMENDATION**

This is to certify that the thesis submitted by

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**Implementation of Nepal Rastra Bank's (NRB) Directives**  
**In**  
**The Commercial Banks of Nepal**  
*(In Context to the Emerging Competitive Banking Environment)*

has been approved by this Department in the prescribed format of Faculty of Management.

This thesis is forwarded for evaluation.

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## **VIVA – VOCE SHEET**

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

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**In**  
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*(In Context to the Emerging Competitive Banking Environment)*

and found the thesis to be original work of the student written according to the prescribed format. We recommend the thesis to be accepted as partial fulfillment of the requirement for **Master of Business Studies (M.B.S.)**

### **Viva-Voce Committee**

Chairperson (Viva Committee) .....

Member (Thesis Supervisor) .....

Member (External Expert) .....

Date .....

## **DECLARATION**

I Hereby declare that the work reported in this thesis entitled to “Implementation of Nepal Rastra Bank’s (NRB) Directives In The Commercial Banks of Nepal (*In Context to the Emerging Competitive Banking Environment*)” submitted to the office of the Dean, faculty of Management, T. U. is my original work done in the form of partial fulfillment of the requirement for the Masters of Business Studies (M.B.S.) under the guidance and supervision of Mr. Rajeshwar Prasad Acharya, Associate Professor of Thakur Ram Multiple Campus, Birgunj, Nepal .

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# Abbreviations

%	Percent
A.D.	Anno Domino
A.M.	Arithmetic Mean
ADB/N	Agriculture Development Bank/Nepal
ATM	Automated Teller Machine
AVOVA	Analysis of Variance
B.S.	Bikaram Sambat
BAFIA	Bank and Financial Institutions Act
CB(s)	Commercial Bank(s)
CD Ratio	Credit-Deposit Ratio
CEO	Chief Executive Officer
CIC	Credit Information Center
CRR	Cash Reserve Ratio
CV	Coefficient of Variation
EBL	Everest Bank Limited
etc	et cetera(Latin)- and so on
F/Y	Fiscal Year
GON	Government of Nepal
HBL	Himalayan Bank Limited
LLP	Loan Loss Provision
MSC	Mean sum of square between columns
MSE	Mean sum of square between samples errors
NABIL	Nabil Bank Limited
NIBL	Nepal Investment Bank Limited
NRB	Nepal Rastra Bank
NSBI	Nepal SBI Bank Limited
Rs.	Nepalese Rupees
RWA	Risk Weighted Asset
S.D.	Standard Deviation
SSC	Sum of square between samples
SSE	Sum of square within samples errors

TLAC	Total Loan and Advances as Classified
TU	Tribhuvan University
US\$	United States of America Dollar
USA	United States of America
WTO	World Trade Organization