

# **LIABILITIES MANAGEMENT OF COMMERCIAL BANKS**

**(A Case of NABIL, SCBL, HBL, EBL and NSBI)**



## **A THESIS**

**Submitted By:**

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Hetauda, Makwanpur

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Exam Roll No. 40/064

**Submitted To:**

Office of the Dean

Faculty of Management

Tribhuvan University

In partial fulfillment of the requirements for the degree of  
Masters of Business Studies (M.B.S)

**Hetauda, Makwanpur**

**November 2010**

# RECOMMENDATION

This is certify that the thesis

**Submitted by :  
NITU RANI MISHRA**

**Entitled:**

## **LIABILITIES MANAGEMENT OF COMMERCIAL BANKS**

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

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Bin Bahadur Raut  
Thesis Supervisor

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Jayaram Devkota  
Thesis Supervisor

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Co-ordinator, MBS Program

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Bachchuram Adhikari  
Campus Chief

## **VIVA-VOCE SHEET**

**We have conducted the viva-voce sheet examination of the thesis**

**Submitted by  
NITU RANI MISHRA**

Entitled:

**LIABILITIES MANAGEMENT OF COMMERCIAL BANKS  
(A Case of NABIL, SCBL, HBL, EBL and NSBI)**

And found the thesis to be the original work of the student and written in according to the prescribed format. We recommend the thesis to be accepted as partial fulfillment of the requirements for the Degree of Master's in Business Studies (MBS)

### **Viva – Voce Committee:**

Head Of Research Department: .....

Member (Thesis Supervisor): .....

Member (Thesis Supervisor): .....

Member (External Expert): .....

Date: .....

## **DECLARATION**

I here by declare that the work reported in this thesis entitled **LIABILITIES MANAGEMENT OF COMMERCIAL BANKS** submitted to office of the Dean, Faculty of management, Tribhuvan University, is my original work done in the form of partial fulfillment of the requirements for the Master's Degree in Business Study (M.B.S.) under the supervision of Mr. Bin Bahadur Raut and Mr. Jayaram Devkota.

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**NITU RANI MISHRA**  
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Date:

## **ACKNOWLEDGEMENT**

Liabilities management is the most crucial part of modern banking sector management; it is so because liabilities have both immediate and far reaching impact on profitability and overall competitiveness of bank. In this regard, Nepalese banking sector should be examined if their liability is managed in the way that contribute to profitability and competitiveness of the banks. This is a small attempt toward that end.

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## LIST OF ABBREVIATIONS

&	:	And
ABBS	:	Anywhere Branch Banking System
ADB	:	Asian Development Bank
ATM	:	Automatic Teller Machine
B.S	:	Bikram Sambat
BOP	:	Balance of Payment
CV	:	Coefficient of Variation
CB	:	Cash Balance
CDs	:	Certificate of Deposit
CF	:	Capital Fund
CEO	:	Chief Executive Officer
DA	:	Deposit to Total Assets
DC	:	Deposit to Capital
EBL	:	Everest Bank Ltd.
EBIT	:	Earning Before Interest and Tax
HBL	:	Himalayan Bank Ltd.
IMF	:	International Monetary Fund
IBRD	:	International Bank for Reconstruction and Development
JVBs	:	Joint Venture Banks
M.B.S.	:	Master of Business Studies
NSBI	:	Nepal SBI Bank Ltd.
NRB	:	Nepal Rastra Bank
NPL	:	Non Performing Loan
ND	:	Net Profit to Deposit
NP	:	Net Profit

ROCE	:	Return on Capital Employed
SCBL	:	Standard Chartered Bank Limited
S. NO.	:	Symbol Number
TLF	:	Total Liquid Fund
TD	:	Total Deposit
TA	:	Total Assets
T.U	:	Tribhuvan University

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