# THE DIRECTIVES OF NRB IN MAINTING CAPITAL ADEQUACY RATIO AND ITS IMPACT

(A Case Study of Nepal Industrial and Commercial Bank Limited)

#### **A THESIS**

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#### **Submitted To:**

Office of The Dean Faculty of Management Tribhuvan University

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

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#### **VIVA VOCE SHEET**

We have conducted the viva-voce examination of the thesis

# Submitted By: Santosh Pandit

#### Entitled:

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(A Case Study of Nepal Industrial and Commercial Bank Limited)

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

#### **Viva-Voce Committee**

Chairperson (Viva-Voce Committee)	
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#### **RECOMMENDATION**

This is to certify that the thesis

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#### Entitled:

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(A Case Study of Nepal Industrial and Commercial Bank Limited)

	is Department in the prescribed format thesis is forwarded for examination.
(Ass. Prof. Ruchila Pandey) Thesis Supervisor	(Prof. Dr. Kamal Deep Dhakal) Campus Chief
•	rar Man Shrestha) rch Department

#### **DECLARATION**

I hereby declare that the work reported in this thesis entitled "The Directives of NRB in Mainting Capital Adequacy Ratio and Its Impact (A Case Study of Nepal Industrial and Commercial Bank Limited)" submitted to Research Department of Shanker Dev Campus, Faculty of Management, Tribhuvan University is my original work as partial fulfillment of the requirement for the Degree of Master of Business Studies (MBS) under the supervision of Ruchila Pandey, Ass. Prof. of Shanker Dev Campus, Kathmandu Nepal.

January, 2010

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This thesis entitled "The Directives of NRB in Mainting Capital Adequacy Ratio and Its Impact (A Case Study of Nepal Industrial and Commercial Bank Limited)" has been prepared in partial fulfillment for the Degree of Masters of Business Studies (MBS).

In the course of preparing my partial fulfillment, many more person's help and cooperation is needed from different sectors . However, it will be matter of injustice if I forget the names of those personalities whose valuable suggestions and cooperation escorted to complete this thesis.

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It was a novel experience of doing a thesis work, which certainly helped me to gain deep knowledge in the subject. But accomplishment of the objective was not easy. The foremost difficulty was the scarcity of adequate data and information, which I experienced as the most difficult work during any type of research study in Nepal. Nevertheless, it was pleasant feeling to accomplish the thesis finally.

**Santosh Pandit** 

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#### **ABBREVIATIONS**

ADB/N Agriculture Development Bank Nepal

FY Fiscal Year

NBBL Nepal Bangladesh Bank Limited

NBL Nepal Bank Limited

NGBL Nepal Grindlays Bank Limited (now SCBNL)

NIBL Nepal Investment Bank Limited

NIC Bank Nepal Industrial and Commercial Bank Limited

NPA Non-performing Assets

NRB Nepal Rastra Bank

Rs. Rupees

RWA Risk Weighted Assets

SCBNL Standard Chartered Bank Nepal Limited

TRWA Total Risk Weighted Assets