

**A COMPARATIVE STUDY ON
CREDIT UNCERTANTIES MANAGEMENT
OF COMMERCIAL BANKS**

(With Reference to Nepal Investment Bank Ltd. and NABIL Bank Ltd.)

A THESIS

Submitted to
Office of the Dean
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Tribhuvan University

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in partial fulfillment of Requirements for the Degree of
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RECOMMENDATION

This is to certify that the thesis

Submitted by

Vinay Gyawali

Entitled

A Comparative Study on Credit Uncertainties Management of Commercial Banks

(With Reference to Nepal Investment Bank Limited and NABIL Bank Limited)

has been prepared as approved by this department in the prescribed format of Faculty
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VIVA-VOCE SHEET

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

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(With Reference to Nepal Investment Bank Limited and NABIL Bank Limited)

and found the thesis to be the original work of the student written according to the prescribed format. We recommended this thesis to be accepted in partial fulfillment of the requirements for

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DECLARATION

I hereby declare that the work reported in this thesis entitled '**A Comparative Study on Credit Uncertainties Management of Commercial Banks (With Reference to Nepal Investment Bank Limited and NABIL Bank Limited)**' submitted to Lumbini Banijya Campus, Tribhuvan University, is my original work. It is done in the form of partial fulfillment of the requirement for the Master of Business Studies (M.B.S.) under the supervision and guidance of Na Krishna Bhattarai.

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TABLE OF CONTENTS

Title	Page No
Recommendation	
Viva-Voce Sheet	
Declaration	
Acknowledgement	
Abbreviation	
Table of Contents	
List of Table	
List of Figure	
CHAPTER - I: INTRODUCTION	1-9
1.1 Credit Management	1
1.1.1 Background of the Study	3
1.1.2 Introduction of Sample Organization under Study	5
1.2. Focus of the Study	7
1.3. Statement of the Problem	7
1.4. Objectives of the Study	8
1.5. Significant of the Study	8
1.6. Limitations of the Study	9
1.7. Organization of the Study	9
CHAPTER - II: REVIEW OF LITERATURE	11-44
2.1 Conceptual Review	11
2.1.1 Meaning of Risk	11
2.1.2 Types of Risk Faced by Commercial banks	11
2.2 Review of NRB Directives	15
2.2.1. Classification of Loans and Advances	15
2.2.2. Loan Loss Provisioning	18
2.2.3. Directive No 3 (Single obligor limit)	19
2.2.4. Directive No. 1 (Capital Adequacy Ratio)	20
2.3 Review of Related Studies	23

2.3.1 Review of Articles and Journals	23
2.3.2 Review of Thesis	34
2.4 Research Gap	44
CHAPTER - III: RESEARCH METHODOLOGY	45-55
3.1 Research Design	45
3.2 Population and Sample	46
3.3 Sources of Data	46
3.4 Data Collecting Procedures	47
3.5 Tools and Techniques used	47
3.6 Financial Tools	48
3.6.1 Analysis of Financial Ratio	48
3.6.1.1 Ratio Analysis	48
3.7 Statistical Tools	52
CHAPTER – IV: PRESENTATION AND ANALYSIS OF DATA	56-93
4.1 Financial Analysis	56
4.1.1 Ratio Analysis	57
4.1.1.1 Assets Management Ratio	57
4.1.1.2 Profitability Ratio	61
4.1.1.3 Liquidity Ratio	66
4.1.1.4 Risk Ratio	70
4.2 Statistical Analysis	73
4.2.1 Coefficient of Correlation Analysis	73
4.2.2 Trend Analysis	79
4.3 Major Findings	88
4.3.1 Financial Analysis	88
4.3.2 Statistical Analysis	91
CHAPTER – V: SUMMARY, CONCLUSIONS AND RECOMMENDATIONS	94
5.1 Summary	94
5.2 Conclusion	96
5.3 Recommendations	99
Bibliography	101
Appendices	

LIST OF TABLES

	Page No.
Table No. 2.1 Primary Capital	21
Table No. 2.2 Supplementary Capital	21
Table No. 4.1 Loan and Advance to Total Deposit Ratio	58
Table No. 4.2 Total Investment to Total Deposit Ratio	58
Table No. 4.3 Loan & Advances to Total Assets Ratio	59
Table No. 4.4 Investment on Government Securities to Total Assets Ratio	60
Table No. 4.5 Return on Loan & advances	62
Table No. 4.6 Return on Total Assets Ratio	62
Table No. 4.7 Return on Equity Ratio	63
Table No. 4.8 Total Interest Earned to Total Assets Ratio	64
Table No. 4.9 Interest Earned to Operating Income Ratio	65
Table No. 4.10 Interest Paid to Total Assets Ratio	66
Table No. 4.11 Current Assets to Current Liability (in times)	67
Table No. 4.12 Cash & Bank Balance to Total Deposit Ratio	67
Table No. 4.13 Cash & Bank Balance to Current Asset Ratio	68
Table No. 4.14 Investment on Government Securities to Current Assets Ratio	69
Table No. 4.15 Credit Risk Ratio	71
Table No: 4.16 Liquidity Risk Ratio	72
Table No. 4.17 Credit Risk Ratio	72
Table No. 4.18 Correlation between Deposit and Loan & Advances	74
Table No. 4.19 Correlation between Deposit and Total Investment	75
Table No. 4.20 Correlation between Loan and advance and Net profit	76
Table No. 4.21 Correlation between Total Investment and Net Profit	77

Table No. 4.22	Correlation between Total Deposit of NABIL and NIB	77
Table No. 4.23	Correlation between Total Investment of NABIL and NIB	78
Table No. 4.24	Correlation between Loan & Advances of NABIL and NIB	78
Table No. 4.25	Correlation between Net Profit of NABIL and NIB	79
Table No. 4.26	Trend analysis of Total Deposit of NABIL and NIB	82
Table No. 4.27	Trend Analysis of Total Deposit of NABIL and NIB	83
Table No. 4.28	Trend Line of Total Investment between NABIL and NIB	85
Table No. 4.29	Trend Analysis of Total Deposit of NABIL and NIB	87

LIST OF FIGURES

		Page No.
Figure No 4.1	Trend line of Total Deposit between NABIL and NIB	81
Figure No 4.2	Trend line of Loan and Advance of NABIL and NIB Bank	83
Figure No 4.3	Trend line of Total Investment of NABIL and NIB	85
Figure No 4.4	Trend line of Net Profit of NABIL and NIB	87

ABBREVIATIONS

APEC	Asia Pacific Economic Cooperation
CAR	Capital Adequacy Ratio
CEO	Chief Executive Officer
CIB	Credit Information Bureau
CIC	Credit Information Center Ltd.
CPG	Credit Policies Guidelines
EBIL	Emirates Bank International Ltd.
EPS	Earning Per Share
FIs	Financial Institutions
FY	Fiscal Year
GDP	Gross Domestic Product
i.e.	that is
IRR	Interest Rate Risk
NBL	Nepal Bank Ltd.
NBLB	National Bank Ltd. Bangladesh
NIBL	Nepal Investment Bank Ltd.
NPAs	Non-performing Assets
NRB	Nepal Rastra Bank
RAROC	Risk Adjusted Return on Economic Capital
ROE	Ratio Return on Equity
T.U.	Tribhuvan University
WTO	World Trade Organization