

**A CASE STUDY OF  
INVESTMENT POLICY & PORTFOLIO MANAGEMENT  
OF  
NEPAL CREDIT & COMMERCE BANK**

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*In partial fulfillment of the requirements for the degree of*

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**November, 2011**

## **RECOMMENDATION**

This is to certify that the thesis

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Entitled

**A Case Study Of Investment Policy & Portfolio Management Of  
Nepal Credit & Commerce Bank Ltd.**

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

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

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Date:-November 2011

## **DECLARATION**

I hereby declare that the work reported in the thesis entitled “**A Case Study Of Investment Policy & Portfolio Management Of Nepal Credit & Commerce Bank Ltd.**” submitted to Patan Multiple Campus, faculty of Management, Tribhuvan University, is my original work done in the format of partial fulfillment of the requirement for Master’s Degree in Business Studies (M.B.S.) under the guidance and supervision of Mr. Mahananda Chalise, Patan Multiple Campus, Nepal.

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## TABLE OF CONTENTS

	Page No
CHAPER -1	
INTRODUCTION	1
1.1 Background of the Study	1
1.2 Focus of the Study	5
1.3 Statement of the Problem	5
1.4 Objective of the Study	6
1.5 Significance of the Study	7
1.6 Limitations of the Study	7
1.7 Organization of the Study	8
CHAPTER – 2	
REVIEW OF LITERATURE	9
2.1 Conceptual Framework	9
2.1.1 Investment Policy	9
2.1.2 Investment Policy: Banking Prospective	10
2.1.2.1 Loans & Advances Policy	13
2.1.2.2 Policy For Investment on Securities	17
2.1.3 Portfolio Structure	18
2.2 Review Of NRB Directives	19
2.2.1 Dir. No2 Classification of Loans & Advances & Provision for Loan	20
2.2.2 Dir. No3 Provision Regarding SOL & Loan Limit for Single Sector of Economy	21
2.2.3 Dir. No8 Investment Policies	22
2.2.4 Dir. No13 Mandatory Cash reserve	23
2.2.5 Dir. No15 Provision Related to Interest Rate	23
2.3 Review of Related Studies	24
2.3.1 Review of Research Papers	24
2.3.2 Review of Articles	27
2.3.3 Review Of Thesis Paper	30
2.4 Research Gap	40

## CHAPTER- 3

RESEARCH METHODOLOGY	41
3.1 Research Design	41
3.2 Population and Sample	42
3.3 Sources of Data	42
3.4 Data Collection technique	42
3.5 Data Processing & Analysis Procedure	43
3.5.1 Analysis Technique of Investment Policy	43
3.5.2 Analysis Technique of Investment Portfolio	45
3.5.2.1 Financial Tools	45
3.5.2.1.1 Liquidity Ratios	46
3.5.2.1.2 Portfolio Management Ratios	49
3.5.2.1.3 Portfolio Performance Ratios	51
3.5.2.1.4 Portfolio Profitability Ratios	52
3.5.2.2 Statistical Tools	54
3.5.2.2.1 Mean	54
3.5.2.2.2 Standard Deviation	54
3.5.2.2.3 C.V.	55
3.5.2.2.4 Trend Line	56

## CHAPTER - 4

PRESENTATION AND ANALYSIS OF DATA	57
4.1 Analysis Of Investment Policy	57
4.1.1 Policy Appraisal Score	57
4.1.2 Analysis of Credit Policy	58
4.1.3 Compliance of Bank's Policy with NRB's Directives	61
4.2 Investment Portfolio Analysis	63
4.2.1. Portfolio's Liquidity	63
4.2.1.1 Cash Reserve Ratio	64
4.2.1.2 Current Ratio	65
4.2.1.3 Liquid loans to Total Loans Ratio	66

4.2.1.4 Ratio of Investment liquid securities to Total Securities	68
4.2.2 Portfolio Management Ratios	68
4.2.2.1 Loan & Advance to Total Deposit Ratio	68
4.2.2.2 Loan & Advance to Total Assests Ratio	70
4.2.2.3 Investment On Government Securities to Total Assest Ratio	71
4.2.2.4 Total off-balance Sheet items to Loan & Advance Ratio	72
4.2.3 Portfolio Performance Ratios	73
4.2.3.1 Loan loss Provision to Total Loans & Advances Ratios	73
4.2.3.2 Non-Performing Loans & advance Ratio	74
4.2.4 Profitability Ratios	75
4.2.4.1 Interest Income to Total income Ratio	76
4.2.4.2 Interest Expenses to Total Expenses Ratio	76
4.2.4.3 Yield Rate of Loans Ratio	77
4.2.4.4 Cost of Deposit Ratio	78
4.2.4.5 Return on Assests Ratio	78
4.2.4.6 Return on Equity	79
4.2.4.7 Earning Per Share	79
4.3 Major Findings of the Study	81
4.3.1 Finding From the Analysis of Investment Policy	81
4.3.2 Finding From the Analysis of Investment Portfolio	82
4.3.2.1 Finding From the Liquidity Ratios Analysis	82
4.3.2.2 Finding From the Portfolio Management Ratio Analysis	84
4.3.2.3 Finding From the Portfolio Performance Ratio Analysis	85
4.3.2.4 Finding From the Portfolio Profitability Ratio Analysis	85

## CHAPTER – 5

SUMMARY, CONCLUSIONS AND RECOMMENDATIONS	88
5.1 Summary	88
5.2 Conclusion	89
5.3 Recommendations	91

Bibliography

Appendix



# LISTS OF TABLES

<b>Table no.</b>	<b>Description</b>	<b>Pages</b>
Table 2.1	Comparison of governmental securities with joint stock companies' securities	18
Table 4.1	Appraisal score of investment policy	58
Table 4.2	Cash reserve ratio	64
Table 4.4	Current ratio	65
Table 4.5	Liquid loans to total loans ratio	67
Table 4.6	Ratio of investment on liquid securities to total securities	68
Table 4.7	Loans & Advances to total deposit ratio	69
Table 4.8	Loan & advances to total assets ratio	70
Table 4.9	Investment on govt. securities to total assets ratio	71
Table 4.10	Total OBS Items to Loan & Advances ratio	72
Table 4.11	Loan loss provision to total Loans & Advances ratio	73
Table 4.12	Non-performing loans to total loans & Advances ratio	75
Table 4.13	Interest income to total income ratio	76
Table 4.14	Interest expenses to total expenses ratio	77
Table 4.15	Yield rate of loans ratio	77
Table 4.17	Cost of deposit ratio	78
Table 4.19	Return on total assets ratio	78
Table 4.20	Return on equity	79
Table 4.21	Earning per share	80

# LIST OF FIGURES

<b>Figure no.</b>	<b>Description</b>	
	<b>Pages</b>	
Figure 4.1	Trend Line for Cash Reserve Ratio	64
Figure 4.2	Trend Line for Current Ratio	66
Figure4.3	Trend Line for Liquid Loan to Total loan ratio	67
Figure4.4	Trend Line for C/D ratio	69
Figure4.5	Trend line For Loan loss Provision to total loan & advance ratio	74
Figure4.6	Trend Line for Non-Performing Loan To Total Loan & Advance ratio	75
Figure4.7	Trend Line for Earning per share	80

## ABBREVIATIONS

C.V.	Coefficient of Variation
CD or C/D Ratio	Credit to Deposit Ratio
CRR	Cash Reserve Ratio
EPS	Earning Per Share
FDR	Fixed Deposit Receipt
Forex	Foreign Exchange
FY or F/Y	Fiscal Year
GDP	Gross Domestic Product
JV	Joint Venture
JVB's	Joint Venture Banks
L/C	Letter of Credit
MIS	Management Information System
NBBL	Nepal Bangladesh Bank Limited
NBL	Nepal bank Limited
NCCBL	Nepal Credit and Commerce Bank Limited
RBB	Rastriya Banijya Bank Ltd.
EBL	Everest Bank Ltd.
NEPSE	Nepal Stock Exchange

NPA	Non-Performing Assets
NPL	Non-Performing Loan
NRB	Nepal Rastra Bank
NRs	Nepalese Rupees
OBS	Off-Balance Sheet
ROA	Return on Assets
ROE	Return on Equity
Rs.	Rupees
S.D.	Standard Deviation
SOL	Single Obligor limit
T.U.	Tribhuvan University
TMSA	Technical and Management Service Agreement