

LOAN MANAGEMENT OF COMMERCIAL BANKS
(A Comparative Study of Everest and Nepal SBI Bank Limited)

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DECLARATION

I hereby declares that the work reported this thesis entitled “**Loan Management of Commercial Banks (A Comparative Study of Everest and Nepal SBI Banks)**”, submitted to Office of Dean, Faculty of Management Tribhuvan University, is my original work done in the form of partial fulfillment of the requirement for the Master’s Degree in Business Studies (MBS) under the supervision of Prof.Shankar Thapa, St.Xavier’s College.

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TABLE OF CONTENTS

	Page
Recommendation	
Viva-voice sheet	
Declaration -	i
Acknowledgment	ii
Table of contents	iii
List of tables	vii
List of figure	viii
Abbreviation	ix
SECTION ONE: INTRODUCTION.....	1
1.1 Background to the study.....	1
1.1.1 Nepalese financial system.....	1
1.1.2 Banking sector.....	4
1.1.3 Loan management.....	7
1.1.4 Description of sampled Banks.....	9
1.2 Statement of the problem.....	12
1.3 Rationale/Objective of the study.....	13
1.4 Research questions.....	14
1.5 Hypothesis.....	15
1.6 Significance of the study.....	15
1.7 Limitation of the study.....	16
1.8 Layout of the study.....	17

SECTION TWO: LITERATURE REVIEW.....	18
2.1 Conceptual framework.....	18
2.1.1 Types of credit/loan.....	22
2.1.2 Credit limit.....	23
2.1.3 Loan policy.....	27
2.1.4 Loan process.....	28
2.1.5 Structure of assets and liabilities.....	31
2.1.6 Classification of loan and advances.....	35
2.1.7 Non performing loan.....	36
2.1.7.1 Recovery of loan	37
2.1.7.2 Prudential norms with regard to credit.....	38
2.1.8 Credit risk management.....	39
2.1.9 Directives of NRB.....	41
2.2 Review of empirical studies.....	43
2.2.1 Review of article.....	43
2.2.2 Review of thesis.....	49
2.2.3 Review of book.....	58
2.3 Research gap.....	61
SECTION THREE: RESEARTH METHODOLOGY.....	62
3.1 Research plan and perspective.....	62
3.2 Research ethics.....	63
3.3 Research Design.....	63
3.4 Population and sample.....	63
3.5 Nature and sources of data	64

3.5.1 Primary data.....	64
3.5.2 Secondary data.....	64
3.6 Research variables.....	65
3.7 Data analysis.....	65
3.7.1 Financial tools.....	65
3.7.2 Statistical tools.....	70
3.7.3 Primary data.....	73
SECTION FOUR: DATA PRESENTATION AND ANALYSIS.....	74
4.1 Analysis of Financial efficiency.....	74
4.1.1 Measurement of lending efficiency.....	74
4.1.1.1 Loan loss provision to total loan ratio.....	77
4.1.1.2 Non performing assets (NPL) to Total loan ratio.....	78
4.1.2 Asset management ratios.....	80
4.1.2.1 Loan and advances to total deposit ratio.....	80
4.1.2.2 Investment to total deposit ratio.....	82
4.1.2.3 Loan to total assets ratio.....	83
4.1.3 Profitability ratio.....	84
4.1.3.1 Interest income to total income.....	84
4.1.3.2 Interest income to interest expenses.....	86
4.1.3.3 Interest income to total assets.....	87
4.1.4 Leverage ratio.....	88
4.1.4.1 Total borrowing to total assets ratio.....	88
4.1.4.2 Total liabilities to total capital ratio.....	89

4.1.5 Liquidity ratio.....	90
4.1.5.1 Cash and bank balances to total deposit.....	91
4.1.5.2 Liquid fund to total deposit.....	92
4.1.5.3 Balances with NRB to total deposit.....	93
4.2 Analysis of growth rate.....	94
4.2.1 Growth of total deposit.....	95
4.2.2 Growth of loan and advances.....	95
4.2.3 Growth of total investment.....	96
4.2.4 Growth of total income.....	97
4.2.5 Growth of borrowing.....	98
4.3 Statistical analysis.....	99
4.3.1 Correlation between loan and advances and deposit.....	100
4.3.2 Correlation between investment and loan and advances.....	102
4.3.3 Correlation between total income and loan and advances.....	104
4.3.4 Correlation between borrowing and loan.....	106
4.4 Primary data analysis.....	109
SECTION FIVE: CONCLUSION AND RECOMMENDATION	
5.1 Summary.....	111
5.2 Finding.....	112
5.3 Conclusion.....	116
5.4 Recommendation.....	118
Bibliography.....	121
Annexes.....	127

LIST OF TABLES

Table No	Title	Page No
2.1.5.1	Growth of Major Balance Sheet Indicators (%).....	31
2.1.6.1	Product wise Classification of Loans and Advances.....	35
4.1	Deprived Sector Loan Ratios.....	75
4.2	Priority Sector Loan Ratio.....	76
4.3	Loan Loss Provision to Total Loan Ratio.....	77
4.4	Non Performing Loan to Total Loan Ratio.....	79
4.5	Loan and Advances to Total Deposit.....	81
4.6	Investment to Total Deposit Ratio.....	82
4.7	Loan and Advances to Total Assets Ratio.....	83
4.8	Interest Income to Total Income Ratio.....	85
4.9	Interest Income to Interest Expenses Ratio.....	86
4.10	Interest Income to Total Assets Ratio.....	87
4.11	Total Borrowing to Total Assets.....	88
4.12	Total Liabilities to Total Capital Ratio.....	90
4.13	Cash and Bank Balances to Total Deposit Ratio.....	91
4.14	Liquid Fund to Total Deposit Ratio.....	93
4.15	Balance with NRB to Total Deposit Ratio.....	94
4.16	Growth Ratio of Total Deposit.....	95
4.17	Growth Ratio of Loan and Advances.....	96
4.18	Growth Ratio of Total Investment.....	97
4.29	Growth Ratio of Total Income.....	98
4.20	Growth Ratio of Borrowing.....	99
4.21	Results of correlation between Deposit and Loan.....	100
4.22	The result of regression analysis of Deposit and Loan.....	100
4.23	Results of correlation between Investment and Loan.....	102
4.24	The result of regression analysis of Loan and Investment....	103
4.25	Results of correlation between Income and Loan.....	105
4.26	The result of regression analysis of Income and Loan.....	105
4.27	Results of correlation between Borrowing and Loan.....	107
4.28	The result of regression analysis of Borrowing and Loan....	107

LIST OF FIGURES

Figure No	Title	Page No
2.1.1	Functions of loan management.....	22
2.1.2.1	Loan management system of a commercial bank.....	24
2.1.2.2	Conceptual framework of the study.....	26
4.1	Deprived Sector Loan Ratios of NSBIL.....	75
4.2	Deprived Sector Loan Ratios of EBL.....	75
4.3	Priority Sector Loan Ratio of NSBIL.....	76
4.4	Priority Sector Loan Ratio of EBL.....	76
4.5	Loan Loss Provision to Total Loan Ratio.....	78
4.6	NPL to Total Loan Ratio.....	79
4.7	Loan to Deposit Ratio.....	81
4.8	Investment to Total Deposit Ratio.....	82
4.9	Loan to Total Assets Ratio.....	83
4.10	Interest Income to Total Income Ratio.....	85
4.11	Interest Income to Interest Expenses Ratio.....	86
4.12	Interest Income to Total Assets Ratio.....	87
4.13	Total Borrowing to Total Assets Ratio.....	89
4.14	Total Liabilities to Total Capital Ratio.....	90
4.15	Cash and Bank Balances to Total Deposit Ratio.....	92
4.16	Liquid Fund to Total Deposit Ratio.....	93
4.17	Balance with NRB to Total Deposit Ratio.....	94
4.18	Growth Ratio of Deposit.....	95
4.19	Growth Ratio of Loan and Advances.....	96
4.20	Growth Ratio of Investment.....	97
4.21	Growth Ratio of Total Income.....	98
4.22	Growth Ratio of Borrowing.....	99

LIST OF ABBREVIATIONS

ABBS	:	Anywhere Branch Banking System
ATM	:	Automatic teller machines
BAFIA	:	Bank and Financial Institutions Act
BOK	:	Bank of Kathmandu limited
BS	:	Bikram Sambat
CD	:	Credit deposit
CIB	:	Credit information bureau
CRM	:	Credit risk management
EBL	:	Everest bank limited
e.g.	:	For example
Etc	:	Etcetera
F	:	Function
FIs	:	Financial institutions
FY	:	Fiscal year
Fig	:	Figure
HBL	:	Himalayan bank limited
ICAI	:	Institute of chartered accountant of India
i.e	:	That is
IIBF	:	Indian institute of banking and finance
KFA	:	Kathmandu frontier associates pvt.ltd
KYC	:	Know your customer
LC	:	Letter of credit

MBS	:	Master in business studies
NBBL	:	Nepal Bangladesh bank limited
NIB	:	Nepal investment bank limited
No.	:	Number
NPA	:	Non-performing assets
NPL	:	Non-performing loan
NSBL	:	Nepal SBI bank limited
NRB	:	Nepal Rastra Bank
OBS	:	Off-balance sheet
P.a	:	Per annum
ROA	:	Return on assets
ROE	:	Return in equity
Rs	:	Rupee
%	:	Percentage