A Comparative Study on Assets Management Of

Everest Bank Limited and Nepal SBI Bank Limited

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RECOMMENDATION

This is to certify that the thesis

Submitted by BIJAYATA ADHIKARI

Entitled

A Comparative Study on Assets Management of Everest Bank Limited and Nepal SBI Bank Limited

has been prepared as approved by this Department in the prescribed format of the Faculty of Management. This thesis is forwarded for examination.

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Viva-Voce Sheet

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A Comparative Study on Assets Management of Everest Bank Limited and Nepal SBI Bank Limited

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DECLARATION

I hereby declare that the work reported in this thesis entitled A Comparative Study on

Assets Management of Everest Bank Limited and Nepal SBI Bank

Limited submitted to the Shankar Dev Campus; Tribhuvan University is my original

work. It is done in the form of partial fulfillment of the requirements for the Master degree

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ACRONYMS

EBL : Everest Bank Limited

NSBL : Nepal SBI Bank Limited

NIBL : Nepal Investment Bank Limited

RBB : Rastria Banijya Bank Limited

NBL : Nepal Bank Limited

NRB : Nepal Rastra Bank

ABBS : Any Branch Banking System

NBA : Non Banking Assets

NPA : Non Performing Assets

OD : Overdraft

CC : Cash Credit

TL : Term Loan

TR : Trust Receipt

HP : Hire Purchase

ALM : Asset Liability Management

C/D Ratio : Credit to Deposit Ratio

L&A : Loans and Advances

CV : Coefficient of Variation

YOA : Yield on Advances

I/D Ratio : Investment to Deposit Ratio

AGM : Assistant General Manager

DGM : Deputy General Manager

GM : General Manager

CEO : Chief Executive Officer

WTO : World Trade Organization

DSCR : Debt Service Coverage Ratio

EMI : Equated Monthly Installment