

**HIRE PURCHASE FINANCING IN NEPALESE
FINANCE COMPANIES: A CASE STUDY OF
OM FINANCE LIMITED**

By:

Amit Sharma

Prithvi Narayan Campus

Campus Roll Number: 178/064

T.U. Registration Number: 7-2-48-3006-2003

A Thesis Submitted to:

Office of the Dean

Faculty of Management

Tribhuvan University

In partial fulfillment of the requirements of the degree of

Master of Business Studies (M.B.S.)

Pokhara

September, 2013

RECOMMENDATION

This is to certify that the thesis

Submitted by:

Amit Sharma

Entitled:

**Hire Purchase Financing in Nepalese
Finance Companies: A case study of
Om Finance Limited**

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

Supervisor

Resham Raj Sharma

Signature:

Date:

Head, Management Research Department

Prof. Dr. Puspa Raj Sharma

Signature:

Campus Chief:

Signature:

VIVA-VOCE SHEET

We have conducted the viva-voce examination of the thesis

Submitted by:

Amit Sharma

Entitled

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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 requirements for degree of

Master of Business Studies (M.B.S.)

Viva-Voce Committee

Head, Management Research Department:.....

Member (Thesis Supervisor):.....

Member (External Expert):.....

Member:.....

Date:

ACKNOWLEDGEMENTS

I would like to appreciate the endeavor of Faculty of Management, Tribhuvan University for including thesis writing in syllabus of MBS to develop the students' skill on doing independent research work in their specialization field.

First of all, my sincere gratitude goes to my thesis supervisor, Mr. Resham Raj Sharma, Lecturer, Department of Management, Prithvi Narayan Campus for his invaluable guidance, support, encouragement, inspiration and precious time for my entire work. This research work could have never come out in the present shape without his help and guidance. I would like to express my grateful thanks to Prof. Dr. Puspa Raj Sharma, Head, Management Research Department and all faculty members of Department of Management, Prithvi Narayan Campus. I also offer my thanks to the staff of Western Regional Library, Prithvi Narayan Campus, Pokhara and the staff of study units for their constant help and cooperation.

I am highly indebted to the staff of Om Finance Limited. I would heartily like to thank General Manager Mr. Buddhi Malla, Credit Officer Mr. Sudip Poudel for providing me the necessary data and information to prepare this research work. Heartily thanks also go to all my friends especially, Senior Loan Assistant Miss Bijaya K.C. and Credit Officer Mr. Prakash Gurung of Pokhara Finance Limited for their regular inspiration, sincere assistance and support.

Similarly, I would also like to express my indebtedness to my parents and family members for their warm affection, continuous encouragement and support. Without them the present work would not have been materialized. Likewise, I would like to thank Tara Prasad Chapagain for computer assistance.

Finally, I am solely responsible for any errors present in this thesis and extend warm welcome to any comments or suggestions.

Amit Sharma

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ABBREVIATIONS

A.D.	-	Anno Domini
ADB	-	Agriculture Development Bank
AEFCL	-	Alpic Everest Finance Company Limited
AFCL	-	Annapurna Finance Company Limited
BAFIO	-	Bank and Financial Institution Ordinance
B.S.	-	Bikram Sambat
BOD	-	Board of Directors
CHP	-	Commercial Hire Purchase
C.V.	-	Coefficient of Variation
EMI	-	Equal Monthly Installments
et al.	-	and others
FFL	-	Fewa Finance Limited
FIs	-	Financial Institutions
GDP	-	Gross Domestic Product
GM	-	General Manager
HP	-	Hire Purchase
HPL	-	Hire Purchase Loan
HPLDR	-	Hire Purchase Loan Default Ratio
HPLTDR	-	Hire Purchase Loan to Total Deposit Ratio
HPLTLR	-	Hire Purchase Loan to Total Loan Ratio
ibid.	-	ibidem (in the same place)
NBL	-	Nepal Bank Limited
NGOs	-	Non-Government Organizations
NIDC	-	Nepal Industrial Development Corporation
NPL	-	Non-Performing Loan
NRB	-	Nepal Rastra Bank
OFL	-	Om Finance Limited
op. cit.	-	opere citato (in the work cited)
P.E.	-	Probable Error
POFIL	-	Pokhara Finance Limited
RBB	-	Rastra Banijya Bank
S.D.	-	Standard Deviation
SLR	-	Statutory Liquidity Ratio
VAT	-	Value Added Tax