

A STUDY ON LOAN PORTFOLIO OF COMMERCIAL BANKS IN NEPAL

A THESIS

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DECLARATION

I hereby declare that the work reported in this Thesis entitled “A study on loan Portfolio of Commercial Banks in Nepal” Submitted to Padma Kanya Multiple Campus, Faculty of Management, Tribhuvan University, is my original work done in the form of partial fulfillment of the requirement for the degree of Masters of Business Studies under the supervision of Mr. ManikRatnaTamrakar, Professor of Padma Kanya Multiple Campus.

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Portfolio refers to various sectors of the economy where investments are made. It plays an important role in the entire credit operation of any financial institution and ultimately the profitability of any financial institution. This profitability of financial institution generates a positive feeling to the investors of expected returns in the investment.

The study entitled '**A Study on Loan Portfolio of Commercial Banks in Nepal**', which is a part of partial fulfillment for MBS under the Faculty of Management-TU, attempts to address the analysis and management of risk and return on investment and makes the investors aware of their distribution of wealth. This study also analyses the ratio of Non-performing Assets of commercial banks in the investment of investors' wealth.

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ABBREVIATIONS

BS	BikramSambat
C. V.	Co-efficient of Variance
CBIL	Citizens Bank International Ltd.
d.f.	Degree of Freedom
Fig.	Figure
GDP	Gross Domestic Product
LBL	Laxmi Bank Ltd
NBL	Nabil Bank Ltd.
NIBL	Nepal Investment Bank Ltd.
NICB	Nepal Industrial and Commercial Bank Ltd
NPA	Non-Performing Assets(Loans)
SCBNL	Standard Chartered Bank Nepal Ltd.