

**IMPACT AND IMPLEMENTATION OF NEPAL RASTRA BANK (NRB'S )  
GUIDELINES (DIRECTIVES) ON COMMERCIAL BANKS:**

A Study of Nepal SBI Bank Limited and NABIL Bank Limited

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*A thesis submitted to :*

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*In partial fulfillment of the requirement of the degree of  
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***RECOMMENDATION***

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Impact and Implementation of Nepal Rastra Bank ( NRB'S)  
Guideline ( Directives ) on Commercial Banks  
A study of Nepal SBI Bank Limited and Nabil bank Limited

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**VIVA - VOCE SHEET**

*We have conducted the viva - voce examination of the thesis report presented by 0020*

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**Impact and Implementation of Nepal Rastra Bank (NRB'S) Guidelines (Directives ) on Commercial Banks :**  
**A study of Nepal SBI Bank Limited and Nabil Bank Limited.**

*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 (MBS)**

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## **DECLARATION**

I hereby declare that the thesis entitle "Impact and Implementation of Nepal Rastra Bank (NRB'S) Guidelines (Directives) on commercial Banks in Nepal" Submitted to post -Graduate campus, faculty of management , Tribhuvan University is my work , which is prepared as the partial fulfilment of the requirement of the Degree of Master of Business Studies (MBS) under the supervision of Mr. Ram Prakash Upadhyay Lecturer Post -Graduate Campus, Tribhuvan University.

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## **ACKNOWLEDGEMENTS**

The research work entitle" Impact and Implementation of Nepal Rastra Bank (NRB'S) Guidelines (Directives) on Commercial Banks in Nepal : A study of Nepal SBI Bank Limited and Nabil bank Limited " is a Master's Degree thesis prepared to fulfill the partial requirements of Business Studies (MBS) Tribhuvan University ,Nepal . The main objective of the study is to know about the impact and implementation of NRB's guideline for preparing this report .I got a lot of help and co-operation and inspiration from various person . In fact there are many different types of guidelines but in this study only directives issued by NRB relating to banking regulation and prudential norms are taken as guidelines and directives no I to 5 are considered for thesis research . I hope all the concerned will take benefit from this study. The analysis is mainly based on the data of Nepal SBI Bank Ltd . and Nabil Bank Ltd. this research also includes questionnaire collection from different commercial banks as well as Nepal Rastra Bank , Inspection , Division .

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**SANJAY KUMAR MANDAL**

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## ABBREVIATIONS

A/C	:	Account.
A. D.	:	Anno Domini.
ATM	:	Any Time Money.
B. S.	:	Bikram Sambat.
CAR	:	Capital Adequacy Ratio.
CG	:	Counter Guarantee.
CRR	:	Cash Reserve Ratio .
e.g	:	For example.
FDR	:	Fixed Deposit Recent
F/Y	:	Fiscal Year
GAAp	:	General Accepted Accounting Policy
Gtee	:	Guarantee.
i.e.	:	That is.
Int	:	International
KBL	:	Kumari Bank Limited.
Min	:	Minimum.
NRB	:	Nepal Rasra Bank
No	:	Number.
NG	:	Nepal Government.
NiBL	:	Nepal Investment Bank Limited.
POS	:	Point of Sale.
P/L	:	Profit and Loss Account

SLR : Statuary Liquidation Ratio.  
SBI : State Bank of India.  
TRWA : Total Risk Weighted Assets.  
U.A.E. : United Kingdom  
U.K : United  
Viz. : Namely  
Vol. : Volume  
Wrt. : With respect to.