

**A Study on
Capital Adequacy of Selected Commercial Banks of
Nepal**

(Nabil, BOK, HBL, EBL, SCBNL and NSIBL)

A Thesis

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VIVA – VOCE SHEET

We have conducted the viva-voce of the thesis presented

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Entitled:

A Study on

Capital Adequacy of Selected Commercial Banks of Nepal

(Nabil, BOK, HBL, EBL, SCBNL and NSIBL)

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RECOMMENDATION

This is to certify that the thesis:

Submitted by

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(Nabil, BOK, HBL, EBL, SCBNL and NSIBL)

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

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DECLARATION

I hereby declare that this thesis entitled “A Study on Capital Adequacy of Selected Commercial Banks of Nepal-(Nabil, BOK, HBL, EBL, SCBNL and NSIBL)” submitted to Post Graduate Campus, Biratnagar is my original work, done in the form of partial fulfillment of the requirement for the Masters Degree of Business Studies (MBS) under the supervision of Prof. Dr. Yadav Raj Koirala, Post Graduate Campus, Biratnagar Tribhuvan University.

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The research work entitled “A Study on Capital Adequacy of Selected Commercial Banks of Nepal-(Nabil, BOK, HBL, EBL, SCBNL and NSIBL)” is a Master Degree thesis prepared to fulfill the partial requirement of the Master of Business Studies (MBS), Tribhuwan University, Nepal. The main objective of this study is to access the capital adequacy of selected commercial banks accordance with the national standard. It also attempts to find the difficulties in maintaining capital standard as prescribed by NRB to meet international standard. For preparing this thesis, I got a lot of help, co-operation and inspiration from various persons.

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Abbreviations

ADB	:	Asian Development Bank
BCBS	:	Basel Committee for Banking Supervision
BIA	:	Basic Indicator Approach
BOK	:	Bank of Kathmandu
HBL	:	Himalayan Bank Limited
EBL	:	Everest Bank Limited
SCBNL	:	Standard Chartered Bank Nepal Limited
NSBL	:	Nepal SBI Bank Limited
CAR	:	Capital Adequacy Ratio
CEDB	:	Council of Europe Development Bank
CRM	:	Credit Risk Mitigates
EBRD	:	European Bank for Reconstruction and Development
ECA	:	Expert Credit Agencies
EIB	:	European Investment Banks
EIF	:	European Investment Banks
GDP	:	Gross Domestic Product
GNI	:	Gross National Income
IADB	:	Inter American Development Bank
IBRD	:	International Bank for Reconstruction and Development
ICAAP	:	Internal Capital Adequacy Assessment Process
IDB	:	Islamic Development Bank
IFC	:	International Finance Corporations
IOSCO	:	International Organization of Commissions
IRB	:	Internal Rating Based
MDBs	:	Multinational Development Banks
NIB	:	Nordic Investment Bank
NRB	:	Nepal Rastra Bank
PSE	:	Public Sector Entity
RWA	:	Risk Weighted Assets
RWE	:	Risk Weighted Exposure
SAARC	:	South Asian Association for Regional Cooperation
SSA	:	Simplified Standardized Approach
CD Ratio	:	Credit/Deposit Ratio