A Study on

Capital Adequacy of Selected Commercial Banks of Nepal

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

A Thesis

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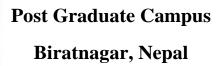
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This is to certify that the thesis:

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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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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