# CREDIT RISK MANAGEMENT OF THE NABIL BANK LIMITED AND NEPAL INVESTMENT BANK LIMITED IN NEPAL

### **A Thesis**

### **Submitted By:**

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**Submitted To:** 

Office of Dean

Faculty of Management Tribhuvan University

In partial fulfillment of the requirements for the degree of Master of Business Studies (M.B.S)

Kathmandu, Nepal April, 2012

### RECOMMENDATION

This is to certify that the Thesis

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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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### **VIVA-VOCE SHEET**

We have conducted the viva –voce of the thesis presented

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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 requirement for the **Degree of Master's in Business Studies (M.B.S.)** 

### **Viva-Voce Committee**

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### **DECLARATION**

I hereby declare that the work reported in this thesis entitled "Credit Risk Management of the Nabil Bank Limited and Nepal Investment Bank Limited In Nepal" submitted to Shaker Dev Campus, Faculty of Management, Tribhuvan University, is my original work done for the partial fulfillment of the requirement of the degree of Master of Business Studies (MBS) under the supervisor of Asso. Prof. Prakash Singh Pradhan of Shanker Dev Campus.

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### TABLE OF CONTENTS

Recommendations

Viva- voce Sheet	
Declarations	
Acknowledgement	
Table of Contents	
List of Tables	
List of Figure	
Abbreviations	
CHAPATER-I INTRODUCTION	1-10
1.1 Background of the study	1
1.2 Credit Risk Management	2
1.3 Managing Credit Risk	4
1.3.1 Overview	4
1.4 Introduction of Sample Organizations under Study	5
1.5 Statement of the problems	7
1.6 Objective of the Study	7
1.7Significance of the study	8
1.8 Limitations of the study	8
1.9 Organization of the Study	9
CHAPTER – II REVIEW OF LITERATURE	11-29
2.1 Introduction	11
2.1.1 Concept of Credit	11
2.1.2 Credit Risk	12
2.1.3 Credit Risk Management	13
2.1.4 Credit Risk Management Techniques	15
2.1.5 General Risk Management Framework	17
2.1.6. Need of Credit Policy in Commercial Bank	19

2.1.7. Factors affecting credit policy:	20
2.1.8. Directives of NRB on Credit Aspect	21
2.2 Review of Related Studies	22
2.2.1 Review of Articles and Journals	23
2.2.2. Review of Previous Thesis	28
2.3. Research Gap:	29
CHAPATER-III RESEARCH METHODOLOGY	30-37
3.1 Introduction	30
3.2 Research designs	30
3.3 Population and Sample	30
3.4 Sources of Data	31
3.5 Data Collection Techniques	31
3.6 Method of Data Analysis	31
3.6.1 Financial Tools	32
3.6.2 Statistical Tool	34
CHAPTER -IV PRESENTATION AND ANALYSIS OF DATA	38-53
4.1 Presentation and Analysis of Secondary Data	38
4.1.1 Company wise Analysis	38
4.1.2 Financial Statement Analysis	43
4.1.3 Statistical Analysis	47
4.2 Major Findings:	50
CHAPTER-V SUMMARY, CONCLUSION AND	
RECOMMENDATIONS	54-58
5.1 Summary	54
5.2 Conclusion	56
5.3 Recommendations	
	57
Bibliography	57

## LIST OF TABLES

	Page No.
Table 2.1 Guidelines of Assessing Risk	15
Table 4.1 Loan and loss provision of NABIL Bank	39
Table 4.2 Return Analysis of NABIL Bank	40
Table 4.3 Loan and Loss provision of NIBL	41
Table 4.4 Return Analysis of NIBL	42
Table 4.5 Analysis of Credit and Advance to Total Deposit Ratio	44
Table 4.6 Analysis of credit and Advances to Total Asset Ratio	44
Table 4.7 Analysis of Performing Assets to Total Assets Ratio	46
Table 4.8 Correlation Coefficient of NABIL	47
Table 4.9 Regression Coefficient of NABIL	48
Table 4.10 Correlation Coefficient of NIBL	49
Table 4.11Regression Coefficient of NIBL	50

## LIST OF FIGURES

	Page No.
Figure 4.1Loan and Loss Provision of NABIL Bank	39
Figure 4.2 Return Analysis of NABIL Bank	40
Figure 4.3Loan and Loss Provision of NIBL	41
Figure 4.4 Return Analysis of NIBL	42
Figure 4.5Analysis of Credit and Advance to Total Deposit Ratio	44
Figure 4.6 Analysis of credit and Advances to Total Asset Ratio	45
Figure 4.7 Analysis of Performing Assets to Total Assets Ratio	47
Figure 4.8 Correlation Coefficient of NABIL	48
Figure 4.9 Correlation Coefficient of NIBL	49

### **ABBREVIATIONS**

& And

C.V Coefficient of Variation

CD Credit Deposit

CEO Chief Executive Officer

F.Y Fiscal Year

GDP Growth Domestic Product

Govt. Government

JVBs Joint Venture Banks
LLP Loan Loss Provision

Ltd Limited

M.B.L Machhapuchre Bank Limited

NABIL Nepal Arab Bank Limited

NIBL Nepal Investment Bank Limited

NPA Non Performing Assets

NPL Non Performing Loans

NRB Nepal Rastra Bank

P.E. Probable Error

P.L.L Provision Loan Loss

R.O.A Return on Assets

R.O.E Return on Equity

RBB Rastrya Banijaya Bank

S.D. Standard deviation

T.U. Tribhuvan University