

# **A COMPARATIVE STUDY OF LENDING PERFORMANCE OF THE COMMERCIAL BANKS**

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## **RECOMMENDATION**

This is to certify that the thesis

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**Entitled**

**“A Comparative Study of Lending Performance of the Commercial Banks”**

has been prepared as approved by this department in the prescribed format of faculty of management. This thesis is forwarded for evaluation.

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We have conducted the viva voce examination of the thesis presented by

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and found the thesis to be 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 (M.B.S.)

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## **DECLARATION**

I hereby declare that the work reported in this thesis entitled “**A comparative study of lending performance of commercial banks**” submitted to Shanker Dev Campus, Kathmandu in my original work. It is done in the form of partial fulfillment of the requirement for the Master of Business Studies (MBS) under the supervision and guidance of Mrs. Ruchila Pandey and Mr. Ghanendra Fago.

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**Mr. Shoyam Raj Pageni**  
**Gyaneshwor, Kathmandu**

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## **ABBREVIATIONS**

|                |   |  |
|----------------|---|--|
| 6*PEr          | : | Six times of the probable error          |
| A.D.           | : | Anno Domini                              |
| ATM            | : | Automated Teller Machine                 |
| B.S.           | : | Bikram Sambat                            |
| C.V.           | : | Coefficient of variation                 |
| EBL            | : | Everest Bank Limited                     |
| GDP            | : | Gross Domestic Product                   |
| HBL            | : | Himalayan Bank Limited                   |
| HMG            | : | His Majesty's Government                 |
| i.e.           | : | That is                                  |
| LLP            | : | Loan Loss Provision                      |
| NABIL          | : | Nepal Arab Bank Limited                  |
| NGO            | : | Non Government Organization              |
| NIBL           | : | Nepal Investment Bank Limited            |
| NIDC           | : | Nepal Industrial Development Corporation |
| NPA            | : | Non Performing Assets                    |
| NPL            | : | Non Performing loan                      |
| NRB            | : | Nepal Rastra Bank                        |
| NRN            | : | Non Resident Nepali                      |
| P.E.           | : | Probable Error                           |
| r              | : | Coefficient of Correlation               |
| r <sup>2</sup> | : | Coefficient of Determination             |
| S.D.           | : | Standard Deviation                       |

CRR : Cash Reserve Ratio

CAR : Capital Adequacy Ratio