PRESENT SCENARIO OF RETAIL BANKING IN NEPAL

(With Reference To Himalayan, Nabil & Siddhartha Bank Ltd.)

A TU THESIS

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Submitted To:
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In partial fulfilment of the requirements for the Degree of Masters in Business Studies (MBS)

Putali Sadak, Kathmandu September, 2010

RECOMMENDATION

This is to certify that the thesis

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"PRESENT SCENARIO OF RETAIL BANKING IN NEPAL"

(With reference to Himalayan, Nabil and Siddhartha Bank)

Has been prepared as approved by this Department in the prescribed format of the Faculty of Management. This thesis is forwarded for examination.

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and found the thesis is to be the original work of the student and written according to the prescribed formed. We recommend the thesis to be accepted as partial fulfillment of the requirements for Master's Degree in Business Studies (M.B.S.)

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DECLARATION

I declare that the work reported in this thesis entitled "PRESENT SCENARIO OF RETAIL

BANKING IN NEPAL" submitted to the Research Department of Shanker Dev Campus,

Putalisadak, Kathmandu, Nepal, Faculty of Management, Tribhuvan University is my original

research work done in the form of partial fulfillment of the requirement for the Masters of

Business Studies (MBS), under the supervision of Prof. Snehalata Kafle, Shanker Dev

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Abbreviation

AD Anno Domino

ATM Automatic teller machine

BEP Balance of Payment

BOD Board of Directors

BOP Balance of Payment

B.S Bikram Sambat

CV Coefficient of Variance

FY Fiscal Year

GDP Gross Domestic Product

HBL Himalayan Bank Limited

HMG His Majesty's Government

IPO Initial Public Offering

MBS Master of Business Studies

MFI Micro Finance Institutions

MIS Market Index Sector

NBL Nabil Bank Limited

NIDC Nepal Industrial Development Corporation

NGO Non Government Organization

NPA Non Performing Asset

NPL Non Performing Loans

NEPSE Nepal Stock Exchange

NRB Nepal Rastra Bank

SBL Siddhartha Bank Limited.

SEBON Security Board of Nepal

TU Tribhuvan University

UBPR Uniform Bank Performance Report

US United States