

# **EMERGING TRENDS OF RETAIL BANKING IN NEPAL**

**By**

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## **RECOMMENDATION**

This is to certify that the Thesis

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**EMERGING TRENDS OF RETAIL BANKING IN NEPAL**

*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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## **DECLARATION**

I hereby declare that the work reported in this thesis entitled “**EMERGING TRENDS OF RETAIL BANKING IN NEPAL**” submitted to Office of the Dean, Faculty of Management, Tribhuvan University, is my original work done in the form of partial fulfillment of the requirement for the Master’s Degree in Business Study (M.B.S.) under the supervision of Associate Professor, Achyut Raj Bhattarai and Kiran Thapa of Shanker Dev Campus.

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## **ABBREVIATIONS**

|        |   |
|--------|---|
| ADBL   | Agriculture Development Bank Limited                          |
| ATM    | Automatic Teller Machine                                      |
| BOA    | Bank of Asia  |
| BOK    | Bank of Kathmandu   |
| Bs     | Bikram Sambat   |
| CBS    | Central Bureau of Statistics                                  |
| CPI    | Consumer Price Index  |
| CRM    | Customer Relationship Management                              |
| CV     | Coefficient of Variation                                      |
| EBL    | Everest Bank Limited  |
| E-Cash | Electronic Cash   |
| EMI    | Equal Monthly Installment                                     |
| FY     | Fiscal Year   |
| GBL    | Global Bank Limited   |
| GDP    | Gross Domestic Product  |
| HBL    | Himalayan Bank Limited  |
| ICICI  | Industrial Credit and Investment Corporation of India Limited |
| IPO    | Initial Public Offering                                       |
| KBL    | Kumari Bank Limited   |
| LBL    | Lumbini Bank Limited  |
| Ltd    | Limited   |
| MBL    | Machhapuchhre Bank Limited                                    |
| NBB    | Nepal Bangladesh Bank   |
| NBL    | Nepal Bank Limited  |
| NCCB   | Nepal Credit and Commerce Bank                                |
| NEPSE  | Nepal Stock Exchange  |
| NIBL   | Nepal Investment Bank Limited                                 |
| NICB   | Nepal Investment and Credit Bank                              |
| NIDC   | Nepal Industrial & Development Capital Markets                |

|       |  |
|-------|--|
| NPA   | Non-performing Assets                              |
| NRB   | Nepal Rastra Bank                                  |
| NSBL  | Nepal Siddhartha Bank Limited                      |
| P.E.  | Probable Error                                     |
| Pos   | Point of Sale                                      |
| RBB   | Rastriya Banijaya Bank                             |
| S.D   | Standard Deviation                                 |
| S.N   | Serial Number                                      |
| SCBNL | Stander Charter Bank Nepal Limited                 |
| SEBON | Securities Exchange Board of Nepal                 |
| TU    | Tribhuvan University                               |
| USAID | United States Agency for International Development |