

**RISK MANAGEMENT OF LUMBINI BANK LIMITED IN  
NEPAL**

**A THESIS**

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*Submitted To:*

Office of the Dean

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In Partial Fulfillment of the requirements for the Degree of

**Master of Business Studies (M.B.S.)**

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## **RECOMMENDATION**

This is to certify that the thesis

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Entitled:

### **RISK MANAGEMENT OF LUMBINI BANK LIMITED 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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# VIVA-VOCE SHEET

We have conducted the viva-voce of the thesis presented

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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 the degree of **Master of Business Studies**

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## **DECLARATION**

I hereby declare that the work done in thesis entitled "*Risk Management of Lumbini Bank Limited in Nepal*" submitted to Shanker Dev Campus, Faculty of Management, Tribhuvan University, is my own created work reported in the form of partial fulfillment of the requirement of Master's of Business Studies (M.B.S.) course under the guidance of respected teacher supervisor Mr. Shasahi Kant Mainali and Mr. Indra Sharma of Shanker Dev Campus.

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## ABBREVIATIONS

&	:	And
A.D	:	Anno Domini
ADB	:	Agriculture Development Bank Nepal
AIC	:	Agriculture Input Corporation
ALCO	:	Asset Liabilities Management Committee
B.S	:	Bikram Sambat
CAMELS	:	Capital, Assets, Quality, Management, Earning, Liquidity and Sensitivity
CAR	:	Capital Adequacy Ratio
CPG	:	Credit Policies Guidelines
ESC	:	Executive Sub Committee
F.Y	:	Fiscal Year
i.e	:	That is
IRR	:	Interest Rate Risk
LBL	:	Lumbini Bank Limited
Ltd.	:	Limited
M.B.S	:	Master of Business Studies
Mgmt.	:	Management
NBL	:	Nepal Bank Limited
NG	:	Nepal Government
No.	:	Number
NPAs	:	Non-Performing Assets
NPL	:	Non-Performing Loan
NRB	:	Nepal Rastra Bank
%	:	Percentage
Pvt.	:	Private

Qty.	:	Quantity
RAROC	:	Risk Adjusted Return on Economic Capital
RBB	:	Rastriya Baniya Bank
Rs.	:	Rupees
RWA	:	Risk Weighted Assets
SCBNL	:	Standard Chartered Bank Nepal Limited
S.N	:	Serial Number
T.U	:	Tribhuvan University