

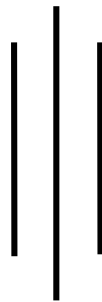
**COMPARATIVE STUDY ABOUT THE PERSONAL-  
MORTGAGE LENDING OF NABIL, EBL AND HBL**

*Submitted by:*

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*Submitted to:*

**Office of the Dean**

**Faculty of Management**

**Tribhuvan University**

*In partial fulfillment of the requirement for the  
Degree of **Master of Business Studies (MBS)***

**SARASWOTI MULTIPLE CAMPUS**

**Thamel, Kathmandu**

**May, 2010**

## VIVA-VOCE SHEET

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

by

**Mr. Santosh Yonghang Limbu**

Entitled:

**COMPARATIVE STUDY ABOUT THE PERSONAL-MORTGAGE  
LENDING OF NABIL, EBL AND HBL**

*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 Degree of Business Studies (MBS).*

### Viva – Voce Committee

Head, Research Department	.....
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## **RECOMMENDATION**

This is to certify that the thesis

Submitted by

Mr. Santosh Yonghang Limbu

Entitled:

**COMPARATIVE STUDY ABOUT THE PERSONAL-  
MORTGAGE LENDING OF NABIL, EBL AND HBL**

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

.....

Rajan Pratap Sing Basnyat

(Thesis Supervisor)

## **DECLARATION**

I hereby declare that this thesis comprises my own original work, and exclusive of footnotes, bibliography and appendices. This thesis entitled “**COMPARATIVE STUDY ABOUT THE PERSONAL-MORTGAGE LENDING OF COMMERCIAL NABIL, EBL and HBL**” submitted to Saraswati Multiple Campus (for Office of Dean, Faculty of Management, Tribhuvan University), which have done in the form of partial fulfillment of the requirement for the Master of Business Studies (MBS) under the supervision of associate Prof. Rajan Pratap Sing Basnyat of Saraswati Multiple Campus, Lekhnath marg, Themal Kathmandu.

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## **ACKNOWLEDGEMENT**

I want to express my gratitude towards my supervisor associate Prof. Rajan Pratap Sing Basnyat of M/s. Saraswati Multiple Campus for his constructive criticism, continuous encouragement and guidance provided by him time to time during the course of studies. This project would not have been possible to complete without his help.

I would like to give the special debt of appreciation to the chairman of the research subject committee associate Prof. Bijaya Prakash Shrestha, and to the assistant campus chief of M/s. Saraswati Multiple Campus Mr. Nirmal Khadka for their kina co-operation and sincere support to write this thesis.

A heartfelt thanks to the many respondents surveyed whose ideas, critical insights and suggestions have been invaluable in the preparation of this report. I would also like to thank to Mr. Bhairab Kumar Pokhrel, the staff Saraswati Multiple Campus, to my colleagues and well-wisher who have directly or indirectly helped me in the project.

Last but by no means the least I would like to convey my thanks all the staffs and members of NABIL bank, Everest bank and Himalayan bank who helped me to collect data for this study. Moreover NABIL bank has given me a chance to collect a good experience and knowledge about personal lending by giving me chance to work in Personal Lending Unit.

**Santosh Yonghang Limbu**

# TABLE OF CONTENTS

Viva-Voce Sheet	
Recommendation	
Declaration	
Acknowledgement	
Table of Contents	
List of Tables	
List of Figures	
List of Abbreviation	

## CHAPTER – I INTRODUCTION

1.1 Background of the Study	1
1.1.1. History and Evolution of Banking	2
1.1.2. Banking history of Nepal	3
1.1.3. History of Commercial Banks in Nepal	4
1.1.4. Brief profiles of the subjected banks	6
1.2 Statement of problems	12
1.3 Objectives of the study	13
1.4 Significance of the study	13
1.5 Limitation of the study	14
1.6 Organization of the study	15

## CHAPTER – II REVIEW OF LITERATURE

Conceptual review	16
2.1 Review of books	16
2.2 Review of journals and newspaper	21
2.3 Review of online journals/website	25
2.4 Review of news published by NRB	30
2.5 Work experience	31
2.6 Review of unpublished masters' thesis	37

2.7 Research Gap	43
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### **CHAPTER – III RESEARCH METHODOLOGY**

Introduction	44
3.1 Research design	45
3.2 Nature and Sources of data	45
3.3 Population sample	45
3.4 Data analysis tools	47
3.4.1 Financial tools	48
3.4.2 Statistical tools	54

### **CHAPTER – IV DATA ANALYSIS AND PRESENTATION**

Introduction	56
4.1 Data analysis & presentation on the basis of financial tools	57
4.2.1 Leverage ratios	57
4.2.2 Turnover ratios	62
4.2.3 Profitability ratios	65
4.2.4 Risk Analysis	79
4.3 Data analysis & presentation on the basis of Statistical tools	88
4.3.1 Co-efficient of correlation	88
4.3.2 Trend Analysis	91
4.3.3 Test of hypothesis	96
4.4 Major Findings of the study	105

### **CHAPTER – V SUMMARY, CONCLUSION AND RECOMMENDATION**

5.1 Summary	110
5.2 Conclusions	112
5.3 Recommendations	115

### **BIBLIOGRAPHY**

### **APPENDIX**

## List of Tables

Table No.	Title	Page No.
1.1	List of Licensed Commercial Banks	5
2.1	Car Loans in Nepal	29
2.2	Housing Loan feature	33
2.3	Auto Loan Feature (private)	34
2.4	Auto Loan feature (commercial)	35
3.1	List of licensed commercial banks	46
4.1	Debt to Assets ratios	57
4.2	Debt to Equity ratios	59
4.3	Calculation of EM of NABIL, EBL and HBL	61
4.4	Assets Turnover Ratios (ATR)	62
4.5	Fixed assets Turnover (FAT) ratio	64
4.6	Profit Margin	65
4.7	Net Interest Margin	67
4.8	Net Non Interest Margin	68
4.9	Interest Rate Spread	70
4.10	Calculation of ROE of NABIL, EBL and HBL	72
4.11	Calculation of ROA of NABIL, EBL and HBL	74
4.12	Calculation of IPML to PML	76
4.13	Calculation of PML contribution	77
4.14	CRR of NABIL, EBL and HBL	79
4.15	PML to TA ratios	81
4.16	TCBB to TD	82
4.17	PML to TD	84
4.18	PML to FD	85
4.19	PML to SD	87
4.20	Co-efficient of correlation of between Deposit and TL	89
4.21	Correlation between TD and PML	90
4.22	Correlation between TA an NP	91
4.23	Trend of Total Deposit collection	92
4.24	Trend value of PML	93
4.25	Trend value of IPML	95
4.26	Calculation of Standar Deviation of NABIL and EBL	98
4.27	Calculation of Standar Deviation of NABIL and HBL	99
4.28	Calculation of Standar Deviation of EBL and HBL	101
4.29	Calculation of MSC and MSE	103
4.30	One – way ANOVA table	104



## **List of Figures**

<b>Figure No</b>	<b>Title</b>	<b>Page No.</b>
4.1	Comparison of Debt to Assets Ratio.....	58
4.2	Comparison of D/E Ratio.....	60
4.3	Comparison of Equity Multiplier.....	61
4.4	Comparison of Assets Turnover Ratios (ATR) .....	63
4.5	Comparison of Fixed Assets Turnover Ratios.....	64
4.6	Comparison of Profit Margin .....	66
4.7	Comparison of Net Interest Margin (NIM) .....	68
4.8	Comparison of Non Net Interest Margin (NNIM) .....	69
4.9	Comparison of Interest Rate Spread.....	71
4.10	Comparison of ROE.....	73
4.11	Comparison of ROA.....	75
4.12	Comparison of Return on PML.....	77
4.13	Comparison of PML contribution into OI.....	78
4.14	Comparison of CRR.....	80
4.15	Comparison of PML to TA.....	81
4.16	Comparison of TCBB to TD.....	83
4.17	Comparison of PML to FD.....	84
4.18	Comparison of PML to FD.....	86
4.19	Comparison of PML to SD.....	87
4.20	Trend of Deposit Collection.....	92
4.21	Trend of Personal Mortgage Lending (PML).....	94
4.22	Comparison of IPML trend .....	95

## ABBREVIATIONS

A.D.	Amino Domini
B.S.	Bikram Sambat
NBL	Nepal Bank Limited
RBB	Rastriya Banijaya Bank
NRB	Nepal Rastra Bank
NABIL	NABIL Bank Limited
EBL	Everest Bank Limited
PNBL	Panjab National Bank Limited
HBL	Himalayan Bank Limited
S.N.	Serial number
DBL	Dubai Bank Limited
EBILD	Emirates Bank International Limited, Dubai
ATM	Automatic Teller machine
ABBS	Anywhere Branch Banking System
CSR	Corporate Social Responsibility
EMI	Equated Monthly Installment
CIC	Credit Information Certificate
JVBs	Joint Venture Banks
NPA	Non-Performing Assets
CEO	Chief Executive Officer
BICC	Birendra International Convention Centre
BOK	Bank of Kathmandu
NBA	Nepal Bankers' Association
NIC	Nepal Industrial & Commerce
FHA loans	Conventional government-guaranteed single-family residential loans
D/A	Debt to Assets ratio
D/E	Debt to Equity ratio
TA	Total Assets
TE	Total Equity
AE	Average Equity
NI	Net Income
OI	Operating Income or Revenue
OD	Over Draft
ROA	Return on Assets
ROE	Return on Equity
PML	Personal-Mortgage Lending
IPML	Income from Personal-Mortgage Lending
TCBB	Total Cash and Bank Balance
TD	Total deposits
FD	Fixed Deposit
SD	Saving Deposit
TLA	Total Loan and Advances

CRR  
r

Credit Risk Ratio  
Co-efficient of correlation