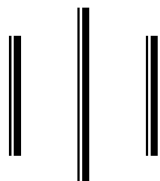


Lending Management Policy of Nepalese Commercial Banks

(With Comparative study of Everest Bank Ltd. and Lumbini Bank Ltd.)



A Thesis



Submitted by:

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Submitted to:

Office of the Dean

Faculty of Management

Tribhuvan University

In partial fulfillment of the requirements for the

Master's Degree in Business Studies (MBS)

Bhairahawa, Rupandehi

April, 2009

RECOMMENDATION

This is to certify that the thesis

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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 examination of the thesis presented

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and found that 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 requirements for the Master's Degree in Business Studies (M.B.S.)

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DECLARATION

I hereby, declare that the thesis entitled, **Lending Management Policy of Nepalese Commercial Banks (With Comparative study of Everest Bank Ltd. and Lumbini Bank Ltd.)** submitted to the Office of the Dean, Faculty of Management, Tribhuvan University is my original work. It is done in the form of partial fulfillment of the requirements for the Master's Degree in Business Studies (M.B.S.) under the supervision and guidance of Mr. Keshev Raj Joshi, Thesis Supervisor.

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Needless to say, to error is human and I am no exception, so I alone am responsible for any deficiencies that may have remained in this work.

... ..

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CONTENTS

	Page
Recommendation	i
Viva-Voca Sheet	ii
Declaration	iii
Acknowledgement	iv
Tables	vii
List of Appendices	viii
Abbreviations	ix
Chapter-1: INTRODUCTION	1-6
1.1 General background	1
1.2 Statement of the problem	3
1.3 Objectives of the study	5
1.4 Limitation of the study	5
1.5 Organization of the study	6
Chapter-2: REVIEW OF LITRATURE	7-31
2.1 Conceptual Framework	7
2.1.1 Concept of Commercial Bank	7
2.1.2 Origin and Development of Commercial Bank	8
2.1.3 Development of Commercial Bank in Nepal	10
2.1.4 Role of Commercial Bank in Economy Development	12
2.1.5 Function of Commercial Bank	13
2.1.6 Financial Analysis	15
2.2 Review of Related Studied	19
2.2.1 Review of Books	19
2.2.2 Review of Articles	22
2.2.3 Review of Previous Dissertations	26
2.3 Concluding Remarks	31
Chapter-3: RESEARCH METHODOLOGY	32-43
3.1 Research Design	32
3.2 Nature and Sources of Data	33
3.3 Population and Sample	33
3.4 Method of Data Analysis	34
3.5 Limitation of the study	43

Chapter-4: DATA PRESENTATION AND ANALYSIS	44-87	
4.1 Measurement of Liquidity Position	44	
4.2 Measurement of Lending Strength	47	
4.3 Analyzing the Loaning Strength in Absolute Term	56	
4.4 Analyzing Loaning Efficiency and its Contribution towards Profitability	64	
4.5 Analyzing correlation coefficient between different variables	77	
4.6 Major Finding of the Study	82	
 Chapter-5: SUMMARY, CONCLUSIONS AND RECOMMENDATIONS	 88-94	
5.1 Summary	88	
5.2 Conclusions	91	
5.3 Recommendations	92	5.4
Future Avenues	94	
 BIBLIOGRAPHY	 95-98	
 APPENDIX	 99-101	

LIST OF TABLES

Table No.	Title	page
1.1	Name of Commercial Banks	34
2.1	Liquid Fund to Total Deposit Ratio of EBL and LBL	45
2.2	Cash and bank balance to Interest Sensitive Deposit Ratio	46
2.3	Total Assets to Total Liabilities Ratio	48
2.4	Loan and Advances to Total Assets Ratio	50
2.5	Investment to Loan and Advances Ratio	51
2.6	Loan and Advances to Total Deposit Ratio	52
2.7	Investment to Total Deposit Ratio	53
2.8	Loans and Advances to Shareholders Equity Ratio	55
2.9	Net Assets of EBL and LBL	57
2.10	Total Deposit	58
2.11	Loans and Advances	59
2.12	Investment	60
2.13	Total Interest Income	61
2.14	Total Expenses	62
2.15	Loan Loss Provision	63
2.16	Net Profit	64
2.17	Non Performing Loan to Total Loan and Advances Ratio	65
2.18	Total Interest Income to Total Income Ratio	66
2.19	Interest Expenses to Total Deposit Ratio	67
2.20	Interest Suspense to Interest Income Ratio	68
2.21	Interest from Investment to Total Interest Ratio	70
2.22	Total Interest Income to Interest Expenses Ratio	71
2.23	Total Income to Total Expenses Ratio	72
2.24	Total Income to Total Assets Ratio	74
2.25	Net Profit to Shareholders Equity Ratio	75
2.26	Loan and Advances Recovery Ratio	76
2.27	Correlation between Total Deposit and Loans and Advances	77
2.28	Correlation between Loans and Advances and Shareholders Equity	78
2.29	Correlation between Investment and Loans and Advances	79
2.30	Correlation between Total Income and Loans and Advances	79
2.31	Correlation between Interest Suspense and Total Interest Income	80
2.32	Correlation between Loan Loss Provision and Loan and Advances	81`
2.33	Correlation between Interest Income and Net Profit	81

LIST OF FIGURES

Figure No.	Title	page
2.1	Liquid Fund to Total Deposit Ratio	45
2.2	Cash and bank balance to Interest Sensitive Deposit Ratio	47
2.3	Total Assets to Total Liabilities Ratio	48
2.4	Loan and Advances to Total Assets Ratio	50
2.5	Investment to Loan and Advances Ratio	52
2.6	Loan and Advances to Total Deposit Ratio	53
2.7	Investment to Total Deposit Ratio	54
2.8	Loans and Advances to Shareholders Equity Ratio	56
2.9	Non Performing Loan to Total Loan and Advances Ratio	65
2.10	Total Interest Income to Total Income Ratio	66
2.11	Interest Expenses to Total Deposit Ratio	67
2.12	Interest Suspense to Interest Income Ratio	69
2.13	Interest from Investment to Total Interest Ratio	70
2.14	Total Interest Income to Interest Expenses Ratio	71
2.15	Total Income to Total Expenses Ratio	73
2.16	Total Income to Total Assets Ratio	74
2.17	Net Profit to Shareholders Equity Ratio	75

LIST OF ABBREVIATIONS

C.V	:	Coefficient of Variation
FY	:	Fiscal Year
EBL	:	Everest Bank Limited
LBL	:	Lumbini Bank Limited
NPA	:	Non Performing Asset
NPL	:	Non Performing Loan
NRB	:	Nepal Rastra Bank
PE	:	Probable Error
r	:	Correlation Coefficient
Rs.	:	Rupees
S.D.	:	Standard Deviation
TU	:	Tribhuvan University