

LENDING PRACTICES OF FINANCE COMPANIES OF NEPAL

(Lalitpur, Lumbini, PEFIL, KAFAL and NCML)

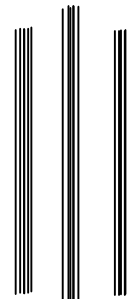
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RECOMMENDATION

This is to certify that the thesis

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**LENDING PRACTICE OF FINANCE COMPANIES OF NEPAL
(Lalitpur, Lumbini, PEFIL, KAFAL & NCML)**

has been prepared and 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 research work entitled “**Lending Practice of Finance Companies of Nepal (Lalitpur, Lumbini, PEFIL, KAFAL & NCML)**” submitted to Research department of Shanker Dev Campus, Faculty of Management, Tribhuvan University, is my original work done in the form of the partial fulfillment of the requirement of Master of Business Studies (MBS) under the supervision of Dr. **Gita Pradhan** and **Mr. Govinda Thapa**, lecturer of **Shanker Dev Campus**.

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TABLE OF CONTENTS

	PAGE NO:
Recommendation	I
Viva voce Sheet	II
Declaration	III
Acknowledgement	IV
Table of Content	V
List of Tables	IX
List of Figures	XI
Abbreviations	XII

CHAPTER – I

INTRODUCTION

1.1 General Background	1
1.2 Brief Profile of Sample Finance Companies	5
1.3 Statement of Problem	8
1.4 Objective of the Study	9
1.5 Significance of the Study	10
1.6 Limitations of the Study	10
1.7 Organization of the Study	11

CHAPTER-II

REVIEW OF LITERATURE

2.1 Conceptual Framework	13
2.1.1 Principles of Good Lending	14

2.1.2 Credit Granting Policy	16
2.1.3 Commercial Credit Information	17
2.1.4 Analysis of Credit Risk	17
2.1.5 Basic Requirement in a borrower	18
2.1.6 Guidelines for Assessing Risk	20
2.1.7 Recovery of Loans and Advances	20
2.1.8 Review of Relevant NRB Directives	21
2.2 Review of Related Studies	30
2.2.1 Review of Books	30
2.2.2 Review of Various Articles	35
2.2.3 Review of Unpublished Dissertation	42
2.3 Research Gap	49

CHAPTER-III

RESEARCH METHODOLOGY

3.1 Research design	50
3.2 Population and Sample	51
3.3 Nature and Sources of Data	51
3.4 Data Collection Procedures	52
3.5 Method of Data Analysis	52
3.5.1 Financial Tools	52
3.5.2 Statistical Tools	54

CHAPTER –IV

PRESENTATION AND ANALYSIS OF DATA

4.1 Measuring the Lending Strength in Relative Term	59
4.1.1 Investment to Loans and Advances and Investment Ratio	59

4.1.2 Loans and Advances to Total Deposit Ratio	61
4.1.3 Loans and Advances to Shareholder's Equity Ratio	63
4.2 Measuring the Lending Strength in Absolute Terms	65
4.2.1 Loans and Advances	65
4.2.2 Non-Performing Loans	67
4.2.3 Interest Income from Loans and Advances	69
4.2.4 Loans Loss Provision	71
4.2.5 Net Profit	73
4.3 Analyzing the Portfolio Behavior of Loans and Advances	75
4.3.1 Category wise loan Classification	75
4.3.2 Hire Purchase Loan to Total Loan and Advances Ratio (%)	79
4.3.3 Housing Loan to Total Loan and Advances Ratio (%)	81
4.3.4 Term Loan to Total Loan and Advances Ratio (%)	82
4.4 Analyzing the Lending Efficiency and its contribution to Total Profitability	83
4.4.1 Loan Loss Provision to Total Loan and Advances Ratio	83
4.4.2 Non-Performing Loan to Total Loan and Advances Ratio	85
4.4.3 Interest Income from Loan and Advances to Total Income Ratio	86
4.4.4 Interest Suspense to Total Interest Income from Loan and Advance Ratio	88
4.4.5 Loan and Advances	89
4.4.6 Interest Income to Interest Expenses Ratio	91
4.4.7 Net Profit to Shareholder's Equity Ratio	92
4.4.8 Earning Per Share (EPS)	93
4.5 Measuring Correlation between Different Variables	94
4.5.1 Correlation between Deposits and Loan and Advances	94
4.5.2 Correlation between Shareholder's Equity & Loan and Advances	95
4.5.3 Correlation between Investments and Loan and Advances	96
4.5.4 Correlation between Total Income and Loan and Advances	98
4.5.5 Correlation between Interest Suspense and Interest Income	99

4.5.6 Correlation between Loan Loss Provision and Loan and Advances	100
4.5.7 Correlation between Interest Income and Net Profit	101
4.6 Measuring the Propensity of Growth based on Trend Value	101
4.6.1 Trend Analysis and Propensity to Growth of Loan and Advances	102
4.6.2 Trend Analysis and Propensity to Growth of EPS	103
4.7 Major Findings	104

CHAPTER-V

SUMMARY, CONCLUSION AND RECOMMENDATION

5.1 Summary	107
5.2 Conclusions	108
5.3 Recommendation	110

Bibliography

Appendix

LIST OF TABLES

TABLE	TITLE	PAGE NO
1.1	Share Structure of Lalitpur Finance Co. Ltd	5
1.2	Share Structure of Lumbini Finance and Leasing Co. Ltd	6
1.3	Share Structure of People's Finance Co. Ltd	6
1.4	Share Structure of Kathmandu Finance Co. Ltd	7
1.5	Share Structure of NIDC Capital Markets Ltd	7
2.1	Guidelines of Assessing Risk	20
4.1	Investment to Loan and Advances	60
4.2	Loan & Advances and Investment to Total Deposit Ratio	62
4.3	Loan and Advances to Shareholder's Equity Ratio	64
4.4	Loan and Advances	66
4.5	Non-Performing Loans	68
4.6	Interest Income from Loan and Advances	70
4.7	Loan Loss Provision (in million)	72
4.8	Net Profit (in million)	73
4.9	Category wise Loan Classification - Lalitpur Finance Co. Ltd. (in million)	75
4.10	Category wise Loan Classification – Lumbini Finance & Leasing Co. Ltd.	76
4.11	Category wise Loan Classification – People's Finance Co. Ltd. (in million)	77
4.12	Category wise Loan Classification – Kathmandu Lalitpur Finance Co. Ltd. (in million)	78
4.13	Category wise Loan Classification – NIDC Capital Markets Ltd. (in million)	79
4.14	Hire Purchase Loan to Total Loan and Advances Ratio (%)	80
4.15	Housing Loan to Total Loan and Advances Ratio (%)	81
4.16	Term Loan to Total Loan and Advances Ratio	82
4.17	Loan Loss Provision to Total Loan and Advances Ratio	84

4.18 Non-Performing Loan to Total Loan and Advances Ratio	85
4.19 Interest Income from Loans and Advances to Total Income	87
4.20 Interest Suspense to Total Interest Income from Loans and Advances Ratio	88
4.21 Loans and Advances to Total Deposit Ratio	90
4.22 Interest income to Interest Expenses Ratio	91
4.23 Net Profit to Shareholder's Equity Ratio	92
4.24 Earning Per Share	93
4.25 r, P. Er. and 6x P. Er. between Deposits and Loan and Advances	94
4.26 r, P. Er. and 6x P. Er. between Shareholder's Equity and Loan and Advances	95
4.27 r, P. Er. and 6x P. Er. between Investments and Loan and Advances	97
4.28 r, P. Er. and 6x P. Er. between Total Income and Loan and Advances	98
4.29 r, P. Er. and 6x P. Er. between Interest Suspense and Interest Income	99
4.30 r, P. Er. and 6x P. Er. between Loan Loss Provision and Loan and Advances	100
4.31 r, P. Er. and 6x P. Er. between Interest Income and Net Profit	101
4.32 Trend Equation and Propensity to Growth of Loans and Advances (in million)	102
4.33 Trend Equation and Propensity to Growth of EPS (in million)	103

LIST OF CHARTS

FIGURES	TITLE	PAGE NO:
4.1	Investment to Loan and Advances	60
4.2	Loan & Advances and Investment to Total Deposit Ratio	62
4.3	Loan and Advances to Shareholder's Equity Ratio	64
4.4	Loans and Advances	66
4.5	Non-Performing Loan	69
4.6	Interest Income from Loan and Advances	71
4.7	Loan Loss Provision	72
4.8	Net Profit (in million)	74
4.9	Hire Purchase Loan to Total Loan loan and Advances Ratio	80
4.10	Housing Loan to Total Loan and Advances Ratio	81
4.11	Term Loan to Total Loan and Advances Ratio	82
4.12	Loan Loss Provision to Total Loan and Advances Ratio	84
4.13	Non-Performing Loan to Total Loan and Advances Ratio	86
4.14	Interest Income from Loans and Advances to Total Income	87
4.15	Interest Suspense to Total Interest Income from Loans and Advances Ratio	88
4.16	Loans and Advances to Total Deposit Ratio	90
4.17	Interest income to Interest Expenses Ratio	91
4.18	Net Profit to Shareholder's Equity Ratio	92
4.19	Earning Per Share	93

ABBREVIATIONS

ADB	=	Agriculture Development Bank
BOD	=	Board of Directors
B.S.	=	Bikram Sambat
C.B.	=	Commercial Banks
Co.	=	Company
C.V.	=	Coefficient of Variance
EPS	=	Earning Per Share
FC	=	Finance Companies
Govt.	=	Government
KAFAL	=	Kathmandu Finance Company
LLP	=	Loan Loss Provision
Ltd.	=	Limited
NBL	=	Nepal Bank Limited
NCML	=	NIDC Capital Market Limited
NEPSE	=	Nepal Stock Exchange
NIDCM	=	NIDC Capita Market Limited
NPA	=	Non-Performing Assets
NPL	=	Non-Performing Loan
NRB	=	Nepal Rastra Bank
Lalitpur	=	Lalitpur Finance Co. Limited
Lumbini	=	Lumbini Finance Co. Limited
PEFIL	=	People's Finance Limited
Peoples	=	People's Finance Limited
P. Er.	=	Probable Error
Pvt.	=	Private
RBB	=	Rastriya Banijya Bank

S.D. = Standard Deviation