

**"Implementation of Nepal Rastra Bank's (NRB)
Directives
In
The Commercial Banks of Nepal"
*(In Context to the Emerging Competitive Banking Environment)***

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This Study has been under taken to analysis the “*Implementation of Nepal Rastra Bank’s (NRB) Directives-In The Commercial Banks of Nepal (In Context to the Emerging Competitive Banking Environment)*” under partial fulfillment of the requirement of MBS degree with a sole objective of blending the follow-up situation of the NRB directives by the “A” class commercial banks in Nepal.

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RECOMMENDATION

This is to certify that the thesis submitted by

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VIVA – VOCE SHEET

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and found the thesis to be original work of the student written according to the prescribed format. We recommend the thesis to be accepted as partial fulfillment of the requirement for

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DECLARATION

I Hereby declare that the work reported in this thesis entitled to “Implementation of Nepal Rastra Bank’s (NRB) Directives In The Commercial Banks of Nepal (*In Context to the Emerging Competitive Banking Environment*)” submitted to the office of the Dean, faculty of Management, T. U. is my original work done in the form of partial fulfillment of the requirement for the Masters of Business Studies (M.B.S.) under the guidance and supervision of Mr. Lalan Dwibedi, lecturer of Thakur Ram Multiple Campus, Birgunj, Nepal .

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List of Abbreviations

US\$ United States of America Dollar

A.D. Anno Domino

% Percent

B.S. Bikaram Sambat

GON Government of Nepal

CRR Cash Reserve Ratio

ATM Automated Teller Machine

Rs. Nepalese Rupees

EBL Everest Bank Limited

HBL Himalayan Bank Limited

NABIL Nabil Bank Limited

NIBL Nepal Investment Bank Limited

NSBI Nepal SBI Bank Limited

USA United States of America

NRB Nepal Rastra Bank

CEO Chief Executive Officer

CB(s) Commercial Bank(s)

CD Ratio Credit-Deposit Ratio

<i>etc</i>	<i>et cetera(Latin)- and so on</i>
BAFIA	Bank and Financial Institutions Act
WTO	World Trade Organization
F/Y	Fiscal Year
CIC	Credit Information Center
TU	Tribhuvan University
ADB/N	Agriculture Development Bank/Nepal
A.M.	Arithmetic Mean
S.D.	Standard Deviation
CV	Coefficient of Variation
RWA	Risk Weighted Asset
TLAC	Total Loan and Advances as Classified
LLP	Loan Loss Provision
AVOVA	Analysis of Variance
SSC	Sum of square between samples
MSC	Mean sum of square between columns
SSE	Sum of square within samples errors
MSE	Mean sum of square between samples errors
NEPSE	Nepal stock Exchange Ltd.
SEBON	Security exchange board of Nepal
NIDC	Nepal industrial Development Corporation