

**DIAGNOSIS OF FINANCIAL HEALTH OF
PASCHIMANCHAL GRAMEEN BIKAS BANK LIMITED
IN THE FRAMEWORK OF PEARLS**

A THESIS

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RECOMMENDATION

This is to certify that the thesis

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BIKAS BANK LIMITED IN THE FRAMEWORK OF PEARLS”

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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We found the thesis to be original work of the student and written according to the prescribed format. We recommended the thesis to be accepted as partial fulfillment of the requirements for Master of Business Studies (M.B.S.)

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DECLARATION

I hereby declare that the work in this thesis entitled, “DIAGNOSIS OF FINANCIAL HEALTH OF PASCHIMANCHAL GRAMEEN BIKAS BANK LIMITED IN THE FRAMEWORK OF PEARLS” has submitted to Faculty of Management, Tribhuvan University is my Original work. It is done in the form of partial fulfillment for the Master of Business Studies (M.B.S) under the supervision and guidance of Dr. Bihari Binod Pokharel, Head of Research Department, Nepal Commerce Campus & Mr. Umesh Koirala of Nepal Commerce Campus.

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ABBREVIATIONS

ABCUL	Association of British Credit Unions Limited
ADB	Asian Development Bank
CBOs	Community Based Organizations
CGAP	Consultative Group to Assist the Poor
CI	Cooperative Institutions
CU	Credit Union
CUES	Credit Union Empowerment and Strengthening
FINGOs	Financial Intermediary Non-Governmental Organizations
FNGOs	Financial Non-Governmental Organizations
FSS	Financial Self Sufficiency
GBB	Grameen Bikas Bank
GNI	Gross National Income
HMG	His Majesty Government
IBP	Intensive Banking Programme
INAFI-N	International Network of Alternative Financial Institution Nepal
MCOs	Micro Credit Organizations
MCPW	Micro Credit for Poor Woman
MCDC	Micro Credit Development Council

MCSC	Micro Credit Summit Campaign
MFDBs	Micro Finance Development Banks
MFI	Micro Finance Institution
MFOs	Micro Finance Organizations
MFP	Micro Finance Project
NEA	Non-earning Assets
NGO	Non Governmental Organization
NRB	Nepal Rastra Bank
NUB	Nirdhan Utthan Bank
OSS	Operating Self Sufficiency
PasGGB	Paschimanchal Grameen Bikas Bank
PCRW	Productive Credit for Rural Women
PR	Prudential Regulation
PRA	Participatory Rural Appraisal
PSCU	Portsmouth Savers Credit Union
PSLP	Priority Sector Lending Program
PY	Previous Year
RDBs	Rural Development Banks
RMFDC	Rural Micro Finance Development Centre
ROSCA	Rotating Savings and Credit Association
RRDB	Regional Rural Development Bank

RSRF	Rural Self-Reliant Fund
SACCOS	Savings and Credit Cooperative Societies
SAP-N	South Asia Partnership-Nepal
SCOs	Saving and Credit Organizations
SFCLs	Small Farmers Cooperatives Limited
SFDB	Small Farmer Development Bank
SFDP	Small Farmer Development Project
STI	Second Tier Institution
TLDP	Third Livestock Development Program
UP	Union Popular
UPA	Union Progresista Amatitlaneca
VDC	Village Development Committee
WOCCU	World Councils of Credit Unions