

**A STUDY ON
LOAN MANAGEMENT OF
COMMERCIAL BANKS OF NEPAL
(A Comparative Study of HBL, NSBI and EBL Bank Limited)**

A THESIS

Submitted By:

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VIVA -VOCE SHEET

We have conducted the viva-voce examination of the thesis presented by

Lal Kaji B.C.

Entitled

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and found the thesis to be the original work of the student written according to the prescribed format.

We recommend the thesis to be accepted as partial fulfillment of the requirements for Master's Degree in Business Studies (M.B.S.)

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RECOMMENDATION

This is to certify that the thesis:

Submitted by

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(A Comparative Study of HBL, NSBI and EBL Bank Limited)**

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DECLARATION

I hereby declare that the work reported in this thesis entitled *A STUDY ON LOAN MANAGEMENT OF COMMERCIAL BANKS OF NEPAL (A Comparative Study of HBL, NSBI and EBL Bank Limited)* submitted to Nepal Commerce Campus, Faculty of Management, Tribhuvan University, is my original work done in the form of partial fulfillment of the requirements for the Master of Business Studies under the supervision of **Dr. Sushil Bhakta Mathema**, Head of Research Department and **Mr. Suresh Sapkota** Lecturer, Nepal Commerce Campus.

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TABLE OF CONTENTS

Viva-Voce Sheet	
Recommendation	
Declaration	
Acknowledgements	
Table of Contents	
List of Tables	
List of Figures	
Abbreviations	

CHAPTER I: INTRODUCTION

1.1	Background of the study	1
1.2	Focus of the study	8
1.3	A brief Profile of the selected commercial Banks	8
1.4	Statement of the Problem	10
1.5	Objectives of the Study	11
1.6	Significance of the Study	11
1.7	Limitations of the Study	12
1.8	Organization of the Study	12

CHAPTER II: REVIEW OF THE LITERATURE

2	Introduction of Review of Literature	14
2.1	Review of Books	14
2.2	Review of Articles	19
2.3	Review of Review of Nepalese Thesis	22
2.4	Research Gap	25

CHAPTER III: RESEARCH METHODOLOGY

3.1	Research Design	27
3.2	Nature and Sources of Data	28
3.3	Population and Sample	28
3.4	Data Collection procedures	29
3.5	Data Analysis Technique	29
3.5.1	Tools for Analysis	30
3.5.2	Financial Tools for Analysis	30
3.5.3	Statistical Tools for Analysis	32

CHAPTER IV: DATA PRESENTATION AND ANALYSIS

4.1	Financial Analysis	36
	4.1.1 Total C/D Ratio	36
4.2	Growth Ratio of loan and Advances	39
4.3	Investment structure in priority and Deprived sector	40
	4.3.1 Priority sector	40
	4.3.1.1 Limitation of the priority sector lending	40
	4.3.2 Deprived sector lending	41
	4.3.3 Priority and Deprived Sector Lending by NSBI	42
4.4	Trend Analysis of Deposit Trend of CB of Nepal	45
	4.4.1 Trend Analysis of Deposit and Loan of HBL	46
	4.4.2 Trend Analysis of Deposit and Loan of SBI	47
	4.4.3 Trend Analysis of Deposit and Loan of EBL	49
4.5	Percentage of Nonperforming loan of CB's	51
4.6	Loan loss provision made by CB of Nepal	57
4.7	Comparative study of the deposit and loan Growth of the CB's	61
4.8	Comparative study of the % of Non performance loan of the CB's	63
4.9	Correlation Analysis	64
4.10	Regression Analysis of sample Banks of CB's	71
4.11	Major Findings of the Study	75

CHAPTER V: SUMMERY, CONCLUSION AND RECOMMENDATIONS

5.1	Summary	79
5.2	Conclusion	82
5.3	Recommendations	84

BIBLIOGRAPHY (References)

ANNEXES

LIST OF TABLES

<i>Table</i>	<i>Title</i>	<i>Page No:</i>
1	No of commercial banks	7
3	Sample selected Banks of CB of Nepal	29
4	Loan & Advances to Deposit Ratio of HBL	37
5	Loan & Advances to Deposit Ratio of NSBI	37
6	Loan & Advances to Deposit Ratio of EBL	38
7	Growth Ratio of Credit & Deposit of HBL, NSBI, EBL	39
8	Percentage of priority & Deprived sector lending by HBL	41
9	Percentage of priority & Deprived sector lending by NSBI	43
10	Percentage of priority & Deprived sector lending by EBL	44
11	Trend Analysis of Deposit & Credit of HBL Bank	46
12	Trend Analysis of Deposit & Credit of NSBI Bank	48
13	Trend Analysis of Deposit & Credit of EBL Bank	49
14	Percentage of Non performance loan of HBL	52
15	Percentage of Non performance loan of NSBI	54
16	Percentage of Non performance loan of EBL	56
17	Loan loss provision of HBL	58
18	Loan loss provision of NSBI	59
19	Loan loss provision of EBL	60
20	Comparative study of the deposit & loan Growth of the CB's	61
21	Comparative study of the % of Non performance loan of the CB's	63
22	Calculation of ROA% & ROE % of HBL	65
23	Calculation of ROA% & ROE % of NSBI	65
24	Calculation of ROA% & ROE % of EBL	65
25	Correlation between substanding & ROA of CB's	66
26	Correlation between doubtful & ROA of CB's	67
27	Correlation between bad & ROA of CB's	68
28	Correlation between substanding & ROE of CB's	69
29	Correlation between doubtful & ROE of CB's	69
30	Correlation between bad & ROE of CB's	70
31	Regression Analysis of HBL	71
32	Regression Analysis of NSBI	72
33	Regression Analysis of EBL	74

LIST OF FIGURES

<i>Figure No.</i>	<i>Title</i>	<i>Page No.</i>
1	Trend Analysis of Growth Ratio of Credit & Deposit Of sample Banks	39
2	% of Priority & Deprive sector lending by HBL	42
3.	% of Priority & Deprive sector lending by NSBI	43
4	% of Priority & Deprive sector lending by EBL	44
5	Trend Analysis of Deposit &loan of HBL Bank	47
6	Trend Analysis of Deposit &loan of NSBI Bank	48
7	Trend Analysis of Deposit &loan of EBL Bank	50
8	Percentage of Non performance loan of HBL	53
9	Percentage of Non performance loan of NSBI	55
10	Percentage of Non performance loan of EBL	57
11	Comparative study of the Deposit &loan Growth of the CB's	62
12	Comparative study of the % of Non performance of the CB's	63

ABBREVIATIONS

CBs	: Commercial Banks
C/D	: Credit to Deposit
EBL	: Everest Bank limited
FY	: Fiscal Year
HBL	: Himalayan Bank limited
i.e.	: That is
Ltd.	: Limited
NEPSE	: Nepal Stock Exchange Limited
NGO	: Non Government organization
NPL	: Non performance
NRB	: Nepal Rastra Bank
NSBI	: Nepal SBI
PE	: Probable Error
r	:Correlation
RBB	: Rastriya Banijya Bank Limited
ROA	: Return on Assets
ROE	: Return on equity
ROSE	: Return on shareholder equity
Rs.	: Rupees
TD	: Total Deposit
2004	2004/05
&	: and
%	: Percentage