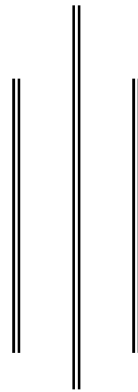


**"Implementation of Nepal Rastra Bank's (NRB)
Directives
In
The Commercial Banks of Nepal"
*(In Context to the Emerging Competitive Banking Environment)***



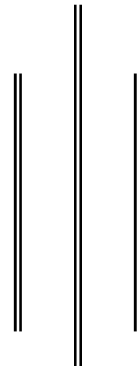
By :

Mangeswar Prasad Yadav

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A Thesis Submitted to:

Office of Dean
Faculty of Management
Tribhuvan University

In partial fulfillment of the requirement of the degree of
Master of Business Studies (MBS)
January, 2009

RECOMMENDATION

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

has been approved by this Department in the prescribed format of Faculty of Management.

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In

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(In Context to the Emerging Competitive Banking Environment)

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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Viva-Voce Committee

Chair Person (Viva Committee)

Member (Thesis Supervisor)

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BIRGUNJ , NEPAL

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 .

Date

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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