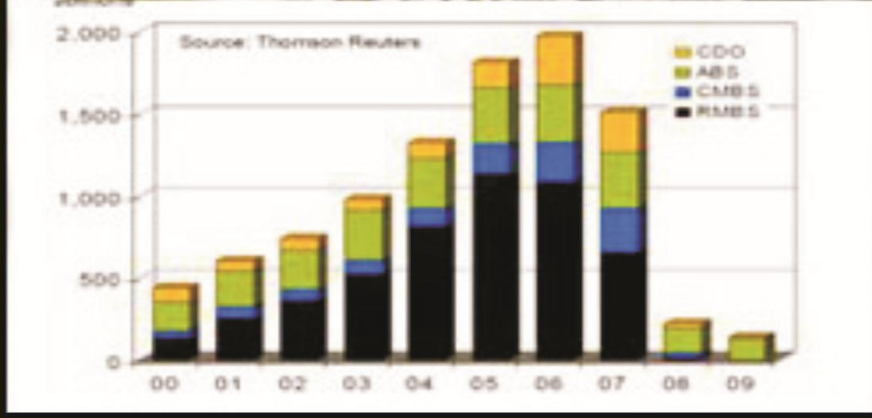


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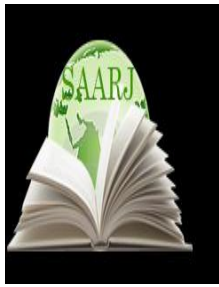
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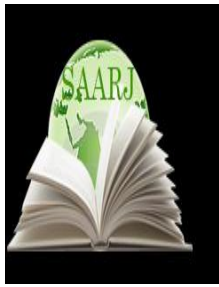


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SR. NO.	PARTICULAR	PAGE NO.	DOI NUMBER
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2.	<b>TREND OF NPAS IN PUBLIC SECTOR BANKS: A STUDY OF PRE AND POST CRISIS PERIOD</b>  Manvir Kaur	16-28	<b>10.5958/2319-1422.2018.00007.3</b>
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**DETERMINANTS OF LENDING BEHAVIOR: EVIDENCE FROM  
NEPALESE COMMERCIAL BANKS**

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**ABSTRACT**

*This study examined the determinants of lending behavior in Nepalese commercial banks. This study is based on secondary data collected from 17 commercial banks operating in Nepal for the period of 2007/08 to 2015/16. The data were collected from annual reports of commercial banks and banking and financial statistics of NRB published by Nepal Rastra bank. The regression model is used to test the impact of bank specific and macroeconomic determinants of lending of commercial banks in Nepal. The study reveals that bank size, volume of deposit and cash reserve requirement ratio is the major determinant of loan and advances of Nepalese commercial banks. It shows that larger the bank size, higher would be the loan and advances. Similarly, volume of deposit has positive and significant impact on loan and advances. It shows that higher the volume of deposit, higher would be the loan and advances. Likewise, increase in cash reserve requirement ratio leads to decrease in loan and advances. The negative relationship between liquidity ratio and loan and advances shows that when the loan amount provided by banks increase, the amount of illiquid assets in the total assets portfolio of banks increase which leads to the reduction in the level of liquid assets held by the banks. Inflation rate and loan and advances have negative relationship which indicates higher the inflation rate, it leads to decrease in loan and advances. Similarly, GDP has positive relationship with loan and advances. The study suggests that Nepalese commercial banks should make strategy on how to retain more deposit so as to improve on their lending performance.*

**KEYWORDS:** *Loan and Advances, Volume Of Deposit, Bank Size, Liquidity Ratio, Cash Reserve Requirement Ratio, Gross Domestic Product And Inflation Rate*

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**TREND OF NPAs IN PUBLIC SECTOR BANKS: A STUDY OF PRE AND  
POST CRISIS PERIOD**

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**ABSTRACT**

*An effort has been made to evaluate the impact of crisis on non-performing assets of Public Sector Banks. Secondary data were used in the present study. The secondary data to non-performing assets from 2001-02 to 2011-12 were collected from various issues of RBI Bulletins. The results mainly indicate that Public Sector Banks have high ratio of nonperforming assets in agriculture Sector due to their primary obligation to lend this sector. The impact of crisis was seen in all Public Sector Banks where the non-performing assets were decreased significantly in the pre-crisis period but was increased at higher rate in Allahabad Bank. The government has realized the importance of management and control of NPAs and in that light introduced legislation through the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (the SARFAESI Act), to institutionalize the process of creating value for investors in the Non-Performing Asset Portfolios of banks and financial institutions. During the pre-crisis period level of NPAs were low but during post crisis period level of NPAs increase in all public Sector Banks. But the impact of crisis was seen in SBI, SBOP, Central Bank of India, Indian Overseas Bank, Vijaya Bank and PNB. Information collected through field survey and secondary data was also used and analysed with different statistical tools simple regression and step wise multiple regression.*

**KEYWORDS:** Regression, Securitization, Non-Performing,

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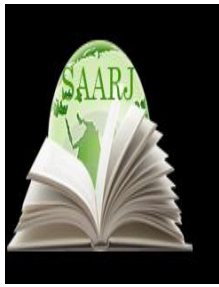
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**CUSTOMERS' ADOPTION AND USE OF E-BANKING SERVICES: A  
STUDY IN PUBLIC COMMERCIAL BANKS, SRI LANKA**

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**ABSTRACT**

*Internet banking plays a major role in banking sector. It seems that commercial banks has not yet attracted sufficient customers to use internet banking when compared with the other developed and developing countries in Sri Lanka. In many developed countries growth has been experienced in banking sector due to evolution of internet banking in last two decades. Huge investments have been made by different banks in interactive information systems in order to provide advanced services to their customers and in return expect increased profits and market share. However, if customers fail to accept or fully utilize such services than the chances of losses from these investments are likely. In this study the researcher concerns the factors influencing on the customer adoption and uses of e- banking system in Sri Lankan public commercial banks' perspective especially in Colombo District. The research framework based on the factors which mainly include customer attitude, subjective norms, perceived behavioral Control, A Questionnaire survey was conducted to gather the data and 231 complete responses were gathered from banking customers who were internet users from Colombo district. Public commercial banks have been selected in Colombo District based on non-probability sampling method (quota sampling method). Multiple regression has been used for the analysis. Researcher found the factors influencing on the customer adoption of e- banking and gives recommendations in this study to identify the factors influencing on customer adoption of internet banking in the study area.*

**KEYWORDS:** *E-banking, Customer Attitude, Subjective Norms, Perceived Behavioral Control, Sri Lanka, Commercial banks.*

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