Suggestions

1. Adoption of international banking standard (Basel II Norms) to face the competition and creditworthiness at international level.

2. Non performance Assets of the government banks should be declared for the public so that the public should know the actual present status of the bank operation and efficiency

3. Banking data should be made public and made available for the researcher so that the real trend and progress of the banking can be analyzed, interpreted that will help to further development of the banking system and their operation in the country

4. The study shows privatization will increase capital adequacy ratio of banks and lead to increase the liability and competitiveness of banks, recapitalization of public banks in one solution

5. Asset management, risk management by providing well experienced and well educated managers and staffs for profit/ loss evaluation of investment plans

6. Expansion of banks activity to non-interest activities on stock market, government security market, leasing and financial services which increase the non-interest earning of banks

7. Institutional reform on banking rules and regulation to adopt the international standards and supervision guidelines by the assistance of international institutions like BIS and IMF to provide the efficient structure and institutional environment

8. Long-term planning for liberalization and marketization of adoption mechanism after improving the institutional environment and structure of system that lead to financial development

9. Planning to reform the financial repression condition on banking sector of country which is one of the very important obstacles of efficient financial market

10. The importance of monitoring and surveillance organization as well as independent supervision department for money market and capital market to work competitively in the economic environment of the country

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