

**LOAN DISBURSEMENT AND RECOVERY OF JOINT
VENTURE BANKS UNDER NEPAL RASTRA BANK
DIRECTIVES**

(A Comparative Study of Everest Bank Limited and Himalayan Bank Limited)

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RECOMMENDATION

This is to certify that the thesis

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has been prepared as approval by this Department in the prescribed format of Faculty of Management. This thesis is forwarded for examination.

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Rastra Bank Directives** (A Comparative study of Everest Bank Limited and
Himalayan Bank Limited)

and found the thesis to be the original work of the student and written according to
the prescribed format, we recommend the thesis to be accepted as partial
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ABBREVIATIONS

ABBS	Anywhere Branch Banking System
ADBL	Agriculture Development Bank Limited
ATM	Automatic Teller Machine
CRR	Cash Reserve Ratio
EBL	Everest Bank Limited
EPS	Earning Per Share
FDR	Fixed Deposit Receipt
F/Y	Fiscal Year
GDP	Gross Domestic Product
HBL	Himalayan Bank Limited
HMG/N	His Majesty's Government Nepal
L/C	Letter of Credit
Ltd.	Limited
NBL	Nepal Bank Ltd
NIDC	Nepal Industrial Development Corporation Ltd
NRB	Nepal Rastra Bank
P.E.	Probable Error
'r'	Coefficient of correlation
RDL	Revolving Demand Loan
RBB	Rastriya Banijya Bank
STDL	Short Term Demand Loan
TU	Tribhuvan University