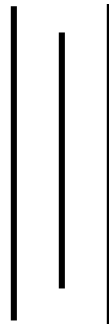


CREDIT MANAGEMENT IN COMMERCIAL BANKS OF NEPAL
(With Special Reference to SCBNL, NABIL, EBL and HBL)

By:
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A Thesis Submitted to:
Office of the Dean
Faculty of Management
Tribhuvan University



*In partial fulfillment of the requirement for the Degree of
Master of Business Studies (M.B.S)*

Kathmandu, Nepal
December, 2009

RECOMMENDATION

This is to certify that the Thesis

Submitted by:

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CREDIT MANAGEMENT IN COMMERCIAL BANKS OF NEPAL
(With Special Reference to SCBNL, NABIL, EBL and HBL)

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

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(With Special Reference to SCBNL, NABIL, EBL and HBL)

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 fulfillment of the requirement for

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Faculty of Management

Shanker Dev Campus

DECLARATION

I hereby declare that the work reported in this thesis entitled “**CREDIT MANAGEMENT IN COMMERCIAL BANKS OF NEPAL** (*with Special Reference to SCBNL, NABIL, EBL and HBL*)” submitted to Office of the Dean, Faculty of Management, Tribhuvan University, is my original work done in the form of partial fulfillment of the requirement for the Master’s Degree in Business Study (M.B.S.) under the supervision of **Ruchila Pandey, Reader** of Shanker Dev Campus.

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Hira Mani Subedi

Researcher

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ABBREVIATIONS

CA	:	Credit and Advances
CLP	:	Credit Loss Provision
Cr.	:	Credit
CV	:	Coefficient of Variation
EBL	:	Everest Bank Limited
HBL	:	Himalayan Bank Limited
II	:	Interest Income
IIC	:	Interest Income on Credit
NABIL	:	Nepal Arab Bank Limited
NCA	:	Net Credit and Advances
NPAT	:	Net Profit after Tax
NPC	:	Non Performing Credit
r	:	Correlation Coefficient
R	:	Multiple Correlation Coefficient
S.D.	:	Standard Deviation
SCBNL	:	Standard Chartered Bank Nepal Limited
TA	:	Current Liabilities
TC	:	Total Credit