

CREDIT MANAGEMENT
(A COMPARATIVE STUDY OF HIMALAYAN BANK LIMITED
AND NABIL BANK LIMITED)

A THESIS

Submitted By

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RECOMMENDATION

This is to certify that the Thesis

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Entitled:

CREDIT MANAGEMENT

**(A COMPARATIVE STUDY OF HIMALAYAN BANK LIMITED AND
NABIL BANK LIMITED)**

Has been prepared as approved by this Department in the prescribed format of the
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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 Master Degree of Business Studies (M.B.S.)

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DECLARATION

I hereby declare that the work reported in this thesis entitled “CREDIT MANAGEMENT (A COMPARATIVE STUDY OF HIMALAYAN BANK LIMITED AND NABIL BANK LIMITED)” 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 Biraj Pyakurel of Nepal Commerce Campus. TU.

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ABBREVIATIONS

\bar{X}	Arithmetic mean
A.D.	Anno Domine
ADB	Agricultural Development Bank
ADB/N.	Agricultural Development Bank of Nepal
AGM	Annual General Meeting
APEC	Asia Pacific Economic Cooperation
AV	Average
B.S.	Bikram Sambat
BC	Before Christ
BOK	Bank of Kathmandu
C.V.	Co-efficient of variation
CB	Commercial Bank
CD	Credit-Deposit
d.f.	Degree of freedom
DPS	Divided Per Share
EBL	Everest Bank Limited
EPS	Earning per share
F/Y	Fiscal Year
FOM	Faculty of Management
HBL	Himalayan Bank Limited
HMG	His Majesty's Government
i.e.	That is
JVB	Joint Venture Bank
KBL	Kumari Bank Limited
L/C	Letter of credit
MBA	Masters of Business Administration
MBS	Masters of Business Studies

MPS	Market Price per Share
NABIL	Nepal Arab Bank Limited
NBBL	Nepal Bangladesh Bank Limited
NBL	Nepal Bank Limited
NCCBL	Nepal Credit Commerce Bank Limited
NEPSE	Nepal Stock Exchange Limited
NGBL	Nepal Grind lay's Bank Limited
NGOs	Non-Government Organizations
NIBL	Nepal Investment Bank Limited
NICBL	Nepal Industrial & Commercial Bank Limited
NIDC	Nepal Industrial Development Corporation
NPA	Non-Performing Assets
NPL	Non-Performing Loan
NRB	Nepal Rastra Bank
NSBIBL	Nepal SBI Bank Limited
P.E.	Probable Error
r	Correlation coefficient
RBBL	Rastriya Banijya Bank Limited
Rs.	Rupees
S.D.	Standard Deviation
SCBNL	Standard Chartered Bank Nepal Limited
SD	Standard Deviation
SDR	Stock Dividend Ratio
SEBO	Security Board
SEC	Security Exchange Center
SMS	Short Message Service
T.U.	Tribhuvan University
T-Bill	Treasury bill
Var	Variance