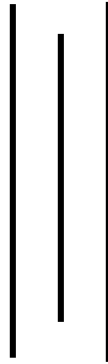


**CREDIT MANAGEMENT IN NEPALESE COMMERCIAL BANKS**  
**(With reference to NABIL, SCBNL, EBL & NIBL)**

**By**  
**SUJIT LAL KARN**  
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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**  
**September, 2009**

# **RECOMMENDATION**

This is to certify that the Thesis

Submitted by:

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**Entitled:**

**CREDIT MANAGEMENT IN NEPALESE COMMERCIAL BANKS**

**(With reference to NABIL, SCBNL, EBL & NIBL)**

*has been prepared as approved by this Department in the prescribed format of the  
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# VIVA-VOCE SHEET

We have conducted the viva –voce of the thesis presented

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**(With reference to NABIL, SCBNL, EBL & NIBL)**

*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.)**

## Viva-Voce Committee

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Member (Thesis Supervisor) .....

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## **DECLARATION**

I hereby declare that the work reported in this thesis entitled “**CREDIT MANAGEMENT IN NEPALESE COMMERCIAL BANKS (With reference to NABIL, SCBNL, EBL & NIBL)**” 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 **Dr. Shilu Manandhar Bajracharya** of Shanker Dev Campus.

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## ABBREVIATIONS

%	=	Percentage
A/C	=	Account
ATM	=	Automatic Teller Machine
DBL	=	Dubai Bank Limited
EBIL	=	Emirates Bank International Limited
EBL	=	Everest Bank Limited
F.Y	=	Fiscal Year
Govt.	=	Government
i.e.	=	That is
L/C	=	Letter of Credit
NABIL	=	Nepal Arab Bank Limited
NRB	=	Nepal Rastra Bank
S.N.	=	Serial Number
SCBNL	=	Standard Chartered Bank Nepal Limited
USA	=	United State of Asia