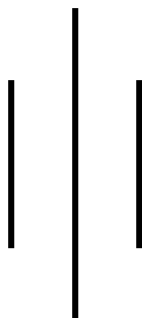


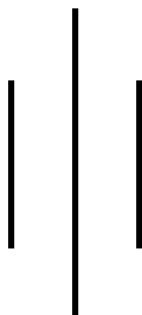
**A Thesis on**  
**LENDING PRACTICES OF NEPAL**  
**INVESTMENT BANK LIMITED**



**Submitted by:-**

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**Submitted to:-**

Office of the Dean  
Faculty of Management  
Tribhuvan University

In the Partial Fulfillment of the Requirement for the Degree of  
Master of Business Studies (M.B.S.)

Birgunj, Parsa  
September, 2011

# **Recommendation**

This is to certify that the thesis

Submitted by

Saru Shrestha

Entitled

## **Lending Practices of Nepal Investment Bank Limited**

Has been prepared as approved by the department in the prescribed format of Faculty of Management . This Thesis forwarded for examination.

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And found the Thesis to be original work of the student and written according to the prescribe format. We recommended the Thesis to be accepted partial fulfillment of the requirement for Master Degree of Business Studies (MBS).

## VIVA-VOCE COMMITTEE

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Date: .....

# DECLARATION

I hereby declare that the work reported in this thesis entitled "LENDING PRACTICES OF NEPAL INVESTMENT BANK LIMITED" submitted to the office of the dean, department of management is my original work done in the form of partial fulfillment of the requirement of Master's Degree in Business Studies under the supervision of lecturer Mr. Dipendra Kr. Chaudhary of Hari Khetan Multiple Campus, Birgunj, Parsa.

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I apologize for any errors communitied in thesis work.

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# ABBREVIATIONS

\$	:	Dollar
ADB	:	Asian Development Bank.
ADB/N	:	Agriculture Development Bank of Nepal.
ATM	:	Automated Teller Machine.
B.S.	:	Bikram Sambat.
BR Act	:	Banking Regulations Act.
CIB	:	Credit Information Bureau.
EBL	:	Everest Bank Limited.
EPS	:	Earning Per Share.
F/Y	:	Fiscal Year
GDP	:	Gross Domestic Product.
GNI	:	Gross National Income.
GNP	:	Gross National Product.
GON	:	Government of Nepal.
HBL	:	Himalayan Bank Limited.
I.M.F	:	International Monetary Fund.
LLP	:	Loan Loss Provision.
NGO	:	Non-Governmental Organization.
NIBL	:	Nepal Investment Bank Ltd.
NIDC	:	Nepal Industrial Development Corporation.
NPA	:	Non Performing Assets.
NPL	:	Non Performing Loan.
NRB	:	Nepal Rastra Bank.
P.Er.	:	Probable Error.
$r^2$	:	Coefficient of Determination.
r	:	Karl Pearson's Correlation Coefficient
RBB	:	Rastriya Banijya Bank.
RDB	:	Rural Development Bank.
Rs.	:	Rupees.
UK	:	United Kingdom
USA	:	United State of America.
USD	:	United State Dollar.
	:	Standard Deviation.
CV	:	Coefficient of Variation.
$\bar{X}$	:	Mean.