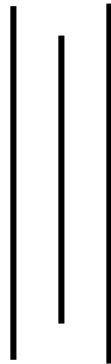


# **LENDING POLICY OF COMMERCIAL BANKS IN NEPAL**



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

**Birgunj, Parsa**

**August, 2009**

## **RECOMMENDATION**

This is to certify that the thesis

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*Entitled:*

## **LENDING POLICY OF COMMERCIAL BANKS IN NEPAL**

*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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*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 this thesis entitled “**Lending Policy of Commercial Banks in Nepal**” submitted to Hari Khetan Multiple Campus, faculty of management, Tribhuvan University, is my original work done in the form of partial fulfillment of the requirement for the Master Degree of Business Studies (MBS) under the supervision of my thesis supervisor Mr. Rambabu Prasad Chaurasiya, Lecturer of Hari Khetan Multiple Campus, Tribhuvan University, Birgunj.

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**Ujjowl Rijal**

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## ABBREVIATIONS

ADB	Agriculture Development Bank Limited
BOK	Bank of Kathmandu Limited
C.I.B	Credit Information Bureau
EBL	Everest Bank Limited
F.Y	Fiscal Year
HBL	Himalayan Bank Limited.
I.I	Interest Income
I.I.L.A	Interest Income from Loan and advances
KBL	Kumari Bank Limited
LA	Loan and advances
LAXMI	Laxmi Bank Limited
LBL	Lumbini Bank Limited
L.L.P	Loan Loss Provision
MBL	Machhapuchhare Bank Limited
NABIL	Nabil Bank Limited.
NBBL	Nepal Bangladesh Bank Limited.
NBL	Nepal Bank Limited
NCCB	Nepal Credit & Commerce Bank
NIBL	Nepal Investment Bank Limited.
NIBD	Non Interest Bearing Deposit

NIC	Nepal Industrial & Commercial Bank Limited
No.	Number
NP	Net Profit
NPL	Non Performing Loan
NRB	Nepal Rastra Bank
NSBIB	Nepal SBI Bank Limited.
P.Er	Probably Error
RBB	Rastriya Banijya Bank
Rs.	Rupees
SBL	Siddhartha Bank Limited
SCBL	Standard Chartered Bank (Nepal) Limited
T.U	Tribhuvan University