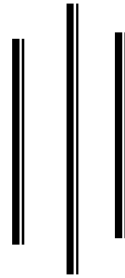


**A STUDY ON COMPARATIVE CREDIT RISK MANAGEMENT OF
RASTRIYA BANIJYA BANK LIMITED AND NEPAL INDUSTRIAL
AND COMMERCIAL BANK LIMITED OF NEPAL**



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A Thesis Submitted to:

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Kathmandu, Nepal

In Partial Fulfillment of the Requirement of the Degree of

Master of Business Studies (MBS)

Kathmandu

JULY, 2013

RECOMMENDATION

This is to Certify that the Thesis:

Submitted By:
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Entitled:

**A STUDY ON COMPARATIVE CREDIT RISK MANAGEMENT OF
RBB AND NIC BANK OF NEPAL**

Has been prepared as approved by this Department in the prescribed format
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Master of Business Studies (MBS)

Viva-Voce Committee

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Member(CDM) :.....

Date:.....

DECLARATION

I hereby Declare that the work reported in this thesis entitled “**A study on comparative credit Risk Management of RBB and NIC bank of Nepal**” submitted to Central Department of Management, Kirtipur, Tribhuvan University, is my original work done in the form of partial fulfillment of the requirement for the Master in Business Studies under the supervision of **Prof. Dr.Radhe Shyam Pardhan.**

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Gokul Chandra Marasini

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ABBREVIATION

RBB	-	Rastriya Banijya bank Limited
NIC	-	Nepal Industrial and Commercial Bank limited
NPL	-	Non performing Loan
NRB	-	Nepal Rastra Bank
RMC	-	Risk Management committee
CPG	-	Credit policies Guidelines
LLP	-	Loan loss provision
ROA	-	Return on Assets
ROE	-	Return on Equity
MIS	-	Management Information System
S.D	-	Standard Deviation
C.V	-	Coefficient of variation
P.E	-	Probable Error
OD	-	Overdraft
FY	-	Fiscal Year
GDP	-	Gross Domestic Product
MOF	-	Ministry of Finance
T.U.	-	Tribhuvan University
US	-	United States
\$	-	Us Dollar
%	-	Percentage