

Credit Management Analysis of Commercial Banks in Nepal

A Thesis

By

SANJAYSWAR SHRESTHA

ST. Xavier's College

Roll No.: 2820025

T.U. Reg. No: 7-2-410-42-2004

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DECLARATION

I hereby declare that the work reported in this thesis entitled “**Credit Management Analysis of Commercial Banks in Nepal**” submitted to Office of Dean, Faculty of Management, Tribhuvan University is my original work done for the partial fulfillment of the requirements for the Master of Business Studies (MBS) under the supervision of Mr. Shankar Thapa of St. Xavier College.

Sanjayswar Shrestha

St. Xavier College

Exam Roll No: 2820025

T.U. Reg. No: 7-2-410-42-2004

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Needless to say, "to err is human" and I cannot reach to the expectation. For any remaining error in the calculation and the description reported in this dissertation are of course, entirely my responsibilities. I hope the possible errors would be covered by the subsequent studies in this field in the future.

Sanjayswar Shrestha

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List of Abbreviation:

SCBNL	Standard Chartered Bank Nepal Limited
NABIL	Nabil Bank Limited
EBL	Everest Bank Limited
LTD	Limited
NRB	Nepal Rastra Bank
SBL	Sanima Bank Limited
GDP	Gross Domestic Product
SME	Small and Medium Sized Enterprises
P/E Ratio	Per Earning Ratio
FY	Fiscal Year
IMF	International Monetary Fund
A.D	Anno Domini
EMH	Efficient Market Hypothesis
C	Capital Adequacy
E	Earning
L	Liquidity
NPA	Non Performing Assets
y-o-y	Year on Year
L/C	Letter of Credit
P	Profitability
I	Interest
O	Operating Expenses
CIB	Credit Information Report
CLASS	Commercial Loan Analysis Support System
SVBL	Siddhartha Vikas Bank Limited
C.V.	Coefficient of Variation
S.D.	Standard Deviation