

A COMPARATIVE STUDY ON CREDIT UNCERTANITIES MANAGEMENT OF COMMERCIAL BANKS

(With Reference to Nepal Investment Bank Limited and NABIL Bank Limited)



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In the partial fulfillment of requirements for the
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RECOMMENDATION

This is to certify that the thesis
Submitted by

Sunira Tuladhar

Entitled

**A Comparative Study on Credit Uncertainties Management of
Commercial Banks**

(With Reference to Nepal Investment Bank Limited and NABIL Bank Limited)

has been prepared as approved by this department in the prescribed format of Faculty
of Management. This thesis is forwarded for examination.

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VIVA-VOCE SHEET

We have conducted the viva-voce examination of the thesis presented

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Commercial Banks**
(With Reference to Nepal Investment Bank Limited and NABIL Bank Limited)

and found the thesis to be the original work of the student written according to the prescribed format. We recommended this thesis to be accepted in partial fulfillment of the requirements for Master of
Business Studies (M.B.S.)

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DECLARATION

I hereby declare that the work reported in this thesis entitled "**A Comparative Study on Credit Uncertainties Management of Commercial Banks (With Reference to Nepal Investment Bank Limited and NABIL Bank Limited)**" submitted to St. Xaviers Campus, Tribhuvan University, is my original work. It is done in the form of partial fulfillment of the requirement for the Master of Business Studies (M.B.S.) under the supervision and guidance of Shankar Thapa.

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ABBREVIATIONS

APEC	Asia Pacific Economic Cooperation
CAR	Capital Adequacy Ratio
CEO	Chief Executive Officer
CIB	Credit Information Bureau
CIC	Credit Information Center Ltd.
CPG	Credit Policies Guidelines
EBIL	Emirates Bank International Ltd.
EPS	Earning Per Share
FIs	Financial Institutions
FY	Fiscal Year
GDP	Gross Domestic Product
i.e.	that is
IRR	Interest Rate Risk
NBL	Nepal Bank Ltd.
NBLB	National Bank Ltd. Bangladesh
NIBL	Nepal Investment Bank Ltd.
NPAs	Non-performing Assets
NRB	Nepal Rastra Bank
RAROC	Risk Adjusted Return on Economic Capital
ROE	Ratio Return on Equity
T.U.	Tribhuvan University
WTO	World Trade Organization