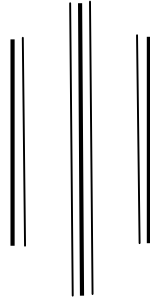
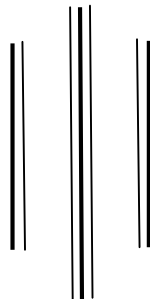


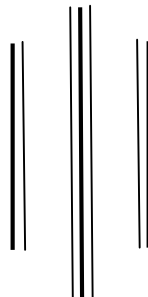
**LOAN DISBURSEMENT AND RECOVERY MANAGEMENT OF  
JOINT VENTURE BANKS IN NEPAL**  
(A comparative Study of Everest Bank Limited and Himalayan Bank Limited)



**Submitted By**  
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**A Thesis Submitted to:**  
**Central Department of Management**  
**Tribhuvan University**



**In the partial fulfillment of the requirement of the**  
**Master's Degree in Business Studies (MBS)**  
**Kirtipur, Kathmandu**  
**Nov, 2011**

# **RECOMMENDATION**

This is to certify that the thesis

Submitted by:

**BIDHYA SHARMA**

Entitled:

**LOAN DISBURSEMENT AND RECOVERY MANAGEMENT OF**

**JOINT VENTURE BANKS IN NEPAL**

**(A comparative Study of Everest Bank Limited and Himalayan Bank Limited)**

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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## **VIVA-VOCE SHEET**

We have conducted the viva –voce of the thesis presented

By

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Entitled:

**LOAN DISBURSEMENT AND RECOVERY MANAGEMENT OF**

**JOINT VENTURE BANKS IN NEPAL**

**(A comparative Study of Everest Bank Limited and Himalayan Bank Limited)**

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 the Master's Degree in Business Studies (MBS)

### **Viva-Voce Committee**

Head, Research Committee .....

Member (Thesis Supervisor) .....

Member (External Expert) .....

Member (Central Department of Management) .....

## **DECLARATION**

I here by declare that the work reported in this thesis entitled “**LOAN DISBURSEMENT AND RECOVERY MANAGEMENT OF JOINT VENTURE BANKS IN NEPAL** (A Comparative study of Everest Bank Limited and Himalayan Bank Limited)” submitted to Tribhuvan University, Kirtipur, Faculty of Management, is my original work done in the form of partial fulfillment of the requirement for the Master’s Degree in Business Study (M.B.S.) under the supervision of **Mr. Sanjay Shrestha**, Lecturer, Tribhuvan University, Kirtipur.

.....

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## **ACKNOWLEDGEMENT**

This thesis entitled “**LOAN DISBURSEMENT AND RECOVERY MANAGEMENT OF JOINT VENTURE BANKS IN NEPAL** (A Comparative study of Everest Bank Limited and Himalayan Bank Limited)” has been prepared in partial fulfillment for the Masters degree in Business Studies (MBS) under the supervision of **Mr. Sanjay Shrestha**, Lecturer, of Tribhuvan University, Kirtipur, Faculty of Management. It is my privilege of getting helps and co-operation from different persons.

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**Bidhya Sharma**

**Date :** .....

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# ABBREVIATIONS

ABBS	Anywhere Branch Banking System
ADBL	Agriculture Development Bank Limited
ATM	Automatic teller Machine
CRR	Cash Reserve Ratio
CV	Coefficient of Variance
EBL	Everest Bank Limited
EPS	Earning Per Share
FDR	Fixed Deposit Receipt
F/Y	Fiscal Year
HBL	Himalayan Bank Limited
L/C	Letter of Credit
Ltd.	Limited
NPA	Non Performing Assets
NRB	Nepal Rastra Bank
P.E.	Probable Error
'r'	Coefficient of correlation
RDL	Revolving Demand Loan
STDL	Short Term Demand Loan
TU	Tribhuvan University