

**COMPARATIVE ANALYSIS OF CREDIT RISK MANAGEMENT OF
RASTRIYA BANIJYA BANK LIMITED AND NIC ASIA BANK
LIMITED OF NEPAL**



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RECOMMENDATION

This is to Certify that the Thesis:

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Entitled:

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

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DECLARATION

I hereby declare that the work reported in this thesis entitled “**A study on Comparative Analysis of Credit Risk Management of Rastriya Banijya Bank Limited and NIC Asia Bank of Nepal**” submitted to Department of Management, Mechi Multiple campus, Bhadrapur is my original work done in the form of partial fulfillment of the requirement for the Master in Business Studies under the supervision of Asst. Prof. **Dr. Prithivi Bikram Rai**.

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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
F.Y.	-	Fiscal Year
GDP	-	Gross Domestic Product
MOF	-	Ministry of Finance
T.U.	-	Tribhuvan University
US	-	United States
\$	-	Us Dollar
%	-	Percentage
SWOT	-	Strength, Weakness, Opportunity, Threat