

**CREDIT MANAGEMENT IN NEPALESE**

**COMMERCIAL BANKS**

**(With reference to NABIL, NIBL & SCBNL)**

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***In partial fulfillment of the requirement for the Degree of***

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## **RECOMMENDATION**

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**(With reference to NABIL, NIBL & SCBNL)**

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#### **DECLARATION**

I hereby declare that the work reported in this thesis entitled "**Credit Management in Nepalese Commercial Banks (With reference to NABIL, NIBL & SCBNL)**" submitted to Office of the Dean, Faculty of Management, Tribhuvan University, is my original work done in the form of partial fulfillment of the requirement for the Master Degree in Business Studies (MBS) under the supervision of **Prof. Dr. Kamal Das Manandhar** of Shanker Dev Campus.

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Needless to say 'to err is human' and I cannot 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 this future.

**Suban Shrestha**

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## ABBREVIATIONS

ADB/N	:	Agriculture Development Bank of Nepal
AMC	:	Assets Management Company
B.S.	:	Bikram Sambat
C.V	:	Coefficient of Variation
F/Y	:	Fiscal Year
JVBs	:	Joint Venture Banks
L/C	:	Letter of Credit
Ltd.	:	Limited
NABIL	:	NABIL Bank Limited
NIBL	:	Nepal Investment Bank Limited
No.	:	Number
NPL	:	Non Performing Loan
NRB	:	Nepal Rastra Bank
P.Er.	:	Probable Error
r	:	Correlation of coefficient
$r^2$	:	Coefficient of Determination
RBB	:	Rastriya Banijaya Bank
ROA	:	Return on Assets
Rs.	:	Rupees
S.D	:	Standard Deviation
SCBNL	:	Standard Chartered Bank Nepal Limited
TWF	:	Total Working Fund
UN	:	United Nation
VDCs	:	Village Development Committees