

**DEPOSIT COLLECTION AND LOAN MANAGEMENT  
IN NARAYANI NATIONAL FINANCE LIMITED**

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**RECOMMENDATION**

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**VIVA-VOCE SHEET**

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## DECLARATION

I hereby declare that the work reported in this thesis entitled “**DEPOSIT COLLECTION AND LOAN MANAGEMENT IN NARAYANI NATIONAL FINANCE LIMITED** ” submitted to Central Department of Management, Tribhuvan University is my original work. It is done in the form of partial fulfillment of the requirements of the Master's Degree in Business Studies (MBS) under the supervision and guidance of Sushil Dahal and Udaya Kumar Shrestha, Birendra Multiple Campus, Bharatpur, Chitwan.

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Lila Adhikari  
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## LIST OF ABBREVIATIONS

%	=	Percentage
ABBS	=	Any Branch Banking System
A. D.	=	Anno Domini (of the Christian Era)
ADB/N	=	Agricultural Development Bank (Nepal)
AGM	=	Annual General Meeting
B. C.	=	Before Christ
B. S.	=	BikramSambat (of the Bikramaditya Era)
BAFIA	=	Bank and Financial Institutions Act
CIB	=	Credit Information Bureau
CRR	=	Cash Reserve Ratio
etc.	=	Etcetera (and so on)
FY	=	Fiscal Year
i.e.	=	That is
KYC	=	Know Your Customer
MCPW	=	Micro Credit Project for Women
NBL	=	Nepal Bank Limited
NGO	=	Non-governmental Organization
NNFL	=	Narayani National Finance Limited
No.	=	Number
NRB	=	Nepal Rastra Bank
P. Err.	=	Probable Error
PAN	=	Permanent Account Number
RBB	=	RastriyaBanijya Bank
Rs.	=	Nepalese Rupees
S. E.	=	Standard Error
S.N.	=	Serial Number

$S_{y.x}$	=	Standard Error of Regression Line Y on X
VDC	=	Village Development Committee
WDS	=	Women Development Society