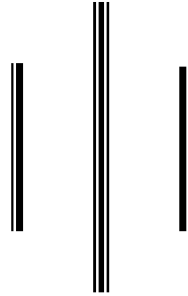
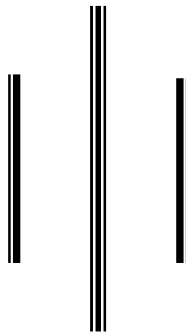


**CREDIT RISK MANAGEMENT OF
NEPALESE JOINT VENTURE BANKS**
(With reference to EBL, SCBL, HBL, and NABIL)



A Thesis

Submitted By
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Submitted To;
Office of the Dean
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Tribhuvan University In

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Master of Business studies. (M.B.S)
Putalisadak, Kathmand
December, 2012

RECOMMENDATION

This is to Certify that the thesis

Submitted by:

Gyanendra Kumar Bal

Entitled:

“Credit Risk Management of Nepalese Joint Venture Banks”

(With reference to NABIL, SCBL, HBL and EBL)

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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Date:

VIVA-VOCE SHEET

We have to conducted the Viva-Voce examination of the thesis

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(With reference to NABIL, SCBL, HBL and EBL)

And found that 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 Degree of **Masters of Business studies (M.B.S).**

Viva-Voce Committee:

Head, Research Department:

Member (Thesis Supervisor):

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Date:

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Gyanendra K. Bal

Kathmandu

Date:

DECLARATION

I hereby declare that the work reported in this thesis entitled, “*Credit Risk Management of Nepalese Joint Venture Banks – With reference to NABIL, SCBL, EBL and HBL*” submitted to Shanker Dev Campus, Faculty of management, Tribhuvan University, is my original work. It is done in the form of partial fulfillment of the requirement for the Degree of Masters of Business studies (M.B.S) under the supervision and guidance of Asst. Prof. Ruchila Pandey, Shanker Dev Campus, Kathmandu.

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ABBREVIATION

| | |
|------|---------------------------------------|
| A.D | Anno Domini |
| ADBN | Agriculture Development Bank of Nepal |
| AMC | Assets Management Company |
| B.S. | Bikram Sambat |
| CD | Credit deposit |
| CIB | Credit Information Bureau |
| CV | Coefficient of Variation |
| DRT | Debt recovery tribunal |
| EBL | Everest Bank Ltd. |
| Etc. | Etcetera |
| Fig | Figure |
| FY- | Fiscal Year |
| HBL | Himalayan Bank Ltd. |
| i.e. | For Example |
| JVBs | Joint Venture Banks |
| LLP | Loan Loss Provision |
| MBS | Masters of Business Studies. |
| NBL | Nepal Bank Ltd. |
| NPL | Non- performing loan |
| NP | Net Profit |
| NRB | Nepal Rastra Bank |
| PE | Probable Error |
| RAW | Risk Weighted Assets |
| RBB | Rastrya Banijya Bank |
| RI | Risk index |
| ROA | Return on assets |
| ROE | Return on equity |
| SCBL | Standard Chartered Bank Ltd. |
| S.D. | Slandered Deviation |

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