

**STUDY ON LENDING OPERATION & PRACTICE OF JOINT
VENTURE BANKS IN NEPAL**

A Thesis

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RECOMMENDATION

This is to certify that the thesis

Submitted by:

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Entitled:

A Study on Lending Operation & Practices of Joint Venture Banks in Nepal

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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DECLARATION

I hereby declare that the work reported in this thesis entitled “A Study on Lending Operation & Practices of Joint Venture Banks in Nepal ” 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 degree of Master of Business Studies (MBS) under the supervision of Babu Ram Kafle , Lecture of Bhairahawa Multiple Campus

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ABBREVIATIONS

ATM	:	Automatic Machine Teller
B.S.	:	Bikram Sambat
BOKL	:	Bank of Kathmandu Limited
C.V.	:	Co- Variance
CAR	:	Capital Adequacy Ratio
CD	:	Credit Deposit
CRR	:	Cash Reserve Ratio
DBL	:	Dubai Bank Limited
EBIL	:	Emirates Bank Limited
EBL	:	Everest Bank Limited
FDR	:	Fixed Deposit Receipt
GDP	:	Gross Domestic Product
HBL	:	Himalayan Bank Limited
JVB	:	Joint Venture Bank
KBL	:	Kumari Bank Limited
LLP	:	Loan Loss Provision
Ltd.	:	Limited
NABIL	:	NABIL Bank Limited
NBBL	:	Nepal Bangladesh Bank Limited
NBIL	:	National Bank Limited, Bangladesh
NCCB	:	Nepal Credit Commercial Bank
NG	:	Nepal Government
NGBL	:	Nepal Gridnlays Bank Limited
NIBL	:	Nepal Investment Bank Limited
NIDC	:	Nepal Industrial Development Corporation
NPA	:	Non Performing Assets
NPL	:	Non-Performing Loan
NRB	:	Nepal Rastra Bank
P.Er	:	Probable Error

PL	:	Performing Loan
PNB	:	Punjab National Bank
RBB	:	Rastriya Banijya Bank
Rs.	:	Rupees
S.D.	:	Standard Deviation
SBI	:	Nepal SBI Bank Limited
SCBNL	:	Standard Chartered Bank Nepal Limited
TL	:	Total Loan
WTO	:	World Trade Organization