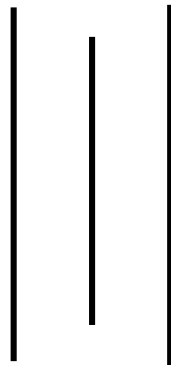


**LOAN MANAGEMENT OF HIMALAYAN BANK
LIMITED AND EVEREST BANK LIMITED**

**By
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**A Thesis Submitted to:
Office of the Dean
Faculty of Management
Tribhuvan University**



*In partial fulfillment of the requirement for the degree of
Master of Business Studies (MBS)*

**Kathmandu, Nepal
Dec 2012**

RECOMMENDATION

This is to certify that the thesis

Submitted by:

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Entitled:

**LOAN MANAGEMENT OF HIMALAYAN BANK LIMITED
AND EVEREST BANK LIMITED**

*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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And found 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

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DECLARATION

I hereby declare that the work reported in this thesis entitled “**Loan Management of Himalayan Bank Limited and Everest Bank Limited**” 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 **Asso. Prof. Ruchila Pandey** of **Shankar Dev Campus, T.U.**

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ABBREVIATIONS

C.V.	:	Coefficient of Variation
EBL	:	Everest Bank Limited
FY	:	Fiscal Year
HBL	:	Himalayan Bank Limited
LA	:	Loan and Advances
LI	:	Loan Investment
LLP	:	Loan Loss Provision
LO	:	Loan Outstanding
LR	:	Loan Recovery
NPL	:	Non Performing Loan
NRB	:	Nepal Rastra Bank
P.E.	:	Probable Error
r	:	Correlation Coefficient
S.D.	:	Standard Deviation
TD	:	Total Deposit
TI	:	Total Investment