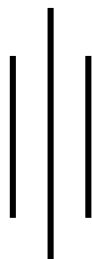


CREDIT RISK MITIGATION IN NEPALESE COMMERCIAL BANKS

(A comparative study of Nabil Bank Ltd. & Everest Bank Ltd.)



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*In Partial fulfillment for the requirement of the Degree of
Master of Business Studies (M.B.S.)*

May, 2013

RECOMMENDATION

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has been prepared as approved by this department in the prescribed format of the Faculty of Management
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DECLARATION

I hereby declare that the data and work reported in this thesis entitled “**CREDIT RISK MITIGATION IN NEPALESE COMMERCIAL BANKS**” submitted to office of the dean, faculty of management, Tribhuvan University is my authentic work done for the partial fulfillment of the requirement of the degree of Master of Business Studies (M.B.S.) under the guidance and supervision of **Asso. Prof. Ruchila Pandey** and **Laxman Kandel** of Shanker Dev Campus, Kathmandu Nepal.

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ACKNOWLEDGEMENT

I am immensely obliged to my respected research supervisors **Mrs. Ruchila Pandey (Asso. Professor)** and **Mr. Laxman Kandel (Lecturer)** for their continuous guidance and support. At each point in the passage of research, I have been enthused by her expertise and ability to find tunes a raw student like me. I disturbed her most of the days during the thesis-writing period. Then, I would like to thank my entire family and friends for valuable suggestion support.

To complete the thesis into this form, I would like to express my gratitude to the respondents who so willingly filled up the questionnaire.

I, thankfully feel happy to be helped by my spouse Sadiksha Devkota for analyzing the data in SPSS program.

.....

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ABBREVIATIONS

ABBS	Any Branch Banking System
AD	Anno Dominee
ANOVA	Analysis of Variance
APEC	Asia Pacific Economic Cooperation
ATM	Automated Teller Machine
BS	Bikram Samvat
CIB	Credit Information Bureau
CPM	Credit Portfolio Management
DBL	Dubai Bank Ltd
EBL	Everest Bank Ltd
GDP	Gross Domestic Product
JVB's	Joint Venture Banks
LLP	Loan Loss Provision
NABIL	Nabil Bank Ltd
NBBL	Nepal Bangladesh Bank Ltd
NBL	Nepal Bank Ltd.
NIDC	Nepal Industrial Development Corporation
NPA	Non Performing Assets
NPL	Nonperforming Loans
NRB	Nepal Rastra Bank
OD	Overdraft
PNB	Punjab National Bank
SCBNL	Standard Chartered Bank Nepal Ltd

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