

# **CREDIT MANAGEMENT OF FINANCE COMPANY IN NEPAL**

**(A Comparative Study of Kathmandu Finance Ltd. & Nepal Housing and Merchant Finance Company)**

## **A THESIS**

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**Faculty of Management**

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*in partial fulfillment of the requirements for the  
Master's Degree of Business Studies (M.B.S.)*

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## RECOMMENDATION

This is to certify that the thesis:

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Entitled

**CREDIT MANAGEMENT OF FINANCE COMPANY IN NEPAL**  
(A Comparative Study of Kathmandu Finance Ltd. & Nepal Housing and Merchant Finance Company)

has been prepared as approved by this Department in the prescribed format of Faculty of Management. This thesis is forwarded for examination.

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## VIVA-VOCE SHEET

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and found the thesis to be the original work of the student written according to the prescribed format. We recommend this thesis to be accepted as partial fulfillment of the requirements for Master's Degree of Business Studies (M.B.S.).

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## **DECLARATION**

I hereby declare that the work reported in this thesis entitled **CREDIT MANAGEMENT OF FINANCE COMPANY IN NEPAL (A Comparative Study of Kathmandu Finance Ltd. & Nepal Housing and Merchant Finance Company)** submitted to Office of the dean, Tribhuvan University is my original work. It is done in the form of partial fulfillment of the requirements for the Master's Degree of Business Studies (M.B.S.) under the supervision and guidance of **Dr. Sushil Bhakta Mathema** and **Balan Kumar Rajbanshi** Lecturer of Nepal Commerce Campus.

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## **ABBREVIATIONS**

|              |  |
|--------------|--|
| <b>A.D.</b>  | Anno Domini                                |
| <b>ADB</b>   | Agricultural Development Bank              |
| <b>ATM</b>   | Automatic Trailer Machine                  |
| <b>B.S.</b>  | Bikram Sambat (Abbreviation of Bikram Era) |
| <b>EBL</b>   | Everest Bank Limited                       |
| <b>EPS</b>   | Earning Per Share                          |
| <b>GDP</b>   | Gross Domestic Product                     |
| <b>HBL</b>   | Himalayan Bank Limited                     |
| <b>KBL</b>   | Kumari Bank Limited                        |
| <b>KFL</b>   | Kathmandu Finance Limited                  |
| <b>MBL</b>   | Machhapuchhre Bank Limited                 |
| <b>NABIL</b> | Nabil Bank Limited                         |
| <b>NBBL</b>  | Nepal Bangladesh Bank Limited              |
| <b>NBL</b>   | Nepal Bank Limited                         |
| <b>NHMF</b>  | Nepal Housing and Merchant Finance Limited |
| <b>NIBL</b>  | Nepal Investment Bank Limited              |
| <b>NIDC</b>  | Nepal Industrial Development Corporation   |
| <b>NPA</b>   | Non Performing Assets                      |
| <b>NRB</b>   | Nepal Rastra Bank                          |
| <b>SBI</b>   | Nepal State Bank of India Limited          |
| <b>SCBNL</b> | Standard Chartered Bank Nepal Limited      |