

LENDING PRACTICES OF COMMERCIAL BANKS OF NEPAL
(With reference to NABIL, EBL, HBL and NSBI)

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(With reference to NABIL, EBL, HBL and NSBI)**

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DECLARATION

I hereby declare that the work reported in this thesis entitled “**Lending Practices of Commercial Banks of Nepal (With reference to NABIL, EBL, HBL and NSBI)**” 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 Master Degree in Business Studies (M.B.S.) under the supervision of **Prof. Dr. Kamal Das Manandhar** and **Kiran Thapa** of Shanker Dev Campus.

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ABBREVIATIONS

ABBS	:	Any Branch Banking System
ATM	:	Automated Teller Machine
B.S.	:	Bikram Sambat
BOD	:	Board of Directors
C.V.	:	Coefficient of Variation
CENMAC	:	Central Management Committee
CEO	:	Chief Executive Officer
DBL	:	Dubai Bank Limited
EBIL	:	Emirates Bank International Limited
EBL	:	Everest Bank Limited
EPF	:	Employee Provident Fund
EPS	:	Earning Per Share
etc.	:	etcetra
GDP	:	Gross Domestic Product
HBL	:	Himalayan Bank Limited
i.e.	:	That is
L/C	:	Letter of Credit
LLP	:	Loan Loss Provision
ltd.	:	Limited
NABIL	:	Nepal Arab Bank International Limited
NBL	:	Nepal Bank Limited
NIBL	:	Nepal Investment Bank Limited
NICCI	:	Nepal India Chamber of Commerce and Industry
NPL	:	Non-performing Loan
NRB	:	Nepal Rastra Bank
NSBI	:	Nepal SBI Bank Limited
P.E.	:	Probable Error
r	:	Correlation Coefficient

r^2	:	Coefficient of Determination
S.D.	:	Standard Deviation
SAFTA	:	South Asian Free Trade Area
SCBNL	:	Standard Chartered Bank Nepal Limited
SHE	:	Shareholders' Equity
UK	:	United Kingdom
viz.	:	Namely
WTO	:	World Trade Organization