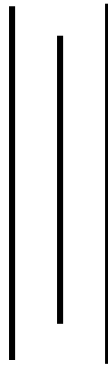


**A STUDY ON CREDIT (LENDING) POLICIES OF
JOINT VENTURE COMMERCIAL BANKS
(With Reference to Himalayan Bank Ltd and Everest Bank Ltd)**

**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
May 2010**

RECOMMENDATION

This is to certify that the Thesis

Submitted by:

RISHESWAR TIMALSINA

Entitled:

**A STUDY ON CREDIT (LENDING) POLICIES OF
JOINT VENTURE COMMERCIAL BANKS**

(With Reference to Himalayan Bank Ltd and Everest Bank Ltd)

*has been prepared as approved by this Department in the prescribed format of
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JOINT VENTURE COMMERCIAL BANKS**

(With Reference to Himalayan Bank Ltd and Everest Bank Ltd)

*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*

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Viva-Voce Committee

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DECLARATION

I hereby declare that the work reported in this thesis entitled “**A Study on Credit (Lending) Policies of Joint Venture Commercial Banks (With Reference to Himalayan Bank Ltd and Everest Bank Ltd)**” 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 (MBS) under the supervision of **Dr. Shilu Manandhar Bajracharya** of Shanker Dev Campus.

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As a partial fulfillment of the MBS degree, I have prepared this thesis “*A Study on Credit (Lending) Policies of Joint Venture Commercial Banks (with reference to Himalayan Bank Ltd and Everest Bank Ltd.)*” with sincerity, honesty and diligently as far as possible.

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Risheswar Timalina

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