

A Study on Credit Management of Commercial Banks
(With Special Reference
To
Bank of Kathmandu)

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DECLARATION

I hereby, declare that the work report in this thesis entitled “ A study on Credit management of Commercial Banks with Reference to Bank of Kathmandu (BOK)” submitted to Lumbini Banijya Campus, Faculty of Management, Tribhuvan University, is my original work done in the form of partial fulfillment of the requirement for the Master’s Degree in Business Studies (M.B.S) under the supervision of Mr. Krishna Gautam. Associate Professor of Lumbini Banijya Campus, Butwal, Rupandehi.

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List of Abbreviation

BOK	=	Bank of Kathmandu
ROA	=	Return on Assets
ROI	=	Return on Investment
ROD	=	Return on Deposit
FY	=	Fiscal Year
NRB	=	Nepal Rastra Bank
S.D.	=	Standard Deviation
C.V.	=	Coefficient of Variation
S.E.	=	Standard Error
P.E.	=	Probable Error
Rs.	=	Rupees
NPAT	=	Net profit After Tax
RBB	=	Rastriya Banijya Bank
i.e.	=	That is
&	=	And
SCBNL	=	Standard chartered Bank Nepal Limited
SBC	=	Shankar Dev campus
NCC	=	Nepal Commerce Campus
%	=	Percentage
T.U.	=	Tribhuvan University
ADB/N	=	Agriculture Development Bank Nepal
MGMT.	=	Management
HMG/N	=	His Majesty Government Nepal
NIDC	=	Nepal Industrial Development Corporation
ADB	=	Asian Development Bank
ATM	=	Automated Teller Machine
EPS	=	Earning Per Share
GOVT.	=	Government
LTD.	=	Limited
MBS	=	Master of Business Studies
No.	=	Number
P/E	=	Price Earning
PVT.	=	Private
U.S.	=	United States
B.S.	=	Bikram Sambat
NBL	=	Nepal Bank Limited