

**CREDIT MANAGEMENT OF DEVELOPMENT**

**CREDIT BANK LIMITED**

**By**

**SANTOSHI DHAMALA**

**Shanker Dev Campus**

**Campus Roll No. : 2133/063**

**T.U. Regd. No.: 7-1-271-434-99**

**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)***

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**December 2010**

# RECOMMENDATION

This is to certify that the thesis

SUBMITTED BY:

**SANTOSHI DHAMALA**

Entitled:

**CREDIT MANAGEMENT OF DEVELOPMENT**

**CREDIT BANK LIMITED**

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

.....

**Dr. Shilu Manandhar Bajracharya**

**(Thesis Supervisor)**

**Prof. Bishweshor Man Shrestha**

**(Head, Research Department)**

**Prof. Dr. Kamal Deep Dhakal**

**(Campus Chief)**

VIVA-VOCE SHEET

We have conducted the viva –voce of the thesis presented

By

**SANTOSHI DHAMALA**

Entitled:

**CREDIT MANAGEMENT OF DEVELOPMENT**

**CREDIT BANK LIMITED**

*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 the degree of*

Master of Business Studies (MBS)

Viva-Voce Committee

**Head, Research Department**

.....

Member (Thesis Supervisor)

.....

Member (External Expert)

.....

## DECLARATION

I hereby declare that the work reported in this thesis entitled “**Credit Management of Development Credit Bank Limited**” 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 degree of Master of Business Studies (MBS) under the supervision of **Dr. Shilu Manandhar Bajracharya** of Shanker Dev Campus, T.U.

.....

**Santoshi Dhamala**

**Shanker Dev Campus**

**Campus Roll No. : 2133/063**

**T.U. Regd. No.: 7-1-271-434-99**

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Lastly, due to lack of perfect knowledge and experience, I heartly sorry for my any mistake and take a responsible for all comments.

**Santoshi Dhamala**

## **ABBREVIATIONS**

ATM	:	Automated Teller Machine
CIB	:	Credit Information Bureau
DCBL	:	Development Credit Bank Limited
EPS	:	Earning Per Share
HBL	:	Himalayan Bank Ltd.
HMG	:	His Majesty Government
L/C	:	Letter of Credit
NBBL	:	Nepal Bangladesh Bank Ltd.
NBBL	:	Nepal Bangladesh Bank Limited
NBL	:	Nepal Bank Limited
NIB	:	Nepal Investment Bank
NIC	:	Nepal Industrial and Commercial Bank Limited
NPA	:	Non Performing Assets
NRB	:	Nepal Rastra Bank

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