

**A STUDY ON LOAN MANAGEMENT WITH REFERENCE
TO HIMALAYAN BANK LIMITED AND NEPAL
INVESTMENT BANK LIMITED**

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*In partial fulfillment of the requirement for the degree of
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RECOMMENDATION

This is to certify that the thesis

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Entitled:

**A STUDY ON LOAN MANAGEMENT WITH REFERENCE
TO HIMALAYAN BANK LIMITED AND NEPAL
INVESTMENT BANK LIMITED**

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DECLARATION

I hereby declare that the work reported in this thesis entitled “**A Study on Loan Management with Reference to Himalayan Bank Limited and Nepal Investment 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.

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ABBREVIATIONS

AMC	:	Assets Management Company
ATM	:	Automatic Teller Machine
CIB	:	Credit Information Bureau
CQC	:	Credit Quality Control
EPS	:	Earning Per Share
EPS	:	Equity Per Share
HBL	:	Himalayan Bank Limited
L/C	:	Letter of Credit
LM	:	Loan Management
MBS	:	Masters of Business Studies
NIBL	:	Nepal Investment Bank Limited
NPL	:	Non-Performing Loan
NRB	:	Nepal Rastra Bank
P.E.	:	Probable Error
r	:	Correlation Coefficient
RDL	:	Revolving demand Loan
ROE	:	Return on Equity
STDL	:	Short Term Demand Loan
T.U	:	Tribhuvan University