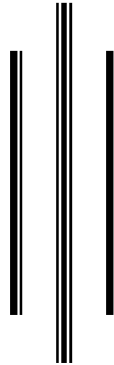


**CREDIT MANAGEMENT OF EVEREST BANK LIMITED
AND HIMALAYAN BANK LIMITED**

(A comparative study)



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A THESIS SUBMITTED TO

Office of the Dean

Faculty of management

Tribhuvan University

In partial fulfillment of the requirements for the degree of

Master of business study (MBS),

Kathmandu, Nepal

September, 2011

RECOMMENDATION

This is to certify that the Thesis

Submitted by:
PRAKASH DANGI

Entitled:
**CREDIT MANAGEMENT
OF EVEREST BANK LIMITED AND
THE HIMALAYAN BANK LIMITED
(A comparative study)**

*has been prepared as approved by this Department in the prescribed format of the
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And found the thesis to be the original work of the student written according to the prescribed format. We recommend the thesis to be accepted as partial fulfillment of the requirements for

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DECLARATION

I hereby honestly declare that the work reported in thesis entitled "**CREDIT MANAGEMENT OF EVEREST BANK LIMITED AND HIMALAYAN BANK LIMITED**" is submitted to Office of Dean, Faculty of Management, Tribhuvan University, is my original work reported in the form of partial fulfillment of the requirement of Master's of Business studies (M.B.S.) course under the guidance and supervision of respected Prof. **Dr. K.D. Manandhar** (Previous Campus Chief of Shanker Dev Campus.)

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ACKNOWLEDGEMENT

This entitled thesis “Credit Management of Everest Bank and the Himalayan bank Limited” has been prepared for the partial fulfillment of the requirement of Master’s Degree of Business Studies (M.B.S) under the Faculty of Management, Tribhuvan University, is based on research models involving the use of quantitative as well as qualitative aspect of Credit Management.

Writing this thesis has been rewarding experience for me as I have obliged to collect the materials required and have had rewarding and supportive suggestions from the individuals to whom I owe my enormous debt.

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Prakash Dangi

Researcher

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ABBREVIATIONS

X	Arithmetic mean
A.D.	Anno Domino
B.S.	Bikram Sambat
BC	Before Christ
C.V.	Co-efficient of variation
DPS	Divided Per Share
EBL	Everest Bank Limited
EPS	Earning per share
F/Y	Fiscal Year
GDP	Gross Domestic Product
HBL	Himalayan Bank Limited
HMG	His Majesty's Government
i.e.	That is
L/C	Letter of credit
Ltd	Limited
MBS	Masters of Business Studies
MPS	Market Price per Share
NRB	Nepal rastra bank
NEPSE	Nepal Stock Exchange Limited
NGOs	Non-Government Organizations
NPA	Non-Performing Assets
NPL	Non-Performing Loan
NRB	Nepal Rastra Bank
P.E.	Probable Error
r	Correlation coefficient
&	And
Rs.	Rupees
SD	Standard Deviation
SEBO	Security Board
SEC	Security Exchange Center
SMS	Short Message Service
T.U.	Tribhuvan University