STUDY ON CREDIT MANAGEMENT OF

KIST BANK LIMITED

Submitted 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 Masters of Business Studies (M.B.S.)

Makawanpur Multiple Campus Hetauda, Makawanpur March, 2012

VIVA - VOCE SHEET

We have conducted the viva -voce examination of the thesis presented

by

Purna Prakash Shrestha

Entitled:

STUDY ON CREDIT MANAGEMENT OF

KIST 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

Master Degree of Business Studies (M.B.S.)

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RECOMMENDATION

This is to certify that the Thesis

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

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DECLARATION

I hereby declare that the work reported in this thesis entitled "STUDY ON CREDIT MANAGEMENT OF KIST 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 Master's Degree in Business Study (M.B.S.) under the guidance and supervision of Mr. Uddav Sapkota, Thesis Supervisor and Mr. Jayaram Devkota, Thesis Supervisor, Makawanpur Multiple Campus, Hetauda.

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ACKNOWLEDGEMENT

This thesis entitled, "STUDY ON CREDIT MANAGEMENT OF KIST BANK LIMITED" has been prepared in partial fulfillment for the Degree of Master of Business Studies (M.B.S) under the supervision of Mr. Uddav Sapkota and Mr. Jaya Ram Devkota. It is my privilege of getting helps and co-operations from different persons and sources.

First and foremost, I would like to offer special thanks to Mr. Uddav Sapkota and Mr. Jaya Ram Devkota. I also thank to Makawanpur Multiple Campus for the platform to implement my learning of MBS. I am deeply thankful to Mr. Yuva Raj Giri, Formal Campus Chief of Makawanpur Multiple Campus for providing various facilities to prepare this thesis and also Mr. Bachchu Ram Adhikari, Campus Chief of Makawanpur Multiple Campus for providing various facilities to prepare this thesis. I am very also thankful to my friends Mr. Bibek Bartaula, Mr. Bishal Shrestha, Mr. Gopal Dhodari & Mr. Sajan Krishna Shrestha for providing necessary suggestion during the preparation of thesis report. I could not remain without thanking to my respected teachers and lectures that all helped me during my study of MBS and during the preparation of this thesis report as well.

I especially appreciate my wife Ms. Nita Shrestha, my daughter Ms. Jennifer Shrestha and my father Mr. Gyan Lal Shrestha who created the environment for my success.

I am very thankful to the librarians of Makawanpur Campus Hetauda for their kind cooperation. I am alone responsible for whatever weakness it may still contain.

> Purna Prakash Shrestha Researcher

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ABBREVIATIONS

A, B & C Advance on Bills Collection

ADBL Agriculture Development Bank Ltd.

ATM Automated Teller Machine

B.S. Bikram Sambat

BOK Bank Of Kathmandu

CV Coefficient of Variation

EBL Everest Bank Limited

F/Y Fiscal Year

HBL Himalayan Bank Limited

IMF International Monetary Fund

KU Kathmandu University

LBL Lumbini Bank Limited

NBBL Nepal Bangladesh Bank Limited

NBL Nepal Bank Limited

NCCBL Nepal Credit & Commerce Bank Limited

NIBL Nepal Investment Bank Limited

NICB Nepal Industrial & Commercial Bank Limited

NPL Non Performing Loan

NRB Nepal Rastra Bank

NSBL Nepal SBI Bank Limited

P & D Purchase & Discount

RBB Rastriya Banijya Bank

SCBNL Standard Chartered Bank Nepal Limited

SWIFT Society for Worldwide International Fund Transfer

T-Bill Treasury bill