

CREDIT PERSPECTIVES OF COMMERCIAL BANKS OF NEPAL

(A COMPARATIVE STUDY OF NABIL BANK LTD. & HIMALAYAN BANK LTD.)

A THESIS

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Submitted By
Bigyan Bajracharya
Lumbini Banijya Campus
M.B.S. Final Year
T.U. Registration No: 7-3-302-8-2000
Roll No. 1104

in partial fulfillment of Requirements for the Degree of
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RECOMMENDATION

This is to certify that the thesis

Submitted by

Bigyan Bajracharya

Entitled

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(A COMPARATIVE STUDY OF NABIL BANK LTD. & HIMALAYAN BANK LTD.)

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

.....
Na Krishna Bhattarai
Thesis Supervisor

.....
Dr. Ishwor Gautam
Campus Chief /
Head of Research Department

Date :

VIVA-VOCE SHEET

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

By
Bigyan Bajracharya

Entitled

CREDIT PERSPECTIVES OF COMMERCIAL BANKS OF NEPAL
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and found the thesis to be the original work of the student written according to the prescribed format. We recommended this thesis to be accepted in partial fulfillment of the requirements for

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

Viva-Voce Committee

Head of Research Department :.....

Member (Thesis Supervisor) :.....

Member (External Expert) :.....

Date :

DECLARATION

I hereby declare that the work reported in this thesis entitled '**CREDIT PERSPECTIVES OF COMMERCIAL BANKS OF NEPAL (A COMPARATIVE STUDY OF NABIL BANK LTD. & HIMALAYAN BANK LTD.)**' submitted to Lumbini Banijya Campus, Tribhuvan University, is my original work. It is done in the form of partial fulfillment of the requirement for the Master of Business Studies (M.B.S.) under the supervision and guidance of Na Krishna Bhattarai.

.....
Bigyan Bajracharya
Roll No.: 1104
Lumbini Banijya Campus

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This entitled thesis 'CREDIT PERSPECTIVES OF COMMERCIAL BANKS OF NEPAL (A COMPARATIVE STUDY OF NABIL BANK LTD. & HIMALAYAN BANK LTD.) 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.

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ABBREVIATIONS

APEC	Asia Pacific Economic Cooperation
CAR	Capital Adequacy Ratio
CEO	Chief Executive Officer
CIB	Credit Information Bureau
CIC	Credit Information Center Ltd.
CPG	Credit Policies Guidelines
EBIL	Emirates Bank International Ltd.
EPS	Earning Per Share
FIs	Financial Institutions
FY	Fiscal Year
GDP	Gross Domestic Product
i.e.	that is
IRR	Interest Rate Risk
NBL	Nepal Bank Ltd.
NBLB	National Bank Ltd. Bangladesh
NIBL	Nepal Investment Bank Ltd.
NPA _s	Non-performing Assets
NRB	Nepal Rastra Bank
RAROC	Risk Adjusted Return on Economic Capital
ROE	Ratio Return on Equity
T.U.	Tribhuvan University
WTO	World Trade Organization