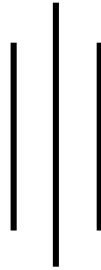


**A study of**  
**Credit Risk Management of Rastriya Banijya bank and**  
**Standard Chartered Bank Nepal Limited**



**By**  
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**A THESIS**

**Submitted to**  
**Shankar Dev Campus,**  
**Kathmandu**

**In a partial fulfillment of the requirements for the degree of**  
**Master of Business Study (MBS)**  
**Kathmandu**  
**October, 2011**

## **RECOMMENDATION**

This is to certify that the thesis

*Submitted By:*  
**Arjun Bhandari**

Entitled:  
**A study of  
Credit Risk Management of Rastriya Banijya bank and Standard  
Chartered Bank Nepal Limited**

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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## **VIVA-VOCE SHEET**

We have conducted the viva-voce of the thesis presented

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*Entitled:*  
**A study of**  
**Credit Risk Management of Rastriya Banijya bank and Standard**  
**Chartered Bank Nepal Limited**

And found the thesis to be 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**

### **Viva-Voce Committee**

Head, Research Department :.....  
Member (Thesis Supervisor) :.....  
Member (External Expert) :.....

## **DECLARATION**

I hereby declare that the work carried out for the thesis entitled “**A study of Credit Risk Management of Rastriya Banijya bank and Standard Chartered Bank Nepal Limited**” submitted to Shankar Dev Campus, Faculty of Management, Tribhuvan University, is my original work done as partial fulfillment of the requirements for the Master’s Degree of Business Studies (MBS) under the supervision of Mr. Joginder Goet, Lecturer of Shankar Dev Campus.

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**Arjun Bhandari**

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## ABBREVIATIONS

AD	Anno Domini
ADB	Agriculture Development Bank
AM	Arithmetic Mean
AMC	Assets Management Company
BS	Bikram Sambat
CACD	Credit Administration and Control Department
CEO	Chief Executive Officer
CFR	Credit Facility Report
CV	Coefficient of Variation
FI	Financial Institution
FY	Fiscal Year
INGO	International Non Government Organization
KBL	Kumari Bank Limited
LLP	Loan Loss Provision
NBA	Non Banking Assets
NBL	Nepal Bank Limited
NGO	Non Government Organization
NIBL	Nepal Investment Bank Limited
NIDC	Nepal Industrial Development Corporation
NPA	Non-Performing Assets
NPL	Non-Performing Loan
NRB	Nepal Rastra Bank
PE	Probable Error
RBB	Rastriya Banijya Bank
RBI	Reserve Bank of India
RM	Relationship Manager
SCBNL	Standard Chartered Bank Nepal Limited
SD	Standard Deviation
SME	Small and Medium Enterprise
SPV	Special Purpose Vehicle
SWIFT	Society for Worldwide Inter-bank Financial Telecommunication