

**LENDING OPERATION AND PRACTICES
OF COMMERCIAL BANKS IN NEPAL**

(A Comparative Study of Nepal Bank Limited, Standard Chartered Bank Nepal
Limited and Bank of Kathmandu)

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I hereby declare that the work reported in this thesis entitled “**LENDING OPERATION AND PRACTICES OF COMMERCIAL BANKS IN NEPAL**” 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 supervision of **Shree Bhadra Neupane** and **Hari Kumar Shrestha** of Shanker Dev Campus.

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ABBREVIATIONS

NBL	=	Nepal Bank Limited
Ltd.	=	Limited
SCBNL	=	Standard Chartered Bank Nepal Limited
BOK	=	Bank of Kathmandu Limited
NRB	=	Nepal Rastra Bank
A.D.	=	Anno Domini
B.S.	=	Bikram Sambat
C.V.	=	Coefficient of Variation
EPS	=	Earning Per Share
FY	=	Fiscal Year
L/C	=	Letter of Credit
No.	=	Number
r	=	Coefficient of Correlation
Rs.	=	Nepali Rupees
S.D.	=	Standard Deviation
i.e.	=	That is
S. No.	=	Serial Number
&	=	And
δ	=	Standard Deviation
%	=	Percentage