

LOAN DISBURSEMENT AND RECOVERY SYSTEM OF NEPALESE COMMERCIAL BANKS

(A Comparative Study on Nabil Bank, Everest Bank & Bank of Kathmandu Ltd.)

A THESIS

Submitted By:

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Submitted To:

Office of the Dean

Faculty of Management

Tribhuwan University

In partial fulfillment of the requirements for the Degree of
Master's of Business Studies (M.B.S)

July, 2012

RECOMMENDATION

This is to certify that the thesis

Submitted by

Bobby Shrestha

Entitled

**LOAN DISBURSEMENT AND RECOVERY SYSTEM OF NEPALESE COMMERCIAL BANKS
(A Comparative Study on Nabil Bank, Everest Bank & Bank of Kathmandu Ltd.)**

has been 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 examination of the thesis

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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 requirements for Master's Degree in Business Studies (M.B.S)

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DECLARATION

I hereby declare that this thesis entitled **Loan Disbursement and Recovery System of Nepalese Commercial Banks (A Comparative Study on Nabil Bank, Everest Bank & Bank of Kathmandu Ltd.)** submitted to Office of the Dean, Faculty of Management, Tribhuwan University, is my original work. This work has been carried out for the partial fulfillment of the requirement for the Master degree in Business Studies (M.B.S.) under the supervision of Mr. Sahadev Bhatta of Bhairahawa Multiple Campus, Tribhuwan University.

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This present study entitled **Loan Disbursement and Recovery System of Nepalese Commercial Banks (A Comparative Study on Nabil Bank, Everest Bank & Bank of Kathmandu Ltd.)** is prepared for the partial fulfillment of the requirement of the degree of Master in Business Studies (M.B.S).

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ABBREVIATIONS

ABBS	Any Branch Banking System
A.D.	Anno Domini(Latin)/in the year
ATM	Automatic Teller Machine
B.C.	Before Christ
B.S	Bikram Sambat
BOK	Bank of Kathmandu
C.V.	Coefficient of Variation
CBS	Central Bureau of Statistics
CD	Credit Deposit
CRR	Cash Reserve Ratio
EBL	Everest Bank Limited
FNCCI	Federation of Nepal Chamber of Commerce
FY	Fiscal Year
L & A	Loan and Advances
LLP	Loan Loss Provision
LTD.	Limited
NABIL	Nepal Arab Bank Limited
NBB	Nepal Bangladesh Bank
NBL	Nepal Bank Limited
NEPSE	Nepal Stock Exchange
NGOs	Non Government Organizations
NIBL	Nepal Investment Bank Limited
NP	Net profit
NPL	Non Performing Loan
NRB	Nepal Rastra Bank
NSBL	Nepal SBI Bank Limited
PNB	Punjab National Bank
RBB	Rastriya Banijya Bank
SD	Standard Deviation
TP	Total Provision
T.U.	Tribhuwan University
TSA	Technical Service Agreement
Vol.	Volume
WTO	World Trade Organization