

CREDIT RISK MANAGEMENT
**(A Comparative Risk Analysis of Machhapuchchhre Bank Ltd. and
Kumari Bank Ltd.)**

A Thesis

Submitted To:

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**In Partial Fulfillment of the Requirements for the Degree of
Master in Business Studies (MBS)**

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RECOMMENDATION

This is to certify that this thesis

Submitted by:

SHOVA K.C.

Entitled:

“CREDIT RISK MANAGEMENT”

(A Comparative Credit Risk Analysis of Machhapuchchhre Bank Ltd. and
Kumari Bank Ltd.)

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

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

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and found the thesis to be the original work of the student and written according to the prescribed format of Faculty of Management. We recommend the thesis to be accepted as partial fulfillment of the requirements for the Master’s Degree in Business Studies (MBS).

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DECLARATION

I hereby declare that research work reported as thesis entitled “CREDIT RISK MANAGEMENT (A Comparative Risk Analysis of Machhapuchhre Bank Ltd. and Kumari Bank Ltd.)” submitted to the Faculty of Management, Central Department of Management, Tribhuvan University, is my original work. It is carried out as the partial fulfillment of the requirements for the degree in Master of Business Studies (MBS) under the supervision and guidance of Professor Dr. Bal Krishna Shrestha, Faculty of Management, Central Department of Management, Tribhuvan University, Kirtipur.

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SHOVA K.C.

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LIST OF ABBRIVATIONS

B.S.	-	Bikram Sambat
CAR	-	Capital Adequacy ratio
CEO	-	Chief Executive Officer
CIB	-	Credit Information Bureau
CPG	-	Credit Policy Guidelines
CRR	-	Cash Reserve Ratio
C. V.	-	Co-efficient of Variation
Dept.	-	Department
F/Y	-	Fiscal Year
Govt.	-	Government
IMF	-	International Monetary Funds
KBL	-	Kumari Bank Ltd.
MBL	-	Machhapuchchhre Bank Ltd.
Mgmt.	-	Management
NEPSE	-	Nepal Stock Exchange
NPR	-	Nepalese Rupee
NRB	-	Nepal Rastra Bank
S.D.	-	Standard Deviation
SEBON	-	Security Board of Nepal
TU	-	Tribhuvan University
US	-	United States