

CREDIT ANALYSIS
OF
HIMALAYAN BANK LIMITED AND KUMARI BANK LIMITED

A
THESIS

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In partial fulfillment of the requirements for the degree of
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VIVA-VOCE SHEET

We have conducted the viva - voce examination of the thesis

Submitted by:

Deepak Khatri

Entitled

"CREDIT ANALYSIS OF HIMALAYAN BANK LIMITED AND KUMARI BANK LIMITED"

And found the thesis to be the original work of the student written according to the prescribed format. We recommended the thesis to be accepted fulfillment of the requirements for the degree of

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DECLARATION

I, hereby, declare that this thesis “CREDIT ANALYSIS OF HIMALAYAN BANK LIMITED AND KUMARI BANK LIMITED” submitted to Office of the Dean, Faculty of Management, Tribhuvan University is my original work done in the form of partial fulfillment of the requirements for the degree of Master of Business Studies (M.B.S.) under the supervision of Ruchila Pandey of Shanker Dev Campus.

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ABBREVIATIONS

%	Percentage
ABBS	Any Branch Banking Services
BOKL	Bank of Kathmandu Limited
B.S.	Bikram Sambat (Nepalese Year)
EPS	Earning Per Share
HBL	Himalayan Bank Limited
i.e.	That is
KBL	Kumari Bank Limited
LLP	Loan Loss Provision
Ltd.	Limited
NB Bank	Nepal Bangladesh Bank
NPA	Non- Performing Loan
NRB	Nepal Rastra Bank
P.E.	Probable Error
r	Correlation Coefficient
r ²	Correlation of determination
ROE	Return on Equity
Rs.	Rupees
S/E	Shareholder's Equity
SCBL	Standard Chartered Bank Limited