

# **CREDIT MANAGEMENT OF NEPALESE COMMERCIAL BANKS**

(Comparative Study of Nepal Bank Ltd., Himalayan Bank Ltd. and Nepal SBI Bank Ltd.)

## **A THESIS**

Submitted To:  
Office of the Dean  
Faculty of Management  
Tribhuvan University

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

Paknajole, Kathmandu, Nepal  
February, 2013

# RECOMMENDATION

This is to certify that the thesis

Submitted by:

**Durga Thapaliya**

Entitled:

**CREDIT MANAGEMENT OF NEPALESE COMMERCIAL BANKS**

(COMPARATIVE STUDY OF NEPAL BANK Ltd., HIMALAYAN BANK LIMITED AND NEPAL SBI BANK)

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 examination of the thesis

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(COMPARATIVE STUDY OF NEPAL BANK LIMITED, HIMALAYAN BANK LIMITED AND NEPAL SBI BANK)

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

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## DECLARATION

I hereby declare that this thesis entitled **Credit Management of Nepalese Commercial Banks (Comparative Study of Nepal Bank Ltd., Himalayan Bank Limited and Nepal SBI Bank Limited)** submitted to Office of the Dean, Faculty of Management, Tribhuvan 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 Asso.Prof. Bijaya Prakash Shrestha, Head of Research Department of People's Campus.

February, 2013

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## **ACKNOWLEDGEMENTS**

This thesis entitled Credit Management of Nepalese Commercial Banks has been prepared for the partial fulfillment of the requirement of Master's Degree of Business Studies (MBS) under the Faculty of Management, Tribhuvan University, is based on research models involving the use of quantitative and qualitative model to study the comparative credit status Nepal Bank Ltd., Himalayan Bank Ltd. and SBI Bank Nepal Ltd.

First of all, I would like to extend my sincere regard and profound gratefulness to work under the admirable supervision of Asso.Prof. Bijaya Prakash Shrestha, Head of Research Department, People's Campus. I also express my gratitude to the staff of various corporate bodies, including Nepal Bank Ltd., Himalayan Bank Ltd. and SBI Bank Nepal Limited. I would furnish my trustworthiness to all of my friends who supported me during each and every stage of research work.

Finally, I would like to express my genuine appreciation to the staffs of library of People's Campus and Tribhuvan University.

At last but not least, my paramount dedication is to my friends and my family members who have been uninterrupted source during this work.

Durga Thapaliya  
People's Campus

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## ABBREVIATIONS

ADB/N	:	Agricultural Development Bank/Nepal
BFI	:	Bank/Financial Institution
CAR	:	Capital Adequacy Ratio
CB	:	Commercial Bank
CEO	:	Chief Executive Officer
CRR	:	Cash Reserve Ratio
HBL	:	Himalayan Bank Limited
LDC	:	Least Developed Countries
NBA	:	Nepal Bank Act
NBL	:	Nepal Bank Limited
NGO	:	Non-Government Organization
NPA	:	Non-Performing Assets
RBB	:	Rastriya Banijya Bank
SBI	:	State Bank of India.
WRA	:	Weighted Risk Assets.