

**CREDIT RISK MANAGEMENT OF EVEREST BANK
LIMITED AND MACHHAPUCHCHHRE BANK LIMITED**

by:

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Office of the Dean

Faculty of Management

Tribhuvan University

**In the partial fulfillment of the requirements for the degree of
Master's in Business Studies (MBS)**

**Bharatpur, Chitwan
June, 2012**

RECOMMENDATION

This is to certify that the thesis

Submitted by

Ambu Joshi

Entitled

**Credit Risk Management of Everest Bank Limited
and Machhapuchchhre Bank Limited**

has been prepared as approved by this department in the prescribed format of
faculty of management. This thesis is forwarded for evaluation.

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VIVA-VOCE SHEET

We have conducted the Viva-Voce examination of the
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and found the thesis to be the original work of the student and written according
to the prescribed format. We recommended the thesis to be accepted as partial
fulfillment of the requirement for

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DECLARATION

I hereby declare that the work done in this thesis entitled "Credit Risk Management of Everest Bank Limited and Machhapuchchhre Bank Limited" submitted to Saptagandaki Multiple Campus, Faculty of Management, Tribhuvan University is my original work. It is done in the form of partial fulfillments of the requirement of the degree of Master of Business studies (M.B.S.) under the supervision of Mr. Kapil Dev Subedi, Lecturer of Saptagandaki Multiple Campus.

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LIST OF ABBREVIATIONS

ABBS	Any Branch Banking System
ATM	Automatic Teller Machine
C.V	Co-efficient of Variance
CAP	Capital Adequacy Ratio
CIB	Credit Information Bureau
EBL	Everest Bank Limited
ECA	Export Credit Rating Agencies
EPS	Earning Per Share
FY	Fiscal Year
GDP	Gross Domestic Product
HBL	Himalayan Bank Limited
KBL	Kumari Bank Limited
MBL	Machhapuchhre Bank Limited
MBS	Master of Business Studies
NABIL	Nabil Bank Limited
NBBL	Nepal Bangladesh Bank Limited
NBL	Nepal Bank Limited
NICCI	Nepal India Chamber of commerce and Industry
NPL	Non- Performing Loans
NRB	Nepal Rasta Bank Limited
P.E.	Probable Error
PNB	Punjab National Bank
RBB	Rastriya Banijya Bank
ROE	Return on Equity
S.D	Standard Deviation
SBI	State Bank of India limited
SCBNL	Standard Chartered Bank Nepal Limited
T.U	Ttribhuvan University