

**Credit Policy and It's Implementation in Nepalese Commercial Banks Ltd.
A Case Study of Nabil Bank Ltd. and Everest Bank Ltd.**

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A Thesis

Submitted to:

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**In partial fulfillment of the requirement for the degree of
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RECOMMENDATION

This is to certify that the Thesis

Submitted by:

Arjun Basnet

Entitled:

**A STUDY ON CREDIT POLICY AND IT'S IMPLEMENTATION IN NEPALESE COMMERCIAL
BANKS LTD.**

(with special reference NABIL Bank Ltd. and Everest Bank Ltd.)

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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(Thesis Supervisor)

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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 original work of the student and written in according to the prescribed format. We recommend the thesis to be accepted as partial fulfillment of the requirement for the Master's Degree in Business Studies (M.B.S.).

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DECLARATION

I hereby declare that the work reported in this thesis entitled **A STUDY ON CREDIT POLICY AND IT'S IMPLEMENTATION IN NEPALESE COMMERCIAL BANKS LTD. (with special reference NABIL Bank Ltd. and Everest Bank Ltd.)**

Limited Submitted to Shanker Dev Campus of Management, Tribhuvan University is my original work done in the form of partial fulfillment of requirement for Master's Degree of Business Study (MBS) under the supervision of Asso. Prof. **Dr. Silu Manandhar**, lecturer of Shanker Dev Campus.

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ABBREVIATIONS

ABBS	:	Anywhere Branch Banking System
ATM	:	Automatic Teller Machine
B.S	:	Bikram Sambat
C.B	:	Commercial Bank
CT Loan	:	Calcutta Transit Loan
EBL	:	Everest Bank Limited
EMI	:	Equal Monthly Installment
FD	:	Fixed Deposit
FDBP	:	Foreign Document Bills Purchase
FDR	:	Fixed Deposit Receipt
FY	:	Fiscal Year
GDP	:	Gross Domestic Product
GNP	:	Gross National Product
ICC	:	International Chamber of Commerce
IMF	:	International Monetary Fund
INGOs	:	International Non Government Originations
JVBs	:	Joint Venture Banks
L/C	:	Letter of Credit
NABIL	:	NABIL Bank Ltd
NGO	:	Non Government Organizations
NIC	:	Nepal Industrial and Commercial Bank
NIDC	:	Nepal Industrial and Development Corporation
NPA	:	Non Performing Assets
NPR	:	Nepalese Rupee
NRB	:	Nepal Rastra Bank
OD	:	Over Draft
OMO	:	Open Market Operation
PAD	:	Payment against Document
PCR	:	Project Completion Report
PIS	:	Project Information Sheet
PNB	:	Punjab National Bank

RBB	:	Rastrya Banijaya Bank
S.D	:	Standard Deviation
SAARC	:	South Asian Association for Regional Co-operation
TL	:	Term Loan
TR Loan	:	Trust Receipt Loan UAE
UAE	:	United Arab Emirates
UCPDC	:	Uniform Customs and Practice for Documentary
Credits		