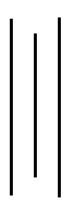
CREDIT POLICY AND ITS IMPLEMENTATION IN NEPALESE COMMERCIAL BANKS

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A Thesis Submitted to:
Office of the Dean
Faculty of Management
Tribhuvan University



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

Kathmandu, Nepal November, 2009

RECOMMENDATION

This is to certify that the Thesis

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CREDIT POLICY AND ITS IMPLEMENTATION IN NEPALESE COMMERCIAL BANKS

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

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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 the

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DECLARATION

I hereby declare that the work reported in this thesis entitled "CREDIT POLICY AND

ITS IMPLEMENTATION IN NEPALESE COMMERCIAL BANKS" submitted to

Office of the Dean, Faculty of Management, Tribhuvan University, is my original work

done in the form of partial fulfillment of the requirement for the Master's Degree in

Business Study (M.B.S.) under the supervision of Associate Professor Achyut Raj

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BIBLIOGRAPHY

ANNEXURE

ABBREVIATIONS

ABBS : Anywhere Branch banking

ATM : Automatic Teller Machine

B.S : Bikram Sambat

C.B : Commercial Bank

C.T Loan : Calcutta Transit Loan

C.V : Coefficient of Variance

EBL : Everest Bank Limited

EMI : Equal Monthly Installment

F.D : Fixed Deposit

F.Y : Fiscal year

FDBP : Foreign Document Bills Purchase

FDR : Fixed Deposit Receipt

GDP : Gross Domestic Product

GNP : Gross National Product

ICC : International Chamber of Commerce

IMF : International Monetary Fund

INGOs : International Non Government Organization

JVBS : Joint Ventures Banks

L/C : Letter of Credit

NABIL : NABIL Bank Ltd

NBB : Nepal Bangladesh Bank

NGOs : Non Government Organization

NIC : Nepal Industrial and Commercial Bank

NIDC : Nepal Industrial Development Coperation

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 Informatio Sheet

PNB : Panjab National Bank

RBB : Rastriya Banijaya Bank

SD : Standard Deviation

TL : Term Loan

TR : Loan Trust Receipt Loan

UAE : United Arab Emirates

UCPDC : Uniform Customs and Practice for Documentary Credits