

**CREDIT POLICY AND ITS IMPLEMENTATION
IN NEPALESE COMMERCIAL BANKS**

**By
GANESH SAPKOTA
Shanker Dev Campus
T.U. Regd. No. : 7-1-302-021-96
Campus Roll No. : 1990/062**

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RECOMMENDATION

This is to certify that the Thesis

Submitted by:

GANESH SAPKOTA

Entitled:

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.*

.....
Asso. Prof. Achyut Raj Bhattarai
(Thesis Supervisor)

.....
Prof. Bishweshor Man Shrestha
(Head of Research Department)

.....
Prof. Dr. Kamal Deep Dhakal
(Campus Chief)

VIVA-VOCE SHEET

We have conducted the viva –voce of the thesis presented

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GANESH SAPKOTA

Entitled:

CREDIT POLICY AND ITS IMPLEMENTATION IN NEPALESE COMMERCIAL BANKS

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

Viva-Voce Committee

Head, Research Department

Member (Thesis Supervisor)

Member (External Expert)

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 Bhattarai** of Shanker Dev Campus.

.....
GANESH SAPKOTA

Researcher

T.U. Regd. No. : 7-1-302-021-96

Campus Roll No. : 1990/062

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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 Cooperation
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