

CREDIT MANAGEMENT OF NEPAL INDUSTRIAL
& COMMERCIAL BANK LIMITED

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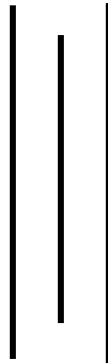
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RECOMMENDATION

This is to certify that the Thesis

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DECLARATION

I hereby declare that the work reported in this thesis entitled “Credit Management of Nepal Industrial & Commercial Bank Limited” 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 Degree in Business Studies (M.B.S.) under the supervision of Asso. Prof. Achyut Raj Bhattarai and Sajeeb Kumar Shrestha of Shanker Dev Campus.

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ABBREVIATIONS

ABBS	:	Any Branch Banking System
ALCO	:	Asset Liability Committee
ARM	:	Assistant Relationship Manager
ATM	:	Automated Teller Machine
BM	:	Branch Manager
BMCC	:	Board Management and Credit Committee
CEO	:	Chief Executive Officer
CIB	:	Credit Information Bureau
COO	:	Chief Operating Officer
CPG	:	Credit Policy Document
CRR	:	Cash Reserve Ratio
CST	:	Credit Sales Team
CSU	:	Credit Sales Unit
EPS	:	Earning Per Share
FDR	:	Fixed Deposit Receipt
FY	:	Fiscal Year
HAC	:	Head Audit Compliance
HBB	:	Head Business Banking
HMG	:	His Majesty Government
IBO	:	In-charge Back Office
LC	:	Letter of Credit
MANCOM	:	Management Committee
MC-BB	:	Manager Credit Business Banking
MC-CB	:	Manager Credit Consumer Banking
MTF	:	Manager Treasury & Finance
MVPS	:	Market Value Per Share
NICBL	:	Nepal Industrial & Commercial Bank Ltd
NIDC	:	Nepal Industrial Development Corporation
NPA	:	Non Performing Assets

NPAT	:	Net Profit After Tax
NRB	:	Nepal Rastra Bank
OCS	:	Officer Customer Service
OM	:	Operation Manager
OTF	:	Officer Trade Finance
P/E ratio	:	Price Earning Ratio
POS	:	Point of Sale
RA	:	Risk Assets
RBB	:	Rastriya Banijya Bank
RM	:	Relationship Manager
SLR	:	Statutory Liquidity Ratio
TA	:	Total Assets