

A Study on Credit Management of Nepalese Commercial Banks

(With Reference to Laxmi Bank and Machhapuchchhre Bank)

A THESIS

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RECOMMENDATION

This is to certify that the thesis

Submitted by

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entitled

A STUDY ON CREDIT MANAGEMENT OF NEPALESE COMMERCIAL BANKS

(With Reference to Laxmi Bank Limited and Machhapuchchhre Bank)

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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We have conducted the viva-voce examination of the thesis presented by

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(With Reference to Laxmi Bank and Machhapuchchhre Bank)

and found the thesis to be the original work of the student written according to the prescribed format. We recommend the thesis to be accepted as partial fulfillment of the requirements for 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 MANAGEMENT OF NEPALESE COMMERCIAL BANK (WITH REFERENCE TO LAXMI BANK LIMITED AND MACHHAPUCHCHHRE BANK.)”** submitted to St. Xavier's College Faculty of Management, Tribhuvan University, is my original work done in the form of partial fulfillment of the requirements for the Master of Business Studies under the supervision of Prof. Shankar Thapa, St. Xavier's College.

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Last but not least I am responsible for any error and I apologize for any of them committed that may have remained in this work.

Samita Neupane

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ABBREVIATIONS

A.D.	Anno Domini
ADB	Agricultural Development Bank
ATM	Automatic Trailer Machine
B.S.	Bikram Sambat (Abbreviation of Bikram Era)
EBL	Everest Bank Limited
EPS	Earning Per Share
GDP	Gross Domestic Product
HBL	Himalayan Bank Limited
KBL	Kumari Bank Limited
KFL	Kathmandu Finance Limited
MBL	Machhapuchhre Bank Limited
NABIL	Nabil Bank Limited
NBBL	Nepal Bangladesh Bank Limited
NBL	Nepal Bank Limited
NHMF	Nepal Housing and Merchant Finance Limited
NIBL	Nepal Investment Bank Limited
NIDC	Nepal Industrial Development Corporation
NPA	Non Performing Assets
NRB	Nepal Rastra Bank
SBI	Nepal State Bank of India Limited
SCBNL	Standard Chartered Bank Nepal Limited