

**A STUDY ON LOAN MANAGEMENT
OF
JOINT VENTURE COMMERCIAL BANKS
(With reference to Nepal SBI Bank Ltd. & Everest Bank Ltd.)**

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RECOMMENDATION

This is to certify that the thesis

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(With reference to Nepal SBI Bank Ltd. & Everest Bank Ltd.)

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DECLARATION

I hereby declare that the work reported in this thesis entitled “**A Study on Loan Management of Joint Venture Commercial Banks (With reference to Nepal SBI Bank Ltd. & Everest Bank Ltd.)**” submitted to research department of Nepal Commerce Campus, Faculty of Management, Tribhuvan University, is my original work done in the form of partial fulfillment of the requirement for the degree of Master of Business Studies (MBS) under the supervision of **Dr. Sushil Bhakta Mathema** of Nepal Commerce Campus, T.U.

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ABBREVIATIONS

ATM	:	Automatic Teller Machine
BS	:	Bikram Sambat
CB	:	Commercial Bank
CEO	:	Chief Executive Officer
EBL	:	Everest Bank Limited
FY	:	Fiscal Year
HBL	:	Himalayan Bank Limited
JVB	:	Joint Venture Bank
LLP	:	Loan Loss Provision
Ltd.	:	Limited
NBBL	:	Nepal Bangladesh Bank Limited
NBL	:	Nepal Bank Limited
NIBL	:	Nepal Investment Bank Limited
NPL	:	Non-performing Loan
NRB	:	Nepal Rastra Bank
NSBIBL	:	Nepal SBI Bank Limited
P.E.	:	Probable Error
RBB	:	Rastriya Banijya Bank
SCBNL	:	Standard Chartered Bank Limited
T.U.	:	Tribhuvan University
TL	:	Total Loan