

**CREDIT OPERATION OF SWABALAMBAN
LAGHUBITTA BIKAS BANK LTD.**

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RECOMMENDATION

This is to certify that the thesis:

**submitted by:
Prakash Pokharel**

**Entitled
"Credit Operation of Swabalamban Laghubitta Bikas Bank Ltd."**

has been prepared as approved by this Department in the prescribed format of faculty of management. This thesis is forwarded for examination.

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VIVA-VOCE SHEET

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

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Entitled

"Credit Operation of Swabalamban Laghubitta Bikas Bank Ltd."

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

Master of Business Studies (M.B.S).

VIVA-VOCE COMMITTEE

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DECLARATION

I hereby declare that the work reported in this thesis entitled "**Credit Operation of Swabalamban Laghubitta Bikash Bank Ltd.**" submitted to the of Dean, Faculty of Management, Tribhuvan University, is my original work done in the form of partial fulfillment of the requirement of Master of Business Studies (M.B.S) under the guidance and supervision of **Mr Bishweshwar Man Shrestha**, Reader and Head of Research of Department, **Mrs. Amuda Shrestha**, Associate Prof. and **Mr. Govinda Thapa**, Lecturer of Shanker Dev Campus, Ramshahpath, Kathmandu, Nepal.

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ABBREVIATIONS

ADB	=	Agricultural Development Bank
AGM	=	Annual General Meeting
BS	=	Before Domini (Bikram Sambat)
CA	=	Current Assets
CAR	=	Capital Adequacy Ratio
CD Ratio	=	Credit Deposit Ratio
CL	=	Current Liabilities
Cr.	=	Credit
CRR	=	Cash Reserve Ratio
CSD	=	Centre for self help
Dr.	=	Debit
CV	=	Coefficient of Variance
EBL	=	Everest Bank Limited
EPS	=	Earning Per Share
FY	=	Fiscal Year
GDP	=	Gross Domestic Product
Govt.	=	Government
HR	=	Human Resource
i.e.	=	That is
JVBs	=	Joint Venture Banks
MBS	=	Master in Business Studies
NBBL	=	Nepal Bangladesh Bank Limited
NBL	=	Nepal Bank Limited
NEPSE	=	Nepal Stock Exchange
NIDC	=	Nepal Industrial Development Corporation
NGO	=	Non-governmental Organization
No.	=	Number
NPA	=	Non – Performing Assets
NRB	=	Nepal Rastra Bank
NIM	=	Net Interest Margin
OBS	=	Off Balance Sheet
P. Er.	=	Probable Error.
RBB	=	Rastriya Banijya Bank
Reg. No.	=	Registration Number
ROA	=	Return on Assets
Rs.	=	Rupees
RMDC	=	Rural Microfinance Development Centre Ltd.
SBI	=	State Bank of India
SD	=	Standard Deviation
SWDB	=	Swabalamban Laghubitta Bikas Bank Ltd.
T.U.	=	Tribhuvan University