CREDIT MANAGEMENT OF COMMERCIAL BANKS OF NEPAL (With reference to Nepal Investment Bank Limited, Standard Chartered Bank Nepal Limited and NABIL Bank Limited)

> A Thesis Submitted to: Faculty of Management Tribhuvan University, Kirtipur, Kathmandu

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In partial fulfillment of the requirement for the degree of Master of Business Studies (MBS)

> Kathmandu, Nepal September, 2012

RECOMMENDATION

This is to certify that the thesis

Submitted by: Preeti Neupane

Entitled:

CREDIT MANAGEMENT OF COMMERCIAL BANKS OF NEPAL (With reference to Nepal Investment Bank Limited, Standard Chartered Bank Nepal Limited and NABIL Bank Limited)

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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VIVA-VOCE SHEET

We have conducted the viva -voce of the thesis presented

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DECLARATION

I hereby declare that the work reported in this thesis entitled "**Credit Management of Commercial Banks of Nepal (With reference to Nepal Investment Bank Limited, Standard Chartered Bank Nepal Limited and NABIL 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 degree of Master of Business Studies (MBS) under the supervision of Mr. Bivab Neupane of GoldenGate International College.

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ABBREVIATIONS

ADB/N	:	Agriculture Development Bank of Nepal
AMC	:	Assets Management Company
B.S.	:	Bikram Sambat
C.V	:	Coefficient of Variation
F/Y	:	Fiscal Year
JVBs	:	Joint Venture Banks
L/C	:	Letter of Credit
Ltd.	:	Limited
NABIL	:	NABIL Bank Limited
NIBL	:	Nepal Investment Bank Limited
No.	:	Number
NPL	:	Non Performing Loan
NRB	:	Nepal Rastra Bank
P.Er.	:	Probable Error
r	:	Correlation of Coefficient
r ²	:	Coefficient of Determination
RBB	:	Rastra Banijaya Bank
ROA	:	Return on Assets
Rs.	:	Rupees
S.D	:	Standard Deviation
SCBNL	:	Standard Chartered Bank Nepal Limited
TWF	:	Total Working Fund
UN	:	United Nation
VDCs	:	Village Development Committees