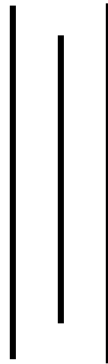


**CREDIT POLICY AND ITS IMPLEMENTATION OF  
NEPALESE COMMERCIAL BANKS**

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**A Thesis Submitted to:**  
**Office of the Dean**  
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**Tribhuvan University**



*In partial fulfillment of the requirement for the Degree of  
Master of Business Studies (M.B.S)*

**Kathmandu, Nepal**  
**September, 2009**

## **RECOMMENDATION**

This is to certify that the Thesis

Submitted by:

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Entitled:

**CREDIT POLICY AND ITS IMPLEMENTATION OF  
NEPALESE COMMERCIAL BANKS**

*has been prepared as approved by this Department in the prescribed format of the  
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## **DECLARATION**

I hereby declare that the work reported in this thesis entitled “**CREDIT POLICY AND ITS IMPLEMENTATION OF NEPALESE COMMERCIAL BANKS** ” 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’s Degree in Business Study (M.B.S.) under the supervision of **Dr. Shilu Manandhar Bajracharya** of Shanker Dev Campus.

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**Prashu Ram Chaudhari**  
**Researcher**

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## **ABBREVIATIONS**

ABBS	:	Anywhere Branch Banking System
ATM	:	Automatic Teller Machine
B.S	:	Bikram Sambat
C.V	:	Coefficient of Variance
CB	:	Commercial Bank
EBL	:	Everest Bank Limited
EMI	:	Equal Monthly Installment
FD	:	Fixed Deposit
FDBP	:	Foreign Document Bill Purchase
FDR	:	Fixed Deposit Receipt
FY	:	Fiscal Year
GDP	:	Gross Domestic Product
GNP	:	Gross National Product
ICC	:	International Chamber of Commerce
IMF	:	International Monetary Fund
INGOs	:	International Non Government Originations
JVBs	:	Joint Ventures Banks
L/C	:	Letter of Credit
MPA	:	Non Performing Assets
NGOs	:	Non Government Organizations
NIC	:	Nepal Industrial and Commercial Bank
NIDC	:	Nepal Industrial Development Corporation
NPR	:	Nepalese Rupee
NRB	:	Nepal Rastra Bank
OD	:	Over Draft
OMO	:	Open Market Operation
PAD	:	Payement Against Document
PCR	:	Project Completion Report
PIS	:	Project Information Sheet

PNB	:	Rastrya Banijaya Bank
S.D	:	Standard Deviation
SAARC	:	South Asian Association for Regional Co-operation
TL	:	Tern Loan
TR Loan	:	Trust Receipt Lone
UAE	:	United Arab Emirates
UCPDC	:	Uniform Customs and practice for Documentary Credits