

**RISK MANAGEMENT IN NEPALESE COMMERCIAL BANKS:
A COMPARATIVE STUDY BETWEEN
EVEREST BANK LIMITED AND NEPAL INVESTMENT BANK LIMITED**

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Recommendation

This is to certify that the thesis
Submitted by

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entitled

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A Comparative Study between
Everest Bank Limited and Nepal Investment Bank Limited.**

has been prepared as approved by the department in the prescribed
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Viva Voce Sheet

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Everest Bank Limited and Nepal Investment Bank Limited**

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 requirements for Master's Degree in Business Studies (M.B.S)

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ABBREVIATION

BBS	:	Any Branch Banking Service
AD	:	Anno Domini
AML	:	Anti Money Laundering
ATM	:	Automated Teller Machine
BCBS	:	Basel Committee on Banking Supervision
BOD	:	board of Directors
CAMEL	:	Capital Adequacy, Asset Quality, management, Earnings, Liquidity
CAR	:	Capital Adequacy Ratio
CD Ratio	:	Credit Deposit Ratio
CEO	:	Chief Executive Officer
CIB	:	Credit Information Bureau
CPPG	:	Credit policy and procedures guidelines
CRR	:	Cash Reserve Ration
CV	:	Coefficient of Variation
EBL	:	Everest Bank Limited
ECA	:	Export Credit Agency
FDR	:	Fixed Deposit Receipt
GON	:	Government of Nepal
IRB	:	Internal Ratings Based
IRSA	:	Interest Rate Sensitive Assets
IRSL	:	Interest Rate sensitive Liabilities
KYC	:	Know Your Customer
LC	:	Letters of Credit
LLP	:	Loan Loss Provision
MIS	:	Management Information System
NBL	:	Nepal Bank Limited
NIBL	:	Nepal Investment Bank Limited
NPL	:	Non Performing Loan
NRB	:	Nepal Rastra Bank
NTC	:	Nepal Telecom
PNB	:	Punjab National Bank
POS	:	Point of Sale
RBB	:	Rastriya Banijya Bank
RMC	:	Risk Management Committee
Rs.	:	Rupees
RWE	:	Risk Weighted Exposures
SCBL	:	Standard Chartered Bank Ltd
SMS	:	Short Message Service
SSA	:	Simplified Standardized Approach
TU	:	Tribhuvan University
USD	:	United States Dollar
WTO	:	World Trade Organization