

REFERENCES

- Afriyie, H., & Akotey, J. (2011). Credit risk management and profitability of selected rural banks in Ghana. *Journal of Risk Finance*, 6(4), 306-318.
- Al-Eitan, G. N., & Bani-Khalid, T. O. (2019). Credit risk and financial performance of the Jordanian commercial banks: A panel data analysis. *Academy of Accounting and Financial Studies Journal*, 23(5), 1-13.
- Alshatti, A. S. (2015). The effect of credit risk management on financial performance of the Jordanian commercial banks. *Investment Management and Financial Innovations*, 12(1), 338-345.
- Annor, E. S., & Obeng, F. S. (2017). Impact of credit risk management on the profitability of selected commercial banks listed on the Ghana stock exchange. *Journal of Economics, Management and Trade*, 20(2), 1-10.
- Bhattarai, S. (2023). *Impact of credit risk management on profitability of Nepalese commercial banks* (Unpublished Master's Dissertation). Office of the Dean, Faculty of Management, Tribhuvan University, Kathmandu, Nepal.
- Bhattarai, Y. R. (2016). Effect of credit risk on the performance of Nepalese commercial banks. *NRB Economic Review*, 28(1), 41-64.
- Biswas, M. R., Nath, S. D., Biswas, P. K., & Rashid, M. A. (2021). Effect of credit risk on commercial banks' profitability: A case study of Bangladesh. *Indian Journal of Commerce & Management Studies*, 12(1), 44-50.
- Chhetri, G. R. (2021). Effect of credit risk management on financial performance of Nepalese commercial banks. *Journal of Balkumari College*, 10(1), 19-30.
- Garrinson, R. H., & Norren, E. W. (2005). *Management accounting*. Lagos: McGraw – Hid Irwin.
- Hosna, A., & Manzura, B. (2009) *Credit risk management and profitability in commercial banks in Sweden* (Unpublished Master's Project). University of Gothenburg, Graduate School of Business, Economics and Law, Master of Science in Accounting.
- Jamaat, A., & Asgari, F. (2010). Credit risk management in banking system with data mining approach. *Quarterly Magazine of Quantity Studies in Management*, 1(3), 115-126.

- John, B. C. Edward, I.A., Paul, N., & Robert, N. (2002). *Managing credit risk* (2nd ed.). New Jersey: John Wiley & Sons Ltd.
- Kargi, H. S. (2011). *Credit risk and the performance of Nigerian banks*. AhmaduBello University, Zaria.
- Kawor, S., & Atinyo, D. (2022). The link between credit risk and profitability of Universal banks in Ghana. *International Journal of Progressive Sciences and Technologies (IJPSAT)*, 30(1), 239-245.
- Khadka, R. S. (2021). *Impact of credit risk on profitability of commercial banks in Nepal* (Unpublished Master's Dissertation). Office of the Dean, Faculty of Management, Tribhuwan University, Kathmandu, Nepal.
- Khawiwada, L. (2019). *Credit risk management of commercial bank of Nepal* (Unpublished Master's Thesis). Tribhuwan University, Kathmandu, Nepal.
- Kolapo, T. F., Ayeni, R. K., & Oke, M. O. (2012). Credit risk and commercial banks' performances in Nigeria: a panel model approach. *Australian journal of business and management research*, 2(2), 31-38.
- Lamsal, N. (2017). *Impact of credit risk on profitability of commercial banks in Nepal* (Unpublished Master's Thesis). Office of the Dean, Faculty of Management, Tribhuwan University, Kathmandu, Nepal.
- Lawrence, J. G. (2009). *Principles of managerial finance*. San Diego: San Diego State University
- Maharjan, A., Anrud Yadav, A., Poudel, B., Shrestha, B., & Aryal, B. (2016). The relationship between bank credit risk, liquidity and profitability in Nepalese commercial banks. *Nepalese Journal of Management*, 3(1), 157-169.
- Moti, H. O, Masinde, J. S., & Mugenda, N. G., (2012). Effectiveness of credit management systems on loans performance: Empirical evidence from micro finance sector in Kenya. *International Journal of Business, Humanities and Technology* 2(16), 99-108.
- Munangi, E., & Sibindi, A. (2020). An empirical analysis of the impact of credit risk on the financial performance of South African banks. *Academy of Accounting and Financial Studies Journal*, 24(3), 1-15.
- Otieno, S., Nyagol, M., & Onditi, A. (2016). Relationship between credit risk management and financial performance: empirical evidence from microfinance banks in Kenya. *Research Journal of Finance and Accounting*, 7(6), 115-142.

- Owojori, A. A., Akintoye, I. R., & Adidu, F. A. (2011). The challenge of risk management in Nigerian banks in the post consolidation era. *Journal of Accounting and Taxation*, 3(2), 23- 31.
- Poudel, S. R. (2018). Impact of credit risk on profitability of commercial banks in Nepal. *Journal of Applied and Advanced Research*, 3(6) 161–170.
- Prasanna, C. (1988). *Financial management: Theory and practice*. New Dehli: Tata McGraw- Hill Publishing Company Limited.
- Rai, J. (2019). *Credit practices of commercial banks in Nepal* (Unpublished Master's Thesis). Office of the Dean, Faculty of Management, Tribhuwan University, Kathmandu, Nepal.
- Rana, M. (2022). *The impact of credit risk management on the profitability of selected commercial banks in Nepal* (Unpublished Master's Dissertation). Office of the Dean, Faculty of Management, Tribhuwan University, Kathmandu, Nepal.
- Richard A. & Stewrat C. (1996). *Principles of corporate finance*. London: McGraw-Hill
- Richard, E., Chijoriga, M., Kaijage, E., Peterson, C., & Bohman, H. (2008). Credit risk management system of a commercial bank in Tanzania. *International Journal of Emerging Markets*, 3(3), 323– 332.
- Salas, V., & Saurina, J. (2002). Credit risk in two institutional regimes: Spanish commercial and savings banks. *Journal of Financial Services Research*, 22(3), 203-224.
- Shafiq, A., & Nasr, M. (2010). Risk management practices followed by the commercial banks in Pakistan. *International Review of Business Research Papers*, 6(2), 308-325.
- Sharma, D. K. (2022). *Impact of credit risk on profitability of commercial banks in Nepal* (Unpublished Master's Dissertation). Office of the Dean, Faculty of Management, Tribhuwan University, Kathmandu, Nepal.
- Shrestha, B. G., & Nirouala, D. (2021). The consequence of credit performance and capital adequacy: Evidence from commercial banks in Nepal. *A Peer Reviewed Journal of Interdisciplinary Studies*, 7(1), 1-12.
- Shrestha, P. M. (2022). Effect of credit risk on profitability of Nepalese commercial banks. *Butwal Campus Journal*, 5(1), 1-11.

- Shrestha, R. (2017). The impact of credit risk management on profitability: Evidence from Nepalese Commercial Banks. Available at SSRN: <https://ssrn.com/abstract=2938546> or <http://dx.doi.org/10.2139/ssrn.2938546>.
- Singh, N. (2022). *The impact of credit risk management on profitability of commercial banks* (Unpublished Master's Dissertation). Office of the Dean, Faculty of Management, Tribhuwan University, Kathmandu, Nepal.
- Sinkey, J. F. (1992). *Commercial bank financial management*. New Jersey: Macmillan Perspective Publishing Company.
- Vaidya, S. (2014). *Banking management*. Kathmandu: Taleju Publication.
- Vidyashree, D. V., & Rathod, P. (2015). Credit risk management: A study on Public sector, Private Sector and Foreign Banks in India. *International Journal of Research in Finance and Marketing*, 5(7), 23-28.
- Yadav, U. (2018). *Credit risk management and its impact on profitability of Nepalese commercial banks* (Unpublished Master's Thesis). Office of the Dean, Faculty of Management, Tribhuwan University, Kathmandu, Nepal.