

**Credit Management of Commercial Banks of Nepal  
With Reference to NABIL Bank Ltd., Nepal Investment Bank  
Ltd. And Standard Chartered Bank Nepal Ltd.**

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

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## ***RECOMMENDATION***

This is to certify that the thesis:

*Submitted by*  
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*Entitled*  
Credit Management of Commercial Banks of Nepal  
With Reference to NABIL Bank Ltd, Nepal Investment Bank Ltd. And  
Standard Chartered Bank Nepal Ltd

*has been prepared as approved by this department in the prescribed format of  
Faculty of management. This thesis is forwarded  
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# VIVA-VOCE SHEET

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

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Credit Management of Commercial Banks of Nepal  
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for*

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

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## DECLARATION

I hereby declare that the work of reported in the thesis entitled “**A Study on Credit management of Commercial Banks of Nepal with reference to NABIL Bank Ltd., Nepal Investment Bank Ltd, and Standard Chartered Bank Nepal Ltd**” submitted to the office of the Dean, Faculty of Management, T.U, is my Original work done in the form of partial fulfillment of the Master Degree in Business Studies (M.B.S), Under the supervision of Prof Ruchila Pandey Shanker Dev Campus, T.U. An error of omission in this research is entirely on my own.

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## **Acknowledgement**

This thesis entitles “**A Study on Credit Management of the Commercial Banks of Nepal with reference to NABIL Bank Ltd., Nepal Investment Bank Ltd. And Standard Chartered Bank Nepal Ltd.**” has been prepared in partial fulfillment for the degree of Masters of Business Studies (MBS) under the supervision of **Prof.Ruchila Pandey**. It is my privilege of getting helps and co-operation from different persons. It is not possible to enumerate the names of all of them. However, it will be matter of injustice if I forget the names of those personalities whose valuable suggestions and co-operation escorted to complete this thesis report.

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## LIST OF ACRONYMS

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