

**CREDIT MANAGEMENT OF COMMERCIAL BANKS
IN NEPAL
(With Special Reference to HBL, EBL, and NABIL Commercial Banks)**

Submitted By

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Tribhuvan University**

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May, 2010**

RECOMMENDATION

This is to certify that the Thesis

Submitted by

Mandira Shrestha

Entitled

**“CREDIT MANAGEMENT OF COMMERCIAL BANKS IN NEPAL”
(With special reference to three commercial banks)**

Has been prepared as approved by this Department in the prescribed format of Faculty of Management. This thesis is forwarded for examination.

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VIVA- VOCE SHEET

We have conducted the Viva- Voce examination of thesis

**Submitted by:
Mandira Shrestha**

Entitled

**“CREDIT MANAGEMENT OF COMMERCIAL BANKS IN
NEPAL”**

(With Special Reference to HBL, EBL, NABIL Three Commercial Banks)

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 the partial fulfillment of the requirement for Master's Degree in Business Studies (M.B.S.)

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DECLARATION

I hereby declare that the thesis “**CREDIT MANAGEMENT OF COMMERCIAL BANKS IN NEPAL**” submitted to, Patan Multiple Campus the Faculty of Management, Tribhuvan University is my original work done for the partial fulfillment of requirements for the Master of Business Studies (M.B.S.) under the supervision of Dinesh Man Malekhu of Patan Multiple Campus.

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ABBREVIATIONS

A.D.	Anno Dominee
ADB	Agriculture Development Bank
AGM	Annual General Meeting
ANOVA	Analysis of Variance
B.S.	Bikram Sambat
BoK	Bank of Kathmandu
CD	Credit Deposit
CEO	Chief Executive Officer
CIB	Credit information Bureau
EBL	Everest Bank Limited
F/Y	Fiscal Year
FIs	Financial Institutions
GDP	Gross Domestic Product
IFRS	International Financial Reporting Standards.
ISA	International Standards on Auditing
JVBs	Joint Venture Banks
LLP	Loan Loss Provision
Ltd.	Limited
NABIL	Nepal Arab Bank Limited
NBBL	Nepal Bangladesh Bank Limited
NBL	Nepal Bank Limited
NCCB	Nepal Credit & Commerce Bank
NGBL	Nepal Grindlays Bank limited
NIBL	Nepal Indosuez Bank Limited
NIBL	Nepal Investment Bank Limited
NICB	Nepal Industrial & Commercial Bank
NIDC	Nepal industrial Development Corporation
NPA	Non Performing Assets
NPL	Non Performing Loan
NRB	Nepal Rastra Bank
RBB	Rastriya Banijya Bank
SBI	State Bank of India
SCBNL	Standard Chartered Bank Nepal Limited
SPSS	Statistical Package of Social Science
WTO	World Trade Organization