

**Lending Policy and Its Effectiveness
On
Joint Venture Banks in Nepal**

A Thesis

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RECOMMENDATION

This is to certify that the thesis

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LENDING POLICY AND ITS EFFECTIVENESS ON JOINT VENTURE BANKS (JVBS) IN NEPAL

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DECLARATION

I hereby declare that the work reported in this thesis entitled “**LENDING POLICY AND ITS EFFECTIVENESS ON JOINT VENTURE BANKS IN NEPAL**” 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 degree of Master of Business Studies (MBS) under the supervision of **Mr. Shree Bhadra Neupane and Kapil Khanal**, Lecture of Shanker Dev Campus, T.U.

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ABBREVIATIONS

| | | |
|-------|---|--|
| ATM | : | Automatic Machine Teller |
| B.S. | : | Bikram Sambat |
| BOKL | : | Bank of Kathmandu Limited |
| C.V. | : | Co- Variance |
| CAR | : | Capital Adequacy Ratio |
| CD | : | Credit Deposit |
| CRR | : | Cash Reserve Ratio |
| DBL | : | Dubai Bank Limited |
| EBIL | : | Emirates Bank Limited |
| EBL | : | Everest Bank Limited |
| FDR | : | Fixed Deposit Receipt |
| GDP | : | Gross Domestic Product |
| HBL | : | Himalayan Bank Limited |
| JVB | : | Joint Venture Bank |
| KBL | : | Kumari Bank Limited |
| LLP | : | Loan Loss Provision |
| Ltd. | : | Limited |
| NABIL | : | NABIL Bank Limited |
| NBBL | : | Nepal Bangladesh Bank Limited |
| NBIL | : | National Bank Limited, Bangladesh |
| NCCB | : | Nepal Credit Commercial Bank |
| NG | : | Nepal Government |
| NGBL | : | Nepal Gridnlays Bank Limited |
| NIBL | : | Nepal Investment Bank Limited |
| NIDC | : | Nepal Industrial Development Corporation |
| NPA | : | Non Performing Assets |
| NPL | : | Non-Performing Loan |
| NRB | : | Nepal Rastra Bank |
| P.Er | : | Probable Error |

| | | |
|-------|---|---------------------------------------|
| PL | : | Performing Loan |
| PNB | : | Punjab National Bank |
| RBB | : | Rastriya Banijya Bank |
| Rs. | : | Rupees |
| S.D. | : | Standard Deviation |
| SBI | : | Nepal SBI Bank Limited |
| SCBNL | : | Standard Chartered Bank Nepal Limited |
| TL | : | Total Loan |
| WTO | : | World Trade Organization |

1.1.1.1.1