

# **LENDING POLICY OF COMMERCIAL BANKS IN NEPAL**

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**A Thesis Submitted To:  
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**In the Partial Fulfillment of the Requirements for the  
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## **RECOMMENDATION**

This is to certify that the thesis

*Submitted by*  
**Shrikant Prasad Kanu**  
*Entitled*  
**"LENDING POLICY  
OF  
COMMERCIAL BANKS IN NEPAL"**

Has been prepared as approved by this department in the prescribed format of the faculty of management. Thesis is forwarded for evaluation.

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## **VIVA-VOCE SHEET**

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

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**"LENDING POLICY  
OF  
COMMERCIAL BANKS IN NEPAL"**

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 requirement for the **Master's Degree in Business Studies (MBS)**.

### **VIVA-VOCE COMMITTEE**

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## **Declaration**

I hereby declare the thesis entitled "**LENDING POLICY OF COMMERCIAL BANKS IN NEPAL**" Submitted to Thakur Ram Multiple Campus, Faculty of Management, Tribhuvan University is my original work done in the form of partial fulfillment of the requirement for the Master of Business Studies (MBS) under the supervision of Mr. Sanjay Shrestha, Lecturer of Thakur Ram Multiple Campus, Birgunj.

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- **Shrikant Prasad Kanu**

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## ABBREVIATIONS

ADB	Agriculture Development Bank
BOK	Bank of Katbmandu Limited
C.I.B	Credit Information Bureau
EBL	Everest Bank Limited
F.Y	Fiscal Year
HBL	Himalayan Bank limited.
I.I.	Interest Income
I.I.L.A	Interest Income from Loan and advances
KBL	Kumari Bank Limited
LA	Loan and advances
LAXMI	Iaxmi Bank Limited
LBL	Lumbini Bank Limited
L. L. P	Loan Loss Provision
MBL	Machhapuchhare Bank Limited
NABIL	Nabil Bank Limited.
NBBL	Nepal Bangladesh Bank Limited.
NBL	Nepal Bank Limited
NCCB	Nepal Credit & Commerce Bank
NIRL	Nepal Investment Bank Limited.
NIBD	Non Interest Bearing Deposit
NIC	Nepal Industrial & Commercial Bank Limited
No.	Number
NP	Net Profit
NPL	Non Performing Loan
NRB	Nepal Rastra Bank
NSBIB	Nepal SBI Bank Limited.
P.Er	Probably Error
RBB	Rastriya Banijya Bank
Rs.	Rupees
SBL	Siddhartha Bank Limited
SCBL	Standard Chartered Bank (Nepal) Limited
T.U.	Tribhuvan University