# CREDIT MANAGEMENT OF RASTRIYA BANIJYA BANK LIMITED

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

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# RECOMMENDATION

# This is to certify that the Thesis

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#### CREDIT MANAGEMENT OF RASTRIYA BANIJYA BANK LIMITED

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 the thesis presented

By

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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 Degree of Master of Business Studies (M.B.S.)

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# **DECLARATION**

I hereby declare that the work reported in this thesis entitled **CREDIT MANAGEMENT OF RASTRIYA BANIJYA BANK LIMITED** Submitted to the Shankar Dev Campus;
Tribhuvan University is my original work. It is done in the form of partial fulfillment of the requirements for the Master degree in Business studies under the supervision and guidance of **Mrs Snehalata Kafle** lecturer of Shankar Dev Campus of Tribhuvan University.

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# **ABBREVEATION**

NPA : Non-Performing Asset

SD : Standard Deviation

IRR : Interest Rate Risk

NPL : Non-Performing Loan

LLP : Loan Loss Provision

CAR : Capital Adequacy Ratio

RWA : Core Capital to Total Risk Weighted Asset

CPG : Credit Policy Guidelines

ALMCO : Asset Liabilities Management Committee

RBB : Rastriya Banijya Bank

KBL : Kumari Bank Ltd

MBL : Machhapuchhre Bank Limited

NABIL : Nepal Arab Bank Limited.

NBL : Nepal Bank Limited.

NRB : Nepal Rastra Bank.

S.D. : Standard Deviation.

SCBNL : Standard Chartered Bank Nepal Limited.

SDC : Shanker Dev Campus.TU : Tribhuvan University.

NGOS : Non-Government Originations

NMT : New Management Team

C.V. : Coefficient of Variations

SBI : State Bank of India (Nepal)

NBBL : Nepal Bangaladesh Bank Ltd

EBL : Everest Bank Ltd

BOK : Bank of Kathmandu Ltd

HBL : Himalayan Bank Ltd.

FY : Fiscal Year

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